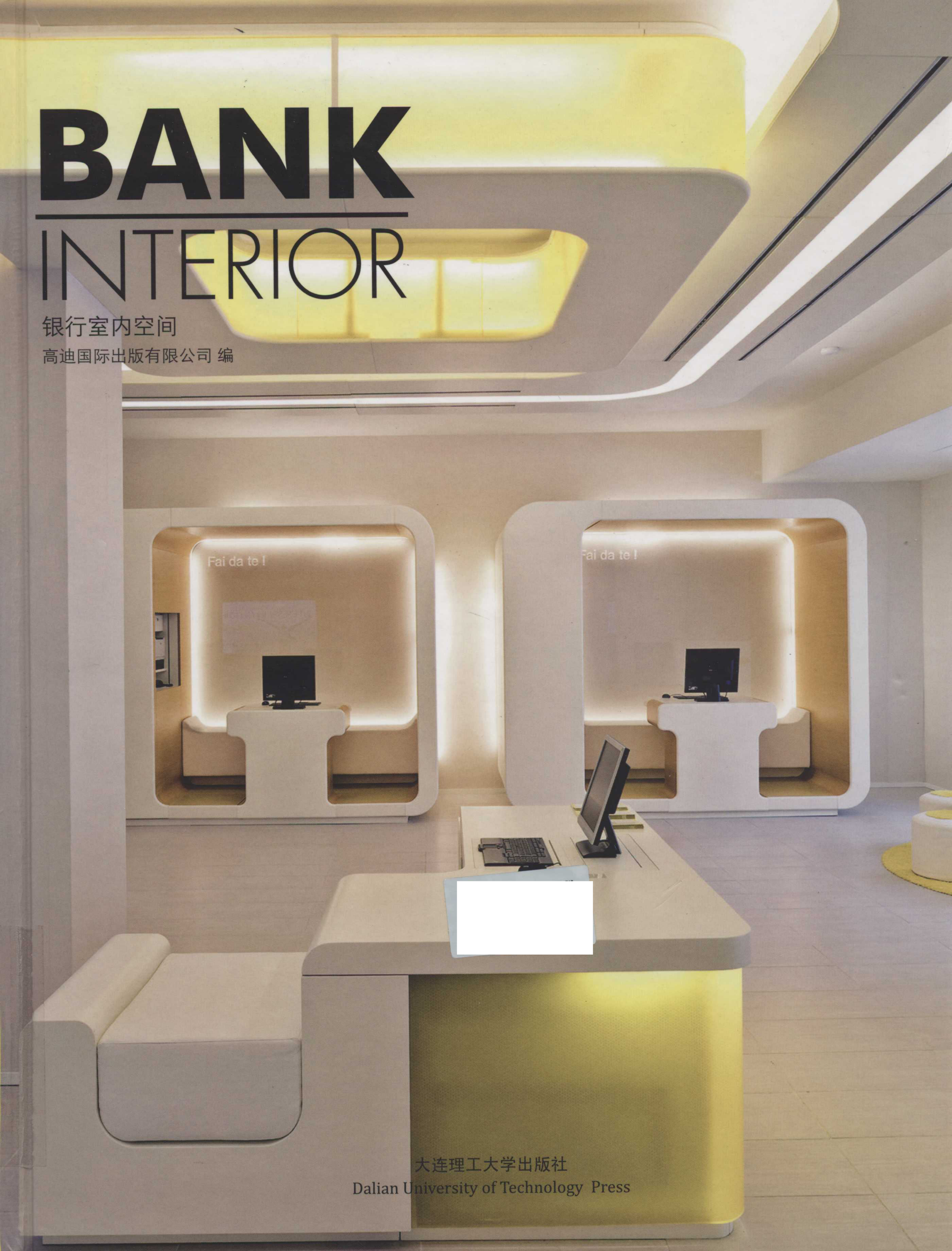


# BANK INTERIOR

银行室内空间

高迪国际出版有限公司 编



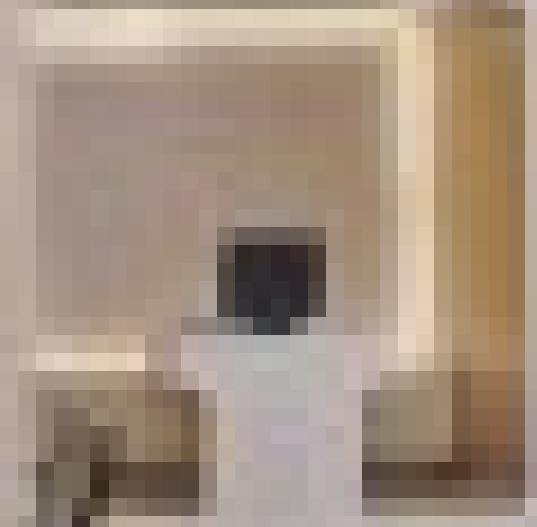
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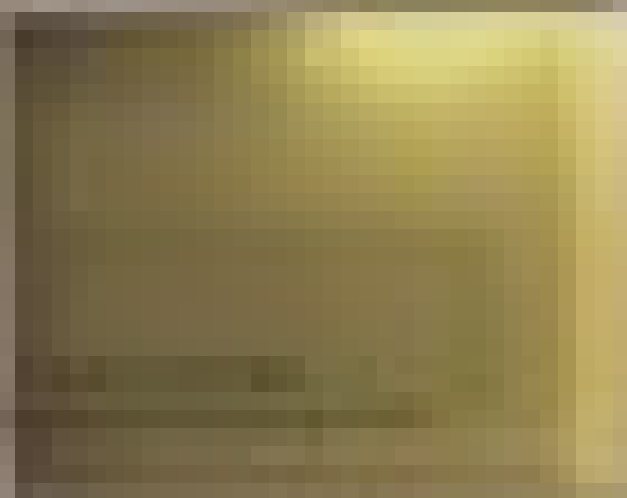
BANK

IN

NEW YORK



NEW YORK



# BANK

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# INTERIOR

银行室内空间

高迪国际出版有限公司 编  
薛昱 钱律伟 罗小波 王高思 洪巧红 译

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# PREFACE\_A

## 序言\_A



Over the years the bank branches resembled post offices in the way they operated. A bank was a place visited rather frequently and out of a necessity, the clients were treated in a much more formal and bureaucratic manner. When money lost its material tangibility and thus became more accessible with the introduction of credit cards, when many bank services became available outside the branch by phone and Internet, the relationship between the client and the financial institution managing his wallet had to change as well. The bank branch had to adapt to new functions and tasks that appeared together with technological developments.

What is peculiar, the dynamics of the change in this sector seems to be the strongest in developing countries. The lack of a long-standing tradition of commercial banking made technological revolution go hand in hand with innovation in thinking about how the banking institution should function to gain customers' trust. A niche in the market had to be filled – many financial institutions were launched proposing bold design solutions, in comparison to the overall conservatism of a bank image in the developed countries.

Banks today are comfortable and attractive places, with a distinctive interior design which, together with other elements of brand identification, creates a consistent message and manifests "the personality" of the institution. Coherence and authenticity of this message has a significant impact on the bank's market success. It also proved to be that non-obviousness and experiment, innovative and often spectacular solutions have become an effective method to attract the attention of customers.

The design of a modern banking facility is a challenge to create a place both functional and of an expressive image. Previously ignored or neglected, the way the branch looks and works has become a very important factor in competitiveness. The banking facility as part of the human environment should be a place made to achieve a certain effect. Through a conglomerate of impressions in well-designed space a deeper and more direct relation between the bank and its client can be developed. The bank's interior is a statement that can influence the customer in a way unavailable to other forms of communication, and has become one of the most important tools of gaining the hearts and wallets of clients.

