

RETHINKING THE SERVICESCAPES OF NEW GENERATION BANKS: EVIDENCE FROM TÜRKIYE

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Abstract. Retail banking is evolving from functional touchpoints to experiential touchpoints. The role, purpose, size & format, location and density in retail banking is changing especially with the effect of pandemic and changing consumer expectations. The primary aim of the study is to explore the new role and concept of servicescapes in retail banking with an inclusive and participatory approach. The secondary aim is to find out the ideal servicescape dimensions of a retail banking branch and reposition them. Türkiye İş Bankası (TİB), is the chosen brand due to its dedication to establishing a unique identity through the ages. The data is collected through in-depth interviews with 28 employees and 20 customers. Subsequently, idea-generation workshops and branding sessions were conducted. Finally, customer journey mapping for three target profiles were created. The findings demonstrate the proposed modular approach's flexibility and scalability, enabling customization for various locations, sizes and formats. This ensures a consistent and ideal spatial experience across different branches.

Keywords: Retail banking, new generation branch, servicescape design, customer experience.

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1. Introduction

The COVID-19 pandemic has accelerated the ongoing digital transformation and driven change in consumer behavior (Accenture, 2020). Retailers need to follow changing consumer trends and technological developments closer and design their marketing strategies accordingly (Bozkurt-Bekoğlu & Ergen, 2016). This shift has urged companies to rethink their role for tomorrow's consumers and redesign the way they design consumer experience. For example, in the banking sector, the current trends and predictions revolve around the expansion of contactless payment methods, repositioning brands, devising branch network strategies and creating novel experiences at customer touchpoints. However, it is important to note that misinterpreting shifts in consumer behavior and solely embracing a fully digital approach is viewed as misguided. According to a study conducted by the Wyman Oliver consulting firm (Wyles *et al.*, 2020), 98% of customers continue to prefer banks that maintain physical branches for their financial needs. The physical network continues to serve a vital role in establishing trust and credibility, delivering financial advisory services, ensuring convenience and facilitating the transition to digital channels (Jacques *et al.*, 2017).

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This research is centered on exploring the space and function dimension of servicescapes within the context of retail banking. Retail banking pertains to the provision of financial services by banks to individuals and small businesses, rather than corporate clients. These services typically include deposit accounts, loans, mortgages, credit cards and other banking products that are primarily used by salaried employees and professionals. At present, every individual is a retail banking customer and this makes it even more critical to question why they still visit the physical branch in the era of digitalization. Retail banks, commonly known as high-street banks, often establish a physical presence on the main streets of towns and cities. Retail banking involves strategic decisions regarding branch locations, placement of ATMs and operational management.

Banks have long served as prominent indicators of national and political economies, urban development and history, symbolism and aesthetics, as well as renowned architects and their structures. However, in the 2020s, banks and their servicescapes have undergone significant transformations influenced by factors such as high-tech architecture, the spirit of digitalization in the information age and the demand for more personalized services, particularly during the pandemic period. The rise of digitalisation has led to a cashless society and the COVID-19 pandemic has accelerated the adoption of contactless payment methods. Consequently, there has been a decrease in the necessity of visiting physical branches (McKinsey, 2020). Internet, virtual reality and social media influence users' behavioural intentions to visit a destination and their emotional involvement with it (Girinkaya-Akdag & Ergen, 2020). As a result, the role of the branch within the banking ecosystem has transformed due to the growing utilization of mobile technology. Branches that were previously supported by call centers have now been substituted with mobile banking and remote advisory services.

Nevertheless, research on consumers' banking behaviors has revealed that 84% consider the brand experience as important as its products and services (Salesforce, 2019) and 25% are willing to pay a premium for products that promote well-being (EY Future Consumer Index, 2020). As a result, to establish strong emotional connections with customers and maintain relevance, banks are strategizing to offer hyper-personalized services and engage customers in novel and distinctive ways within their physical branches. Despite the increasing trend toward digital usage, a significant portion of banking customers (63%) still prefer engaging with bank personnel rather than relying solely on digital tools when facing financial issues (PWC Retail Banking Report, 2020). In other words, while digital usage is on the rise, the importance of banks' face-to-face guidance and physical branches to their customers remains relevant, albeit requiring redefinition. Particularly in the wake of the pandemic, the banking sector's empathy toward its customers plays a crucial role in strengthening customer relationships (DHA, 2023).

Hence, the primary objective of new-generation branches is to deliver a more customized and engaging experience for customers, along with offering valuable educational resources and tools (I-Am, 2021). By adopting this approach, banks distinguish themselves from their competitors and forge deeper connections with their customers. Recent examples of game-changing banking environments include Virgin Money's "fun money lounge" interiors, Caixa ImaginCafé's culturally rich space featuring art, music, sustainability and gaming for millennials and ING Bank Amstelveen's cafe-style setting that fosters communication by blurring the boundaries between teller and barista.

The present era offers a chance to reconsider the role of the physical servicescape, assess its contribution to the customer experience and transform branches with designs that prioritize life-focused experiences, rather than solely relying on digital solutions. This study has the target to explore the expectations of customers in this new era and tries to explore where the bank would position itself in the daily life of the customer. The study also aims to assess the repositioning of servicescapes with novel roles and concepts. This article is one of the studies linking the fields of services marketing and interior design.

The rest of the article is structured as follows: The next section is review of the literature, followed by the methodology of the study. This is followed by the findings and discussion. The next section concludes and offers recommendations for future research.

2. Theoretical Framework

2.1. Servicescape Design

It is well known that services marketing mix includes additional elements such as people, process and physical evidence. Physical evidence can also be named as servicescape. The significance of the physical environment for organizations was initially emphasized through Booms & Bitner's (1981) definition of servicescape. A servicescape was the environment in which the service was assembled and where the interaction between the seller and the customer took place. The definition also encompassed tangible commodities that facilitated service performance or communication. The service environment could exert a substantial influence on customers' behaviors and perceptions, as well as on the overall effectiveness of the service delivery process. Through meticulous servicescape design, service providers could create a more positive and memorable experience for customers, which could lead to increased satisfaction, loyalty and ultimately, profitability. In other terms, environmental stimuli affected the emotional states that shaped the behavioral response of customers as well as the employees of the organization.

