



Ready for a 2021 Branch Refresh? Stick to the Basics.

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If your 2020 calendar was like mine, quite a few days were reserved for trade shows and conferences. Whether you were a prospective presenter or attendee, watching the event cancellations occur as the year unfolded was very frustrating. In the past, those conferences highlighted my year. Advising on in-branch messaging, speaking about functional design and branding strategies, and making in-person product demonstrations are all what I do best.

With extra time on my hands, I found myself exploring how consumers' financial-transaction habits changed throughout 2020 and learning how banks and credit unions evolved to accommodate those changes. It was no surprise to see that the use of [digital and mobile banking soared](#). But when it comes to good branding and marketing principles, I found that the core rules remained quite the same, especially in [branch design and marketing](#).

With so many customers now making transactions via phones and laptops, the branding and design challenge has become two-fold. First and foremost, it must be customer-focused. Second, all channels—mobile, website, social media, lobby, and drive-thru—should be consistently designed so that your brand and messaging

provide a seamless and delightful experience for customers at every touchpoint.

My expertise lies in branch design, branding, and messaging.

Are Physical Branches Going Away?

No. A recent paper by the [LaMacchia Group](#) describes why consumers continue to value the branch. “Nearly two-thirds of respondents in the *2019 World Branch Report* indicated that having branches was either a necessity or preference for where they banked. Even with the increasing adoption of digital tools and online-only financial services, branches have remained a core component of the consumer-financial relationship.”

And according to a September 2020 article by [The Financial Brand](#), “Technology will never replace people and brick-and-mortar—it will instead transform and reimagine the way that we use both resources. Banking involves the full overall experience,

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not just routine transactions. Customers want advice, education, and the confidence and trust that only human interaction can provide.”

Although today’s customers have many digital transaction choices, your lobby and drive-thru lanes remain very important channels in their banking journey.

The Customer Journey: Prioritize What They See

The in-branch environment should showcase your brand and be a place where customers feel welcome and comfortable. Your brand and messaging can be delivered along the customer journey in several ways: fixed wall signs, kiosks, digital screens, drive-thru banners, and even teller badges.

What’s in *your* branch? What do customers see the moment they walk inside? What’s in their line of sight as they cross the waiting area? The teller window? A consultation desk? The drive-thru?

Marshall McLuhan once said, “The medium is the message, meaning that the channel itself is a very important part of the messaging.” He was right in some ways—you need to convey your message in a compelling format and through your customers’ preferred channels. Millennials and Gen Y customers are receptive to digital screens, while static signs might get the attention of Gen X and Baby Boomers. Having both formats in your

branch can help reach across generations and help you successfully cross-sell—but only if it’s a coordinated effort. Effective content delivers the right messages to the right audiences in the right way.

Like an artist staring at a blank canvas, many banks and credit unions aren’t sure where to start or what their messages should say. In general, and regardless of the medium, it must be simple and provide three basic functions: Establish your brand and make it memorable, boost awareness of a product or service, and spark interest in the benefits of that product or service.

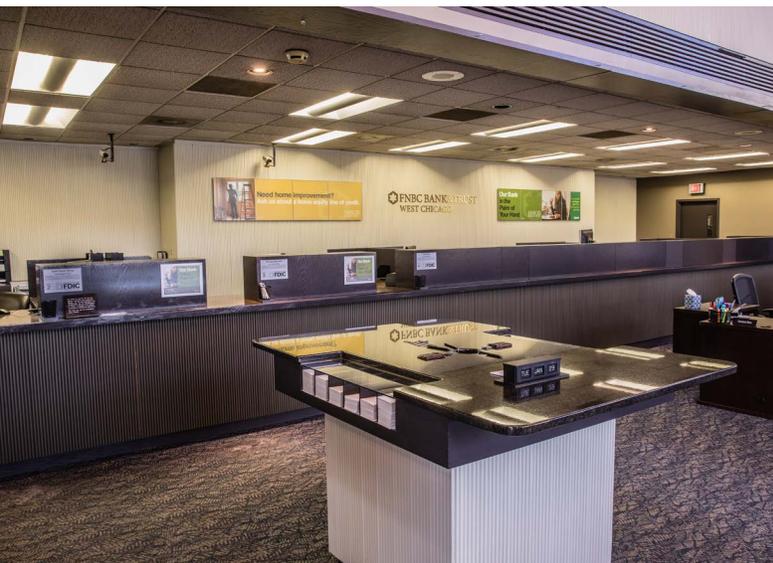
It’s important to present content that resonates with your customers and gets them thinking about how they can benefit from a service or product. Whether the messaging is for print, digital, or both, the best practices are much the same today as they were ten years ago. Here are my pearls of wisdom:

- Employ your brand colors throughout all the delivery mediums. The colors set the mood, create mental associations to the brand’s meaning, instill familiarity, and offer consistency.
- Use very deliberate wording in your messages.
- Pick a single objective. Focus on one product or service category instead of several offerings.
- Refrain from including every detail about a product or service in a single sign or screen. The objective is to create attractive mediums with the right messages that customers can read in a few seconds. Too much information is overwhelming.