*Robert Majkut*



多年以来，银行分行的经营方式与邮局类似。银行是人们经常去的一个地方，也是人们生活的一部分，工作人员对待客户的方式显得更加正式和官方。当金钱变得无形，信用卡出现时，钱就更容易得到了。当许多银行服务不需要去银行就可以通过电话和互联网得到时，客户与管理其资产的金融机构之间的关系也就不不得不改变了。银行分行只得适应那些伴随技术发展的新功能和任务。

令人诧异的是，在发展中国家，银行部门的改变显得更加明显。由于缺乏商业银行那种持久的传统，科技革命与革新密切相关，而这种革新在于金融机构该如何运转以获得顾客的依赖。市场的空缺不得不填满——那些提出大胆的设计解决方案的金融机构不断建立起来，这与发达国家中整体保守的银行形象恰恰相反。

今天的银行是舒适且富有吸引力的地方，它的内部设计与与众不同，再加上可以展示银行身份的其他元素，传达了一致的信息，同时也显示了这个机构的“个性特点”。一致可靠的信息对于银行能否在市场上取得成功具有重要意义。它同时还证明了创造性的、具有实验意义的、革新且壮观的解决方案已经成为一种可以吸引客户的有效方法。

设计一家现代的金融机构是一个挑战，这个挑战即建造一个功能齐全，又令人印象深刻的地方。先前被忽略的东西，即分行的外观和工作方式在市场竞争中有着非常重要的影响。作为人类环境之一的金融机构应该是一个可以产生某些影响的地方。精心设计的空间给人很多不同的印象，在这种影响下，银行与客户就可以建立一种更加深入而直接的联系。银行的室内设计是一个很好的陈述，它可以以一种非口头交流的方式来影响顾客，同时它也变成了获得客户信赖和钱包的重要的工具之一。

*Robert Majkut*

# PREFACE\_B

## 序言\_B



Designing the Interiors of Banks has become a fiercely contested target market. Design firms are being stretched by the large Banking groups to be more and more creative as this traditionally commercial design field increasingly blurs between the retail, corporate and hospitality sector. As the demands on Designers intensifies and some of the emerging more agile firms respond to these challenges there is quickly becoming a new Specialist area, and that area is specifically Bank Interiors.

Gone are the days of simply repeating the same old concept. There is steep competition between the many differing Banking Groups in every country, every City and every town. Each area within each of these locations has a different commercial demographic; furthermore the commercial environment within which all of these Banks and their many branch outlets operate is continually changing. Each Bank has its own Brand or series of Brands and all of these brands are required to respond to the commercial demand specific to the location of that branch. Most of the large Banking Groups offer services across large areas of the world, all of the various locations have unique security requirements and many have strict planning rules and regulations. All of these constraints are growing, not shrinking, as the competition becomes ever more sophisticated and aggressive.