Based on the field of environmental psychology, Bitner (1992) developed a framework to understand environment-user relationship in service organizations. In the framework, it is assumed that organization's physical surroundings influence both customer and employee behaviors. These physical surroundings consist of ambient conditions, space/function, signs/signals and artifacts. Customers and employees then respond to the service environment cognitively, emotionally and physiologically which influences their behavior in the servicescape. Bitner's (1992) work was a milestone for service marketing literature. To achieve marketing goals and differentiate from other brands, service companies focus on managing servicescape. Zeithaml et al. (2006) also focused on servicescape to build customer satisfaction and create competitive advantage. Hamed et al. (2019) point out that servicescape helps consumers evaluate service quality before and after they experience it.

The current theoretical framework for servicescapes refers to a conceptual model developed by Bitner (1992), which draws upon pertinent research from fields such as environmental psychology, marketing, organizational behavior, human factors and ergonomics, as well as architecture and design (Juliá Nehme *et al.*, 2020). For evaluating service encounters, Bitner (1992) defined key dimensions of the servicescape in three categories: ambient conditions (temperature, air quality, noise, music odor etc.) space and function (layout, equipment, furnishings, etc.) and signs, symbols and artifacts (signage, personal artifacts, style of décor, etc.). Each of these dimensions could be manipulated to

create a desired effect on customers' perception of space thus influencing their' cognitive, emotional and psychological responses, ultimately shaping their behaviors. Cognitive responses referred to users' perceptions and thoughts about the service environment. For instance, a customer's perception of a store as modern and of high quality can be influenced by the store's design and layout. Emotional responses referred to users' feelings and moods in response to the service environment. For example, a customer might feel relaxed and comfortable in a spa with soft lighting and soothing music. Finally, psychological responses referred to users' behavior and attitudes toward the service environment. For example, a customer might spend more time and money in a store that had a well-designed layout and product displays. Based on their responses, users might either engage (affiliate, explore, stay longer, commit themselves, carry out a plan) or avoid certain actions or even foster social interaction among themselves. The servicescape model underlined the importance of designing and managing the servicescape to encourage approach behaviors and discourage avoidance behaviors. To gain strategic advantages, it was essential to incorporate the needs of end-users and the requirements of different functional units into the design decisions of the servicescape.

Rethinking the servicescapes of new generation banks from an interior design perspective necessitates redesigning the key dimensions of the space in line with emerging macro trends (such as technology, purposeful living, experiences and social reconnection) and considering the cognitive, emotional and psychological responses received from the users. In today's interconnected world, customers are not passive individuals simply waiting for brands to offer them something. Instead, they are active participants who collaborate, co-create value, influence other customers and drive innovation in the services offered through their novel ideas (McColl-Kennedy *et al.*, 2015; van Doorn *et al.*, 2010; Berry *et al.*, 2006). Accurately identifying a customer's needs, goals and journey and occasionally engaging them in the innovation process through co-creation, enables the development of customized solutions that effectively address the distinct requirements of customers (Kokins, 2021). Thus, an important part of the CX today is co-production and co-creation with the customer (Lusch *et al.*, 2017; Thyne & Hede, 2016). Hence, this research adopts an inclusive and participatory approach to formulate a sustainable spatial model for new-generation banks.

2.2. Customer Experience

Morgan (2009) categorized consumers' brand perception into three tiers: 'brilliant basics', 'compelling differences' and 'game changers'. The 'brilliant basics' encompassed the minimum brand standards, while the 'compelling differences' represented the core elements that distinguished the brand from its competitors. Lastly, the 'game changers' denoted the market-leading and mold-breaking innovations that transformed the customer experience.

To understand the dynamics between brands and customer experience, it is necessary to explore the trends and factors that influence consumer behavior. These may include emerging concerns for environmental sustainability, healthy living, voluntary simplicity or socio-economic issues that drive customers to reduce consumption. On the contrary, there has been significant growth in e-commerce due to changing lifestyles, increasing demand for procurement and logistics and rising usage of mobile shopping and payment apps. As brands strive to find innovative ways to connect with customers, an excessive number of options and overwhelming messages can lead to a sense of confusion among consumers, causing them to occasionally regret their decisions instead of feeling

liberated (Schwartz, 2005). Despite the challenges associated with managing this complexity, brands place the customer at the core of the experience and devise strategies that will shape the future of the brand experience (Calienes *et al.*, 2016).

Pine & Gilmore (1998) who introduced the concept of the “Experience Economy” to the literature for the first time, argued that brands could gain superior value if they were a part of the experience economy by providing customers with unique, personal and internal experiences. To achieve this, it was crucial to design a unique experience that aligned with customers' preferences, while also comprehending how consumers sought to derive significance and purpose in their lives through their interaction with the brand.

Bolton et al. (2014) asserted that a multiplier effect on customer experience (CX) could be achieved by deliberately generating an exceedingly high level of customer satisfaction, excitement and happiness. This could be accomplished through strategic management of small details in service design at every customer touchpoint. To effectively handle the growing complexity of customer behaviors, brands were advised to integrate multiple business functions and collaborate with external partners (Lemon & Verhoef, 2016).

As customers associate their satisfaction with the bank brand experience with their interactions with the staff, the primary focus for physical branches should shift towards fostering meaningful relationships and prioritizing human interactions, rather than relying solely on automated machines. According to (McKinsey, 2022), creating a successful bank in today's digital world requires a seamless integration of both physical and digital channels. The adoption of a “phygital” approach allows banks to deliver unique experiences that are in harmony with customers' needs and expectations, ultimately leading to greater satisfaction, loyalty and trust. The “phygital” human experience can be influenced by four macro trends: technology, purposeful living, experiences and social connections (Figure 1). These trends collectively drive changes in customers' banking habits and reshape the role of financial institutions in their lives.

Technology: The integration of tech solutions and digital advancements has permeated across all sectors, including the banking industry, creating new opportunities for innovation and growth (Aggarwal *et al.*, 2021). With consumers increasingly seeking convenience and real-time control over their purchases, transactions and lifestyle needs, banks are adapting to meet these new demands and expectations. They have been adopting new technologies like digital banking, financial technology, artificial intelligence, blockchain, open banking and more.