Begin with a Declutter

Before actually implementing new signage and/or digital screens in a branch, I suggest a minor makeover. There’s no need to overhaul your lobby—simple decluttering can make a world of difference. With less visual *noise*, customers can focus their attention on the messages you present. To begin, ask yourself:

- What does your branch visually convey to customers when they walk in?



Recent refresh of an FNBC branch by Kane Graphical

- Is the lobby pleasant and comfortable, or is it cluttered and confusing?
- Walk through your branch with an objective eye. Do you see unframed personal photos, mismatched brochures, or old magazines?

Once the lobby is decluttered, your canvas is ready for effective signage.

Basic Principles for Designing Good Creatives

Purposeful content is what makes it effective. You can put a kiosk, poster, or digital screen at every touchpoint, but they won't reach customers if the wrong content is being shown. The key is fine-tuning and coordinating your content across the static and digital mediums throughout your branch to reinforce the messaging.

For in-branch static signage (and drive-thru banners) the rules of thumb include:

1. The image should complement the message, not overpower it.
2. Make sure the image evokes a human emotion tied to the benefit of the product or service, whether it's peace of mind, safety, convenience, or something else.
3. Separate copy and image. Reading copy that extends over an image can be difficult.
4. Maintain a high level of contrast between the copy and background, and make the text large enough for customers to read easily from 20 feet away.
5. Keep it brief, using only 10 words or less in the message.
6. Reserve some empty space. Don't be tempted to fill every inch of a poster or digital screen.

Location is also critical. Place the creatives in optimal locations for maximum impact. Posters must be displayed

at strategic places throughout the branch—behind the teller windows and in the waiting areas, for instance.

The Role of the Digital Screen

Believing that branches without a screen might appear irrelevant, many financial institutions jumped on the digital signage bandwagon several years ago. They were right in some ways—branches without screens can look outdated. But after making significant investments in various digital capabilities, banks and credit unions aren't sure they are

getting any return from their digital signage because they often don't know what content to display.

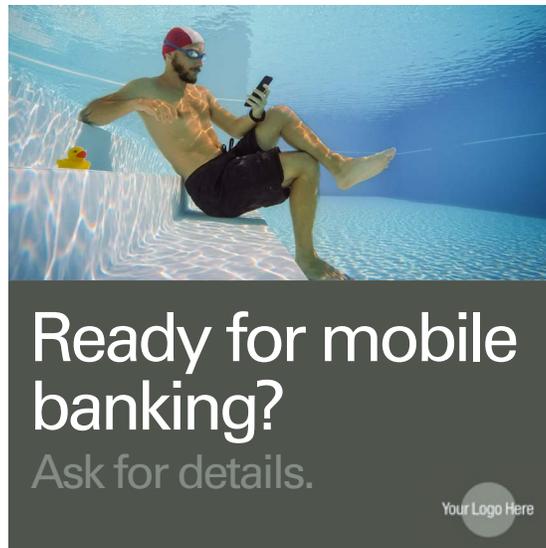
Further, many older digital systems are based on a call-and-response system; updates can take up to 15 minutes to become available. Immediacy matters today. Whether it's an inclement weather report, changes to public health guidelines, or hourly changes in interest rates, the ability to change messaging *in seconds* can capture more

attention with greater accuracy.

When done right, digital signage can play an important role in your in-branch messaging. As content experts, we can help develop impactful digital messaging. It's fairly simple and affordable to see real results when your digital signage offers public announcements, product merchandising, and messaging that coordinates with your static signs.

Prepare Your Platform for the Cross-Sell

To bring the in-branch messaging full circle, remember to train your team on the campaign or product you're promoting. For example, if you have an active retirement-savings campaign, make sure the tellers and other branch representatives are ready to reply to the questions that customers might ask. Better yet, add the campaign slogan to name badges... *Ask me about retirement savings!*



Working With an In-branch Content Expert

The first step in a new messaging design or brand refresh project should be an assessment and consultation in one branch. My approach to this consultation is to physically take the customer journey through a branch's zones— attract, welcome, transact, explore, consult, and drive-thru—to determine the vantage points and lines of sight from the customer perspective. During that walk-through assessment, I take more than a hundred photographs to capture:

- The customer's 30-foot impression while entering the branch.
- Their 10-foot impression once in the lobby—it's not always about products and services, but also overall brand messaging.
- The environment—at eye level—as customers walk through the lobby, wait in the teller line, walk to a consultation desk, or drive up to a teller window.
- The impressions in the waiting area and private office.
- The impressions during their transactions.

Back in my office, I work with the design team to create a design presentation book for that prototype branch. This book distills the branch's assessment into approximately 20 photographs that illustrate an implementation of our refresh and merchandising solutions in before-and-after views. From there, we meet to discuss the recommendations, pricing, our production and installation processes, and any questions you have.

If you're ready to refresh your brand and messaging foundation in 2021, I'd be happy to guide you through a branch decluttering process or consultation. You can reach me at sales@kanegraphical.com or 800-992-2921.

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About Kane Graphical

For over 40 years, we have helped financial institutions optimize their branch lobbies with brand and product messaging that resonates with customers and members.

We have a unique perspective on the banking industry and developed a secret sauce for messaging success. Our flagship product is the [Kane Poster™ Block System](#). We also offer a variety of kiosks, drive-thru displays, compliance signage, [SpinetiX](#) digital screens, architectural displays, murals, and other merchandising materials.