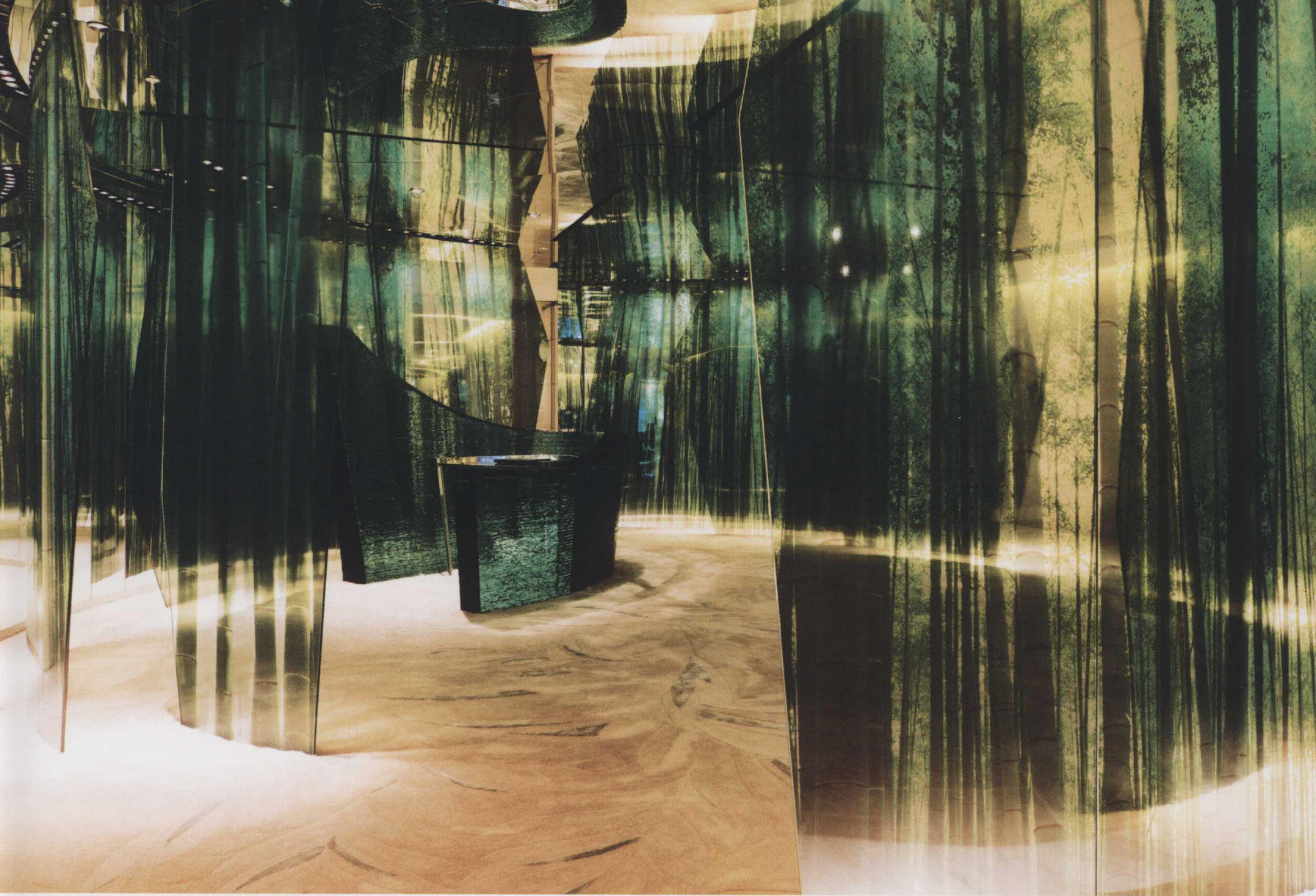
There are specific departments within large Banks who gather the necessary information for strategists to determine market forces. "Local" Architects within each Country and Engineers provide data on regulations. Also the ongoing brand standards and emerging market brand strategies have a major role in the design direction. The challenge to Interior Design firms is to digest all of the available information and to provide a solution which adds value to the existing brand, appeals to the correct customer base, and one that enhances the customer experience. The design has to be specific to the market force for that project. It is for these reasons that Banks can no longer remain competitive by simply "Rolling Out" the same old concept. And it is for these reasons that this new Design market has emerged and is being developed into a more diverse dynamic.

It is interesting to see in this publication examples of new sectors within Retail Banking which have emerged in response to an ever broadening client base. One such area is a more private wealth management service for High Net Worth Individuals with levels of liquidity typically at around .2m. This sector has started to provide environments which are more Hospitality and less Commercial in approach to the Interior design solution. As this market grows we are seeing more exclusive groups with ever higher liquidity entry levels. These individuals and groups expect exceptional service in environments which are less related to Bank Interiors and more to that of a private club or Hotel Lounge.

I have been working in the Hotel and Restaurant Design markets in both London and Asia for 25 years and it is interesting that the "experience" oriented environment of these markets has started to take root in Banking Interior Design. It throws new light onto the subject and gives the Client fresh eyes. The evolution of this process has been showcased in this book, the design is of course subjective, but what is indisputable is that this selection of new Bank Interiors illustrates that Bank Design is now a new and exciting specialty field.