Purposeful Living: In today's consumer landscape, there is a heightened awareness and mindfulness regarding purchasing decisions. The importance of creating purposeful brands that authentically align with social, ethical and environmental issues cannot be understated. Businesses have the opportunity to introduce more sustainable consumption patterns into modern lifestyles by promoting green products and educating customers about their benefits (Elf *et al.*, 2020). In line with this trend, many financial institutions are embracing purpose-driven strategies, such as sustainable finance, corporate social responsibility, ethical banking and financial inclusion, to make a positive impact on society and the environment.

Experiences: Advancements in technology have opened up avenues for brands to craft unique and captivating experiences that foster customer engagement and excitement. Virtual reality, augmented reality, projection systems, embodied robots, smart displays and interactive installations are just a few examples of how brands can leverage technology to deliver these experiences (Grewal *et al.*, 2020). However, alongside the

growing significance of technology in experience creation, there remains a persistent demand for offline interactions with brands. Customers still value the tangible aspects of visiting physical stores, attending events and engaging in community activities. Therefore, brands that can successfully integrate technology-based and offline experiences can offer a more comprehensive and immersive customer journey, fostering stronger emotional connections and building lasting loyalty (Lu & Sinha, 2023).

Social reconnection: The growing inclination towards local shopping is evident in both the products consumers choose, such as locally sourced or artisanal goods and their preference for supporting community stores. Brands have the opportunity to establish local connections by emphasizing local origin, tailoring products or services to meet local needs (Pallant *et al.*, 2022) and engaging in locally relevant ways. For instance, a bank could create a community forum or social media group where customers can exchange financial tips and share their experiences. This fosters a sense of community and mutual support among customers, while also cultivating a deeper connection between customers and the bank. Banks can also take part in or sponsor local community events and initiatives, such as financial education workshops or entrepreneurship programs. This not only builds trust and credibility with customers but also demonstrates the bank's commitment to empowering and supporting local communities.

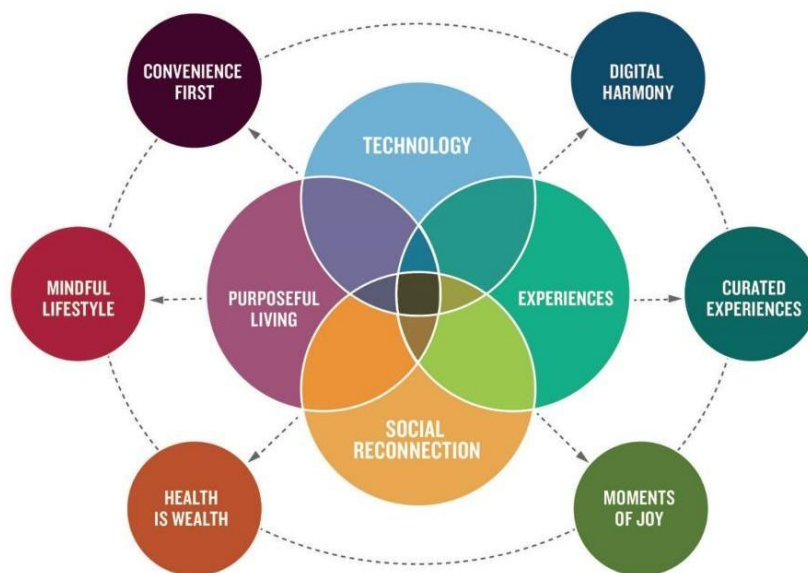


Figure 1. The macro trends that drive change in customers' banking habits (by Authors)

Following these four macro trends, new banking concepts are emerging globally, encouraging customers to engage in diverse activities such as creating, sharing, working and learning. New-generation branches own more open and collaborative spaces, such as lounges or coffee shops, where customers can engage with bank representatives and other customers. In addition, new-generation banks can provide educational programs and workshops to their customers, focusing on financial topics such as budgeting, investing and retirement planning. These programs can enhance customers' confidence and knowledge in making financial decisions, while concurrently building trust and loyalty towards the bank brand. Moreover, these new-generation branches can provide technology-driven solutions, such as interactive displays and touchscreens, to facilitate customers in learning about and accessing banking products and services. Additionally,

they can offer personalized financial advice and planning services through in-person consultations or video conferencing.

3. Methodology

The primary aim of the study is to explore the new role and concept of servicescapes in retail banking with an inclusive and participatory approach. The secondary aim is to find out the ideal servicescape dimensions of a retail banking branch. So, the research questions are listed below:

- What should be the purpose / role? What would motivate customers to visit?
- What should be the density? Who will be conducting physical visits?
- What should be the location? What would be the ideal location?
- What should be the size and format? What would be the ideal configuration?

The chosen case for this study is Türkiye İş Bankası, which is the first national bank in Türkiye. The brand identity of the bank has been significantly influenced by the collective memory of Turkish cities, their architecture and urban culture. With the bank nearing its 100th anniversary, it has experienced the impact of various political and economic environments throughout its history (Mamali, 2010). When examining the architectural history of the bank's branches, it becomes evident that the architectural style has always been shaped by the prevailing architectural agenda of the respective time, as well as the broader political and economic influences on both macro and micro scales (Figure 2). Moreover, there is a deep appreciation for how the bank has collaborated with architects, showcasing the potential of design in creating a distinct corporate image and identity (Mamali, 2010).

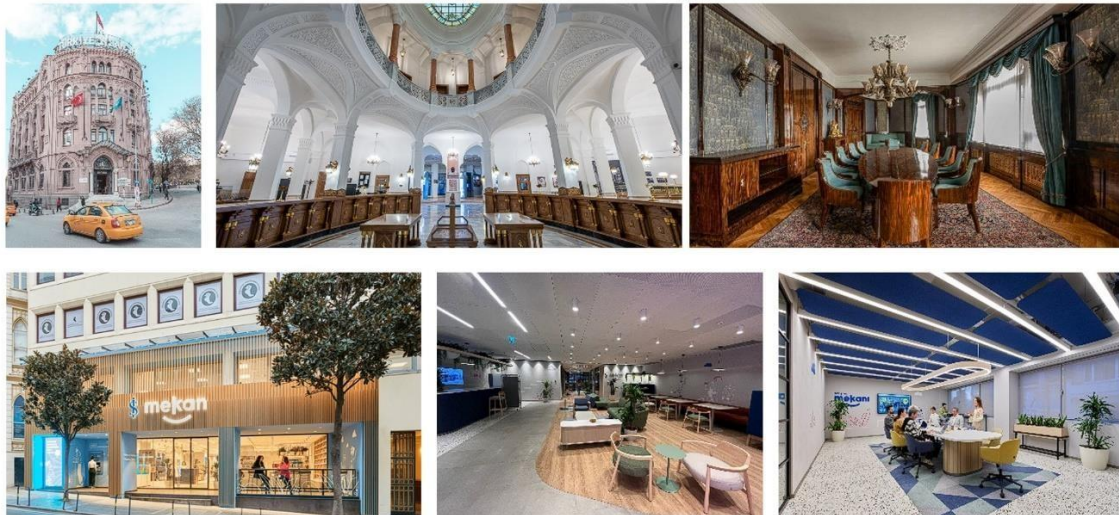


Figure 2. Transformation of the physical servicescape in the banking sector: TIB branches through a century (photos taken by authors)

