

IA

Tapestries of Trust

Re-thinking Bank Branches Through
Experience, Design, & Delivery

In times of change, how can bank branches adapt for what is ahead?

At IA Retail, we do not just design bank branches; we help ask the right questions to shape how they evolve. Partnering with top financial institutions, we have brought over 3,500 branches to life.

In the face of lifestyle and community shifts, evolving ideas of trust, and the constant tug-of-war between speed, cost, and quality, one thing is clear: the branch is far from obsolete—it is transforming. We believe that periods of disruption spark possibility. From customer experience to design innovation and smarter delivery, together we can explore what is next.

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01 New communities, uncovered

Bank branches are expanding their footprint, honing in on previously uncovered communities.

02 New measures of trust

Faced with accelerating uncertainty, customers are looking for institutions they can trust.

03 Prioritizing ROI

More than ever, financial institutions are honing in on speed-to-market for their brick and mortar.



Bank branches are expanding their footprint, honing in on previously uncovered communities.

The conversation around branch strategy has evolved. Where banks once prioritized foot traffic and transactional efficiency, the focus now includes shifting generational lifestyles and emerging community needs.

Future-ready branches will explore options like extended hours for remote and flexible workers, and strategic placement in high-growth suburban and rural areas.

Millennials Moving Further Afield

45%

43% to 45% of millennials—of every age—expect to buy a house in the suburbs (Fortune, 2023).

Millennial customers, having reached or now reaching milestones like homeownership and family planning, are moving earlier and farther from expensive urban centers, creating both a service gap and a strategic opportunity for banks to meet them where their lives are truly unfolding.

Communities in Focus

68%

As of 2024, 68% of rural households in the U.S. have access to formal banking services, an increase from 65% in 2023 (Coin Law, 2025).



With expansion opportunities happening at the same time as major generational shifts and, often atypical, evolutions such as younger generations turning their back on city centers in a post-COVID era, scalable design solutions that flex with evolving communities, lifestyles and demographics will be foundational to how branches thrive.

It’s about meeting people where they are, and innovating in real time.



EXPERIENCE

Behavioral Fit

Customers expect the right service in the right place, now and as their priorities evolve amidst global uncertainty.

Feasibility

During the transaction phase, prioritize due diligence to assess site feasibility, including zoning, infrastructure, and approvals, to minimize risk and ensure viability.

DESIGN

Bring Banking to the People

Deploy mobile vans or pop-ups in underserved or high-traffic event areas, enhanced with hospitality touches like coffee stands or lounge seating.

Test & Launch Smarter

Use rapid prototyping in hub branches to test new ideas and gather feedback from customers and employees before scaling broadly.

DELIVERY

Standardized Components for Efficiency

Create standardized design systems that flex across geographies, tailored to the unique demands of rural, suburban, and emerging markets.

Scalable Formats

Develop a small, medium and large format prototype, optimized for multiple regional construction types or volumetric modular systems.

Faced with accelerating uncertainty, customers are looking for institutions they can trust.

Trust in financial institutions, already fragile, is eroding further amid economic turbulence and limited upward mobility. In this climate, especially among younger generations, many are unsure where to turn for guidance. Some even see generative AI as the last truly unbiased advisor. In fact, 83% of Americans believe financial advisors and bankers do not prioritize their personal goals (Citizens Bank, 2025).

AI as an Equalizer?

61%

of Americans say they would use a system powered by artificial intelligence for financial advice (Citizens Bank, 2025).

Meanwhile, traditional markers of financial success are giving way to more personalized definitions of wellness, focused on balance, security, and lifestyle fit. This shift is driving a demand for financial institutions to go beyond transactions and build emotionally resonant, personalized relationships. In today's environment, transparency, empathy, and adaptability are not nice-to-haves, they are essential.

Complexity Spurs in-Person Interaction

50%

of consumers prefer in-person communication for important matters (The Financial Brand, 2024).