*Patrick Waring*

—Silverfox Studios



银行大厦的室内设计已经成为一个竞争激烈的目标市场。设计公司为银行集团设计的现象越来越普遍，因为这个传统的商业型的设计领域越来越难定义，它的功能性质游弋于零售业、企业和酒店业之间。但由于银行集团对银行大厦设计方面的要求越来越高，越来越多能够灵活应对、满足客户要求的专业化设计公司的纷纷涌现，使得银行大厦的建筑设计这块领域越来越专业化，尤其是银行大厦的室内设计。

那些只是简单地重复着旧理念的时代已不复存在。在每个国家，每个城市，甚至是每个乡镇，银行与银行之间都存在着十分激烈的竞争。每个区域都有其独特的商业人口；此外，在每个特定区域的银行的商业环境以及它们分行服务点的操作方式也一直在不断地变化着。每家银行都有自己的品牌或品牌系列，而这些银行必须回应针对该银行分行所在区域的商业需求。多数大型银行集团的业务都是遍布全球的，所有的分支点都有其独特的安全需求，其中有些还有严格的规划法规和规章制度。由于竞争变得更加激烈和复杂，使得所有这些限制因素没有任何的放宽倾向，反而日益加剧。

大型的银行集团都有特定的部门收集必要的信息以制定本土化的市场战略；而这些设计师和工程师在其特定的国家为银行提供数据管理。同时，现有的品牌标准和和新兴市场的品牌战略在设计方面起着十分重要的作用。室内设计公司要做的是提取所有有用的信息，并且提出一个解决方案，融会贯通，使其能够成为现有的品牌价值的一部分，吸引客户群，同时提升客户在银行所享有的服务体验。银行大厦的设计必须本土化。正是因为这些原因，银行不能再以简单地“复制”相同的、过时的理念来保持竞争力。也正是因为这些原因，这个新兴的设计市场才会形成，并且发展得更活跃、多样。

在这本书内所提及的银行大厦案例中为了响应不断扩大的客户群而成立的一些新的银行业务部门都十分有趣。其中就有一个专为流动资金至少约 200 万的高资产净值人士而打造的私人财富管理服务。这个部门的最初的意图是通过重塑室内设计给客户营造一个多一份热情友好、少一份商业气息的服务环境。随着这方面市场的开发，我们现在可以看到很多更高流动资金限额的、更加专业化的私人财富管理服务。这些个人或团体期望能够通过提供银行大厦的室内设计环境的卓越服务，将银行打造成为一个不仅仅只是提供银行业务的场所，同时还是私人俱乐部或是私人商务会所。

我从事于亚洲和伦敦市场的酒店和餐饮场所的室内设计已有 25 年了，我觉得这种热衷于提高环境方面的客户服务体验的概念渐渐融入到银行大厦的室内设计中是十分有趣的。这种新颖的设计元素会给银行客户们带来眼前一亮的感觉。这种演变过程在本书中有详细的介绍。当然设计是带有主观色彩的，但不容置疑的是，越来越多的倾向于新型银行大厦室内设计的选择很好地证明了现在的银行建筑设计是一个新的令人振奋的专业领域。

*Patrick Waring*  
—Silverfox Studios

# PREFACE\_C

## 序言\_C



### GLOBAL BANKING INTERIORS

Few interior design typologies have evolved as dramatically in the past 15 years as have banking interiors. Moreover, just as there is no single, homogenous form of "restaurant", there is no single "banking" environment either. A very wide range of banking operations, regulatory controls and customer relationships exist, which require design and planning distinction from one another in profound, yet sometimes subtle, ways.

Recognising this, my partner and I established One Space several years ago specifically to focus on the rapidly evolving needs of the financial services sector. Since that time, we continue to witness an extraordinary shift in market perceptions and management priorities that naturally tend to respond to the global economic situation.

One particularly significant phenomenon, globally, has been the heightened focus on emerging markets. For our clients, this has meant that our interior design solutions must be more responsive, adaptable and agile than their predecessors. Gone are the days when bank executives sat behind imposing mahogany-panelled doors barking directives to their juniors. By contrast today, extensive peer-to-peer cooperation across the bank's businesses and a more unified approach to its markets necessitates greater executive interaction, staff engagement, and collaborative teamwork.