Data is collected from executives, employees and customers to understand the stakeholder views with an inclusive and participatory approach. Briefing was taken from 5 general managers to gather insights concerning the current bank branches and the physical experience they offered. 23 employees were chosen from 10 different business units and 20 customers were invited for in-depth interviews. Convenience sampling is used to determine the customers who would represent the branch's customer profile.

Three marketing and two spatial design experts collected data from the respondents and conducted design thinking sessions.

Briefing & and 1:1 interviews with bank executives, aimed to establish the business goals, expectations and success criteria for the research. 5 general managers and 23 executives from 10 respective business units attended the individual meetings. Each session lasted approximately 40 minutes and the data collection spanned over the course of a business week.

1:1 User interviews, were held to comprehend the expectations and needs of potential customers. A total of 20 customers, who held accounts at the Nişantaşı branch and met the following criteria, joined the individual sessions:

- Individuals aged between 25 and 45 with a university or graduate degree, residing in the Beşiktaş, Şişli and/or Kadıköy districts and belonging to the A or B socio-economic status groups.
- Being an İşbank customer, using a TİB credit card.
- Rarely receiving service from the bank branch.
- Utilizing the İşCep and Maximum Mobil applications (if both are unavailable, use only İşCep).
- Collaborating with at least one other bank, in addition to İşbank and utilizing their mobile application.
- Private sector employee or self-employed (if possible remotely, freelancer/ needing co-work and networking).

Each 1:1 session lasted approximately 40 minutes during the same week. The customers were queried about the frequency of their branch visits, the purpose behind their visits to the city and the ideal destinations they would prefer to visit. These insights were then used as a reference point for defining the indoor function sets of the new branches.

Once the business needs and customer expectations were thoroughly understood, the second phase of design thinking commenced the following week. This phase included idea generation, customer journey mapping and branding sessions.

Idea generation workshops, aimed to find meanings for the new contact point (Yilmaz, 2014). Two separate 2-hour interactive group sessions were conducted with 28 bank executives who had previously participated in 1:1 interviews. Using the Lotus Blossom technique several “how can we do” questions were established including: *How can a place integrate humans within the city? How can a servicescape become a part of the neighborhood? How can the product experience be enriched in a servicescape? How can a servicescape enrich social interaction? How can a servicescape place strengthen discovery needs?* The bank executives were instructed to write their questions on separate sheets of paper and organize them into themes. Afterward, they were provided with additional sheets, with each theme written in the center and they were tasked to brainstorm ideas related to each theme. While exploring ‘how to’ questions in typical idea generation workshops, typically the first ideas that come to mind are not innovative. As the number of ideas rises, the probability of finding different and innovative solutions increases (Higgins, 1996). Therefore, during idea generation workshops the participants were asked to develop 8 different themes for each question. The identified themes represented the solution methods and the generated ideas served as suggestions for resolving the problem, as indicated below:

- Question 1: How can a servicescape become a neighborhood?
 - Theme 1: By taking ownership:

- Idea 1: Small sales points can be created by cooperating with local tradesmen in the neighborhood.
- Idea 2: You can support the local sports club with some of the shopping done at the venue.
 - Theme 2: By building a relationship:
 - Idea 1: Activities related to the areas of interest can be organized through the user data of the target audience in the neighborhood.
 - Idea 2: Opening/closing hours can be arranged according to the habits of the residents.

Customer journey mapping, aimed to outline the stages of the ideal customer journey, along with the experience to be crafted, encompassing its fundamental principles and inclinations (Angrave, 2020; Lemon & Verhoef, 2016). From the 20-person customer group, three specific target customer profiles were chosen based on their demographics, habits and needs. These profiles consisted of an executive, a designer and a teacher-mum, all of whom were subsequently interviewed individually. Each session lasted approximately 60 minutes and encompassed questions regarding the target profiles' branch visit frequency, favorite brands, ideal place preferences, functional and emotional expectations from the ideal space, preferred location and suggestions for the ideal place.

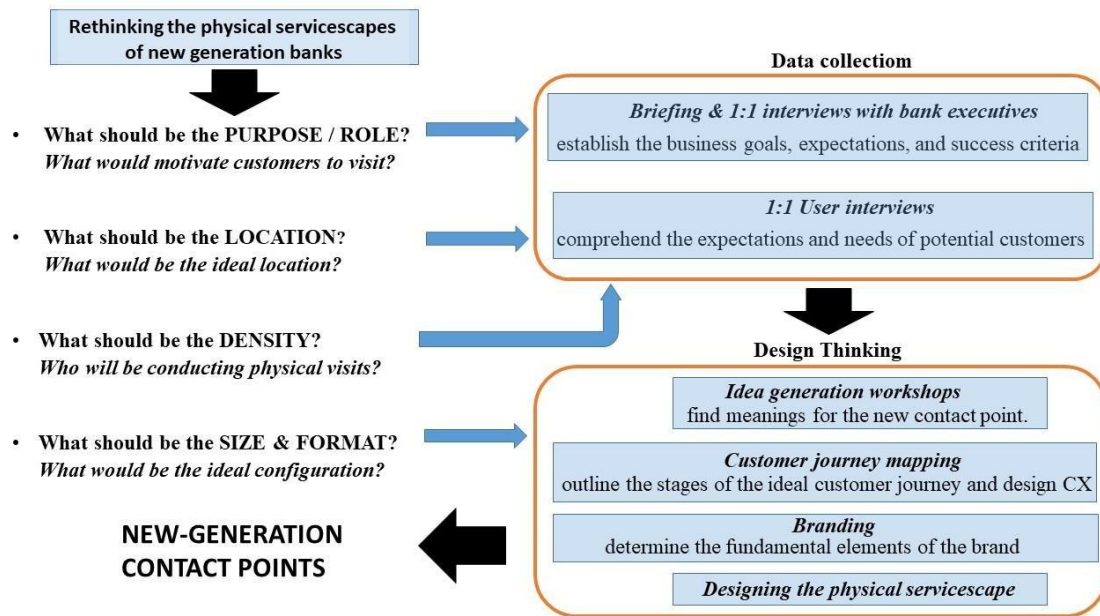


Figure 3. Research methodology (By authors)