At a time when actions speak louder than mission statements, banks have a key opportunity to rebuild trust by focusing on the in-branch experience. Customers are increasingly seeking genuine human connection, prompting a return to core design elements—clear teller lines, intuitive layouts, and consistent staffing—now enhanced with improved privacy and thoughtfully designed spaces.

The goal is to create spaces and systems that empower staff to build meaningful connections and serve as trusted advisors.



EXPERIENCE

Evolving Advisor Role

With AI poised to take over operational tasks, advisors will become increasingly specialized, with emphasis shifting towards personalized, high-value interactions.

Empowered to Connect

Values best conveyed in-person, such as kindness, trust and compassion need to be preserved, curated, and enhanced.

DESIGN

Spaces that Soothe

Small, enclosed areas with warm lighting, soft colors, and comfortable furniture offer a sense of psychological safety for meaningful conversations.

Every Conversation Matters

High-backed booths and tucked-away nooks support even quick interactions, providing acoustic and visual privacy away from main traffic zones.

DELIVERY

Wayfinding Back in Focus

Prioritize intuitive designs with clear signage and optimized teller lines for better customer flow.

Experience-Driven Roll-outs

Pilot smart queuing and personalized check-ins in high-traffic branches—integrate with mobile apps, track satisfaction, and refine for broader roll-out to enhance wait-time perception and flow.

More than ever, financial institutions are focusing on speed-to-market for their brick and mortar.

Retail banks face rising operating costs due to wage growth, financial crimes, tech investments, and credit risk (McKinsey, 2024), pushing them to rethink cost strategies. Efficiency and long-term planning are now priorities, with a focus on speed to market, streamlined budgets, and ongoing experimentation—all while maintaining operations.

Margins on the Decline

5-10%

decline in retail banking margins forecasted by 2026 across various geographies (McKinsey, 2024).

Success starts with smarter planning: reducing permit and construction costs, tightening operations, and improving cost-effectiveness across new builds and renovations alike.

Operational Efficiency Top Priority

67%

of bank leaders believe that improving operational efficiency will be their primary objective moving forward (HLB International, 2024).



Banks can reduce construction timelines by going modular — once upfront planning has been streamlined.

There is a growing opportunity to borrow fast and casual strategies from other industries that are evolving in speed, efficiency, and scalable design. Modular and pre-fabricated construction methods offer compelling advantages: faster build times, reduced costs, and earlier returns. They also align with a hub-and-spoke strategy of customized flagship branches supported by smaller, standardized locations that can scale with demand. The challenge lies in the execution. As one banking design leader put it:

“Modular works well in many sectors, but in banking, layered security, compliance, and infrastructure add complexity. It takes more planning upfront—but the long-term gains may be worth it.”

EXPERIENCE

Tech-Driven Convenience

Implement retail-inspired technologies like self-service and automated stations to improve customer convenience.

Flexible Hours

Adapt branch hours to match evolved schedules, offering extended hours or more flexible services during peak times.

DESIGN

Maximizing Impact

Focus on simple, cost-effective updates to create a significant impact without major investment.

Re-purposing and Efficient Design

Identify and re-use key items in good condition, minimize ceiling and lighting changes, and refresh existing elements to maintain cost-effectiveness while rejuvenating.

DELIVERY

Faster Construction with Prefabrication

Leverage modular or pre-fabricated construction methods to reduce timelines and open branches sooner.

Efficient Planning and Logistics

Standardize designs, pre-order materials, and optimize stockpiling to save time and reduce costs during roll-out.

01 Embrace evolving expectations

Customers expect tailored services in the right place. Standardize designs for efficiency across diverse markets.

02 From people-based to people-led

With trust at a premium, advisors will focus on personalized interactions, with soothing spaces and intuitive designs enhancing experience.

03 Innovate strategically

Banks can leverage modular construction for faster, cost-effective ground-up developments, while revitalizing branches with high-impact, low-cost updates to scale efficiently.



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