Furthermore, a branding session was organized involving 5 managers and 3 target customers to identify the core elements of the brand, such as its essence, positioning, sound and archetype. This 60-minute group session played a crucial role in establishing an ideal spatial arrangement that aligns with the previous research findings and the insights gained from the idea-generation sessions. While acknowledging the significance of branding sessions within the overall process, this paper primarily concentrates on the creation of a spatial model. Consequently, the specific details and outcomes of the branding sessions will not be explained in this particular paper. Instead, the main focus will be placed on the creation of a spatial model that considers the physical boundaries

and their impact on the customer experience, rather than delving into specific aspects such as ambient conditions or visual signs and symbols, etc (Figure 3).

4. Findings

The participants involved in the research were a total of 28 employees from different 10 business units and 20 brand customers. Among them, 5 were managers belonging to the +45 age group, constituting 80% of the team, while 1 manager belonged to the 35-44 age group, comprising 20%. All managers were male and held graduate degrees, with expertise spanning various fields including business administration (15), finance (8) and marketing (5). The rest 23 employees ranked between 35-44 (%43) and +45 (%57), with female (%21) to male (%79) ratio. They were from different departments with the given numbers: Retail Banking Marketing (3), Retail Banking Sales (3), Digital Banking (3), Construction and Real Estate Management (2), SME and Business Banking Sales (2), SME and Business Banking Marketing (2), Corporate Communications (2), Corporate Architecture (3), Payment Systems Ecosystem (1) and Pazarama Online Shopping Marketing (2). On the other hand, the 20 customers chosen were 60% female and 40% male. Their age range was 25-34 (%30), 35-44 (%55) and +45 (%15). Their education levels were high school (%10), undergraduate (%60) and graduate (%30). Their professions ranged from entrepreneurs (%25), SMEs (%30) and the private sector (%55). Based on the briefing and one-on-one interviews with bank executives, the key focal points for the new contact points were identified as socialization, events and training and retail marketing shopping (Table 1).

Table 1. What should be the Purpose / Role?
The key points to be emphasized in the new contact points, gathered from briefing and 1:1 interviews with bank executives

Socialization
<ul style="list-style-type: none"> • The space should encourage people to come together and fulfill their socialization needs. • The space should encompass elements that foster social connection, such as books, coffee, internet access and other features that encourage people to gather and interact with one another. • The space should attract young people and remote workers to utilize the space. It should offer opportunities for both collective study, enabling group interactions and individual study, catering to those seeking a quiet and focused environment.
Events and Training
<ul style="list-style-type: none"> • The space should be vibrant and dynamic, catering to the interests and preferences of the target audience and creating an atmosphere that is full of life. • It should serve as a central hub that actively contributes to the well-being and improvement of the local neighborhood. • It should feature a fresh arrangement that includes İş Art and İş Culture publications, offering a diverse range of content within the space. • It should create a sustainable and evolving model that incorporates various functions such as an art gallery, exhibitions, publications, book days, live performances, e-gaming and more • The space should feature a variety of rotating themes such as “health days”, a gourmet spot and a sports line, among others. Additionally, it should incorporate contemporary concepts such as digital transformation, well-being, gender equality, sustainability and more. • The space should arouse curiosity and create shareable content to encourage social interactions on social media platforms. Customers should be intrigued, prompting questions like “What’s inside that branch?” and “How can I visit?”.

<ul style="list-style-type: none"> Customer representatives should actively assist customers in participating in relevant activities. Branches should adopt a proactive approach toward customer relationships.
Retail marketing (Shopping)
<ul style="list-style-type: none"> The digital footprints of customers should be tracked and a point of “conversational commerce” should be established to facilitate seamless interaction between the business and customers in the digital realm. There should be a dedicated corner where the best-selling products are regularly showcased on the Pazarama online shopping platform or offered at discounted prices, especially for that specific day. Incentives should be offered such as a 10% discount when you place an order and pick it up at the branch. Especially for technology brands, there should be an option to experience their new products for the first time with an appointment meeting. It should become a physical marketplace with products that change weekly. There should be a contactless Pazarama online shopping platform or a dedicated contactless payment point to provide customers with a convenient and safe shopping experience. The space should be positioned as a Click & Collect point, serving as a convenient location for customers to receive their purchased products and collect credit cards. The space should serve as a physical correspondent of “embedded banking”, offering purpose-built digital services to cater to the needs of customers, including retail and small- to medium-sized businesses.

The executives' expectations were found to be in line with the discoveries made in 1:1 user interviews, which explored customers' reasons for visiting the city and their preferred destinations. Customers' visits to the branch occurred randomly for 60% of the participants, while 35% visited the branch frequently. A small percentage of 5% never visited the branch. The customers primarily visited the city when they encountered issues that could not be resolved digitally. These included tasks such as signing documents, exchanging gold, utilizing a safe deposit box, conducting loan transactions and requesting limit increases. One of the customers expressed that he couldn't recall the last time he visited the branch, indicating a decreased frequency of branch visits. On the other hand, another customer emphasized that while young people might not visit the branch frequently, certain segments of the population still highly valued and relied on the physical services provided by the branch.

Table 2. What should be the Purpose / Role?
The factors motivating physical visits gathered through 1:1 user interviews



Based on the customers' feedback, the ideal location for the contact points would be as follows: 30% preferred a location close to their home, 20% preferred a location close to their work, 35% preferred an integrated location that fitted into their daily transportation routine and 15% preferred a location close to the green areas set apart from densely populated areas. As a result, being situated in the neighborhood emerged as the preferred location for the new generation contact points. According to the participants,

the ideal space configuration should have met both functional and emotional expectations. These included socialization (25%), culture, art and entertainment (24%), daily needs (18%), public benefits and a sense of belonging (10.4%), wealth and welfare (10.4%), health and well-being (8%) and business and career (4.6%). These expectations were to be fulfilled through spatial components, as outlined in Table 2.

Following interviews, interactive sessions were held to create the function sets of the new physical contact points. Within these idea-generation workshops, the 28 executives were split into two separate groups and tasked with configuring ideal locations using a modular approach that allowed the integration of various function modules. This facilitated the customization of specific branch formats, including megacity, urban, local, SME (Small and Medium-sized Enterprise) or remote banking. The design of the physical contact points (the “why” factor), their corresponding function modules (the “how” factor) and their adaptations could be tailored to align with different branch formats. As illustrated in Figure 4, the street format, campus format and SME format would all incorporate essential elements such as counseling services, ATMs, the Pazarama online shopping platform and flexible working units. However, even though the core needs for banking, shopping, business and career opportunities remained consistent across all formats, certain elements such as the organic market, İş Culture Publications, café, concert and campaign modules in the street format were adapted and modified in the campus and SME formats. In the campus format, the focus shifted towards activities and seminars, networking opportunities and exhibitions. The SME format was altered by featuring flexible working units, networking spaces, lounges, technology and innovation classes, along with expert meetings. Consequently, the main driver for customers to visit these different formats would revolve around shopping in the street format, pursuing business and career prospects in the campus format and enjoying dining, social activities and events in the SME format.



Figure 4. What should be the Size & Format? Obtained from the idea generation workshops

The data collected through interviews was then entered into MAXQDA software to calculate the percentage weights. The frequency statistics addressed the key needs and expectations in the new branch formats. For example, the megacity format would include

the socialization (35%), problem-solving, (%20), learning (%15), wellness (15%), day-to-day banking (%15) and hospitality (15%) modules. The social module (35%), would incorporate a coffee bar, a designated social space and a meeting area to encourage interaction and socialization among customers. The learning module (15%) would feature an events space and a coworking area specifically designed for educational purposes. The problem-solving module (20%), would include co-working areas and consultation spaces to facilitate efficient issue resolution. The wellness module (15%) would encompass a meeting space, a coworking area and a hospitality bar, promoting a holistic sense of well-being. The day-to-day banking module (15%), would provide an ATM area and private meeting rooms to cater to customers' routine banking needs. Lastly, the hospitality module (already incorporated within the other modules), would feature a coffee bar, a hospitality bar and a coworking area, ensuring a welcoming and comfortable environment for customers. By employing the weighted function sets along with their respective percentages (Figure 5), the design team could create alternative spatial zoning arrangements for any floor plans.

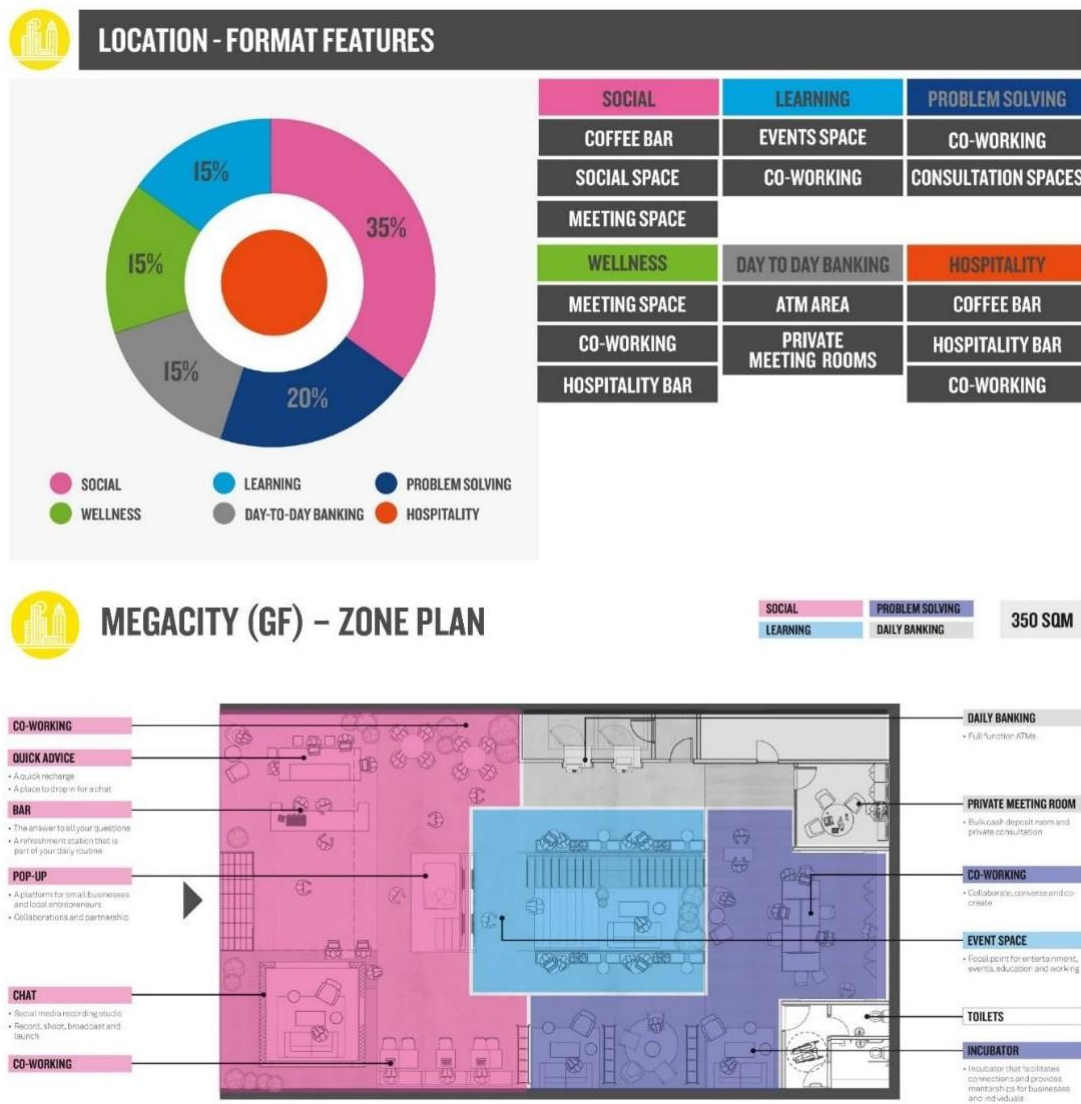


Figure 5. The weighing and zoning of function sets for the megacity format

Ultimately, to customize the megacity format for the Nişantaşı branch three specific target profiles were selected among the 20 branch customers. The selected profiles were an executive from the 36-44 age group and male, a designer from the 30-36 age group and female and a teacher-mum from the 36-44 age group. These individuals were interviewed regarding their frequency of branch visits, favorite brands, preferred location, ideal place preferences, functional and emotional expectations from an ideal space and suggestions for the perfect setting. These valuable insights uncovered diverse needs and provided essential hints for tailoring their experiences and designing the servicescape for the unique Istanbul Nişantaşı location (Table 3).

Table 3. What should be the density? and What should be the location?The target group and their suggestions for the Nişantaşı branch gathered through 1:1 user interviews

Profile	Why do you visit the branch?	What should be in the ideal place?	Where Should Your Ideal Place Be Located?	Suggestions for the Ideal place
Burak, an executive from the 36-44 age group, male	<ul style="list-style-type: none"> • Belonging • Inspiration • Awareness • Sharing 	<ul style="list-style-type: none"> • Cafe • Green Space • Events • Concerts • Cryptocurrency & NFT Consulting • Co-Working Space (Leasable Meeting Room) 	<p>Undoubtedly, the ideal place should be situated in a central location.</p> <p>Due to the heavy traffic in Istanbul, I don't want to spend excessive time on the road.</p> <p>A central location would give me the opportunity to walk and a sense of purpose for visiting.</p>	<p>When İşbank is mentioned, the association with it iconic piggy bank is immediately formed. This idea can be further developed and combined with the concept of social responsibility to create a help chain within the physical space. Similar to the concept of suspended invoices, customers can contribute to a chain of support by making donations or contributions. This would foster a sense of collective responsibility within the community.</p> <p>It would be advantageous to have one-stop places to use the resources and services correctly.</p>
Duygu, a designer from the 30-36 age group, female	<ul style="list-style-type: none"> • One-stop-shop • Health • Being local • Being free 	<ul style="list-style-type: none"> • Green area • Cafe (Vegan Restaurant) • Market • Click & Collect • Workshops (Recycling Workshop) • Yoga and Meditation / Fitness Area • Special production design products / ModaShop • Events (Live Music & Exhibition) • Bookstore 	<p>I envision a tranquil haven where the city's hustle and bustle is left far behind. Such a place would be worth the distance and I would willingly take the risk to reach it.</p>	<p>I strongly desire that all new establishments embrace a mindset that promotes less consumption, prioritizes a connection with nature and fosters a greater sense of compassion towards animals.</p> <p>The ideal place should play a significant role in shaping the new generation's perception of İşbank, leaving a lasting positive impression. It should create a compelling reason for me to return.</p>
Gülşen, teacher and mum from the 36-44 age group, female	<ul style="list-style-type: none"> • Exploring • Being in nature • Personal development 	<ul style="list-style-type: none"> • Green Area • Food & Beverage & Cafe • ATM • Children's Activity Area • Concert & Movie Screening 	<p>The ideal place should be located near your house or along your regular route. It would be wonderful to have a convenient and easily accessible location</p>	<p>My son has a keen interest in books, particularly those published by İşbank Publishing.</p> <p>Adding activities like chess to the venue would indeed make it even more appealing and valuable for families with children.</p>

		<ul style="list-style-type: none"> • Market • Bookstore • Personal Care • Consultancy • Workshops (Personal Development) 	that me and my family can reach quickly.	I closely follow the campaigns of İşbank Maximum Card. By staying updated on the latest campaigns, I can take advantage of exclusive offers, discounts and benefits that align with your preferences.
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5. Discussion

The findings from 1:1 user interviews suggested that certain in-person services or transactions still required physical presence and addressing these needs effectively could enhance the overall customer experience. By creating a more welcoming and functional environment the proposed model could also help improve customer satisfaction and loyalty that met their needs and expectations. It could enable the bank to differentiate itself from competitors by offering a unique and personalized experience that sets it apart from other retail banking options. CX research and a co-design process implemented among stakeholders helped to create meaningful physical contact points and establish their new location in the lives of customers. The meaning of the physical contact points (the “why” factor), corresponding function modules (the “how” factor) and their variations could be built based on the branch formats.

Thus, for designing the megacity format branch located in Nişantaşı, three different customer journeys were devised for three target users. Their varying experiences located at indifferent contact points would enable interaction between customers and employees and could help to develop an innovative spatial layout. Beyond the classical banking service model; customer journeys aimed to respond to customers' lifestyles and expectations and make their lives easier (Table 4). The executive's pursuit of a “comfortable service” could be achieved through convenience and digital cohesion. The designer's quest for an “inspirational time” could be realized through a mindful lifestyle and the use of healthy products. To achieve a “pleasant day” desired by the teacher-mum moments of joy and curated experiences were essential.

Based on the function and zoning definitions, customer journey scenarios and branding ideas developed during this CX research, the Nişantaşı branch was finally transformed and renamed İş Mekan. In Turkish, the term 'mekan' signifies an inclusive and warm experience, suitable for social gatherings as well as solitary moments away from home. Since the beginning of January 2023, the new-generation contact point has been catering to individuals aiming to increase their visits, providing a diverse range of exciting services, including community events, workspaces, a physical representation of their online marketplace Pazarama and a cozy cafe corner for socializing over coffee. It has become a social hub that fully incorporates İş Bank’s art and culture visions.

Table 4. Customer journeys devised for target profiles of Istanbul Nişantaşı branch

<p>For Burak, an executive aged between 36 and 44 years old, 'a comfortable service' was devised.</p> <p><i>Pre-visit:</i> Burak reserves an online appointment to meet the customer relations manager.</p> <p><i>Counter:</i> Upon his arrival, Burak is welcomed by a Customer Relations representative who guides him to the digital counter, considering his cash operation requirements. Simultaneously, the Customer Relations Manager is notified about Burak's arrival and they subsequently meet at the designated counter area.</p> <p><i>Cafe:</i> While Burak's transactions are being processed at the cashier, he utilizes the Maximum Mobil application to order his regular coffee. Taking advantage of his "special customer" status, he purchases the coffee at the cafe with a discount and it is prepared and ready for him upon his arrival.</p>
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Consultancy: To proceed with the meeting, Burak and the Customer Relations Manager proceed to the flexible meeting room where they are scheduled to meet the prearranged real estate agent.

Rentable Meeting Room: After concluding the meeting with the Customer Relations Manager, Burak reserves the flexible meeting room through the İşbank Maximum Mobil application. He then proceeds to attend to his personal affairs and meets with the real estate agent in the reserved meeting room.

Pazarama: Before departing from the branch, Burak takes the opportunity to review the product he is interested in purchasing on the Pazarama online shopping platform. With the assistance of the sales consultant, he efficiently completes the purchase, opting for delivery to his designated address.

For Duygu, a designer aged between 30-36 years old, 'an inspirational time' was devised.

Pre-visit: Duygu is invited by the Customer Relations Manager to the Sustainability Seminar, which is scheduled for 8:00 p.m. on Tuesday and is expected to have 30 participants. The invitation is sent digitally through the Maximum Mobil application and Duygu conveniently completes the registration process.

Click & Collect: Duygu receives an SMS notification informing her that her previously placed order on the Pazarama application has arrived at the branch. To collect her order, she can visit the click & collect point on Tuesday, before the event and retrieve her items using the code provided within the application.

Check-in: Duygu scans the event ticket stored in the application at the check-in point, confirming her entry to the Sustainability Seminar. While doing so, she encounters the Customer Relations Manager, who has come to meet her. They have the opportunity to connect and discuss matters during the event.

Consultancy: Duygu is welcomed by the Customer Relations Manager who guides her to the café area. They engage in a brief conversation about investment options related to her new business plans.

Beverage Vending Machine: Following their brief meeting, Duygu uses the QR code on the application to obtain healthy fruit juice from the vending machine.

Recycling Box: Before proceeding to the event area, Duygu disposes of the clothes she brought but no longer wears by placing them in the designated sandbox.

Event Area: When the time for the event arrives, Duygu proceeds to the event area, which has been arranged to accommodate the seating arrangement for the Emotion, Recycling and Sustainability Seminar.

Post Visit: The event notes would be digitally uploaded to the application, allowing Duygu to access them later. After the event, Duygu rates her experience, providing valuable feedback. Additionally, she can register for a Yoga workshop next week and share the event schedule with friends through the app, allowing them to stay informed and potentially participate.

For Gülşen, a teacher-mum aged between 36-44 years old, 'a pleasant day' was devised.

Pre-visit: Gülşen discovers through the Maximum Mobil application that there will be an autograph day event for the author of her son's favorite fairy tale books at the branch on Sunday at 14:00. She also learns about a 10% discount campaign taking place during the activity. Gülşen rearranges her weekend plans to ensure she can attend the event with her son and take advantage of the discount.

İşbank Culture Publications: Gülşen and her son arrive at the branch ahead of the event's scheduled start. They take the opportunity to purchase the books they desire from the cultural publications offered by the brand.

Activity: After shopping, Gülşen and her son head to the designated chat area located between the book sales point and the café. There, they have their purchased books signed by the author, enjoying a memorable moment together.

Children's Playground: Gülşen leaves her son at the children's playground so that he can have some fun and play while she takes a little break and enjoys some personal time.

Pazarama Online Shopping Best Bestsellers Wall: As Gülşen waits for her friends, she decides to make the most of her time by exploring the Pazarama kiosks and checking out the "bestsellers of the week" and promotional products. Taking advantage of the branch-exclusive campaign discount, Gülşen decides to finally purchase the eye cream product that she had been postponing for a while.

Cafe: At the agreed-upon meeting time, she gets together with his friends at the cafe. Gülşen discovers an exciting offer at Pazarama. By purchasing coffee, she earns the privilege of a discount on glasses. She adds some products to her Pazarama Cart for later purchases.

Post Visit: By utilizing the points she earns from participating in events through the Maximum mobile application, Gülşen receives an invitation to a children's painting workshop for the upcoming weekend.

The brand's vision and strategy for creating an inviting experience have also led to the development of a mobile application, which serves as an integral component of the user's journey within the space. The "İşMekan" mobile application, aiming to cater to visitors with robust digital inclinations, has been available across various application platforms. It offers features such as renting meeting rooms, staying informed about upcoming events through the calendar and providing insights into future personalized campaigns. Hence, in response to the four overarching post-pandemic macro trends, namely technology, purposeful living, experiences and social connections a "phygital" experience and its servicescape could be devised. However, the integration of new meanings and functions in the next-generation contact point has necessitated additional planning in various domains. This includes the investment in omnichannel tools to

support the customer journeys, the overall management of operational processes, staff and sales during the day including banking cut-off hours, the management of additional functions such as branch events and the preparation of an event calendar.

6. Conclusion

The proposed model introduces a new approach to interpreting the classical banking service model, focusing on the design of new-generation contact points. Firstly, it is grounded in CX research involving data collection and design thinking in collaboration with users. Furthermore, it allows every functional area within the servicespace to be structured using a modular system that offers flexibility and scalability, thus enabling the design to be tailored to various locations and sizes of retail banking spaces. This ensures a consistent customer experience across multiple branches while allowing for localized customization to cater to specific customer needs and preferences. Thirdly, it is capable of integrating the “phygital” human experience and macro trends that drive change in customers’ banking habits. The modern branch of today's generation serves a wider purpose beyond mere banking transactions. It can be used as an office by business partners and entrepreneurs while at the same time, it can become a meeting place for all customers owing to increased interaction and events. It can cater to individuals seeking opportunities to indulge in reading books, playing chess, working remotely, shopping or enjoying a cup of coffee with their friends. It can also become a venue where digital brands like Pazarama online shopping can be experienced firsthand.

In conclusion, the new-generation contact points or post-pandemic servicescapes, call for a novel conceptual architecture that embodies the ideal space and represents the essence of the current era. By utilizing this model, banks can unite their diverse target customers under their brand, fostering connections and interactions within their shared space, which in turn cultivates a sense of community in the neighborhood. Therefore, this research might serve as a crucial foundation for other brands that are seeking to lead the market by proactively addressing political, economic, social, technological and even environmental factors at both macro and micro levels and by innovating their environments.

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