Uniquely, our practice integrates architecture, interior design and technology, because these market-driven transformations (demanded by the business of banking, and brought to life by our interior design and planning) are enabled only by the technology advances that underpin them. For example, many of our global clients are travelling less – partly in response to climate change and corporate responsibility goals – whilst cooperating more closely across geographies, so that virtual meeting venues and installations, along with collaboration tools, have become a priority.

Internet banking and self-service transactions have also made a mark on the design of banks, particularly in the retail banking sector. In fact, these on-going changes, accompanied by a more tech-savvy generation of consumers, increased market segmentation and changing demographics of wealth and spending, have driven retail and commercial banks to wholly re-examine their value-adding proposition.

Along with emerging markets comes rising affluence in many parts of the world, and banks have needed to respond to the changing demographic of high-net-worth clients. The rise of private wealth management as a global bank offering presents a unique set of design challenges. Universally, these wealthy clients have an expectation of privilege, exclusivity and stature, but the manner in which the interior setting attends appropriately to this narrow but valuable customer base is directly informed by the cultures and generations from which they come. Our multinational bank clients now must reconcile their globally-recognized brand identities with their customers' local cultural expectations, and our designs become a crucial instrument in conveying deftly those important first impressions.

An overview of bank interiors globally would not be complete without mention of governance. Inevitably, the events of recent years implore banks to put increasing emphasis on demonstrating value for money. There is heightened due diligence surrounding decision-making on major capital spending, as well as making notions of transparency physically manifest. But, as in all design endeavours, aspirations are balanced by constraints; and design constraints, in this context, are treated not as limitations, but, on the contrary, as a creative stimulus.

*Greg Pearce*



很少的室内设计类型学能像银行室内设计学一样，在过去的 15 年内发生了翻天覆地的变化。此外，正像没有独立、单一形式的“餐厅”一样，同样也不会有独立的银行环境。在很大范围内，银行的运行体系中都会存在法规控制和客户关系，这就需要银行在设计和规划方面，有一种深刻或者微妙的区别。

因此，我和我的伙伴在几年前创建了 One Space，专门为满足金融服务部门快速的发展需求。从那以后，我们继续见证了在全球经济形式的引导下，市场认知和管理优先级的惊人转变。

一个尤其重要的现象已经形成，那就是全世界都更加关注新兴市场。对于我们的客户来说，这就意味着我们的室内设计方案必须比他们的前任合作商更具敏感性、适应性和灵活性。那些银行主管们坐在红木格子门后面对他们的晚辈发号施令的年代已经过去。相比之下的今天，贯穿银行业务的广泛、平等的合作以及一种进入市场更为统一的途径，促使更为强大的行政互动、全员参与和合作精神成为必须。

因为这些市场驱动的转变（受需求于银行的业务，通过我们的内部设计和规划引入生活）是由支撑它们的技术的进步来实现的，所以我们采用了独特的方式——将建筑学、室内设计和技术一体化。比如，我们许多国际性的客户较少出去旅游——其部分原因是由于不适应环境的变化和公司责任的目标限制；同时，他们又要加强跨越地域的合作。因此，虚拟会议室场地、设施以及协作工具便获得了优先权。

在银行的设计中，尤其在零售银行业，网上银行和自助交易已经开始崭露头角。事实上，这些正在进行的增加了市场划分，改变了财富和消费的人口统计资料，伴随着一代更精通科技的消费者，已经驱使零售和商业银行对它们的增值提案进行彻底的再检验。

随着新兴市场在世界大部分地区日益富裕，银行必须对高净值客户不断变化的人口统计做出回应。作为全球银行新股，私人财富管理的崛起展示了一项独一无二的设计挑战。一般来说，这些有钱的客户期望着一种特权性、专有性和高度性；然而内部设置适当参与到这类稀少而又珍贵的客户群的方式，是通过他们的源头文化和世代直接传递的。如今，我们的跨国银行客户必须使全球认可的品牌形象和他们的当地文化期望相一致。因此，我们的设计就成了熟练传达这些重要第一印象的决定性工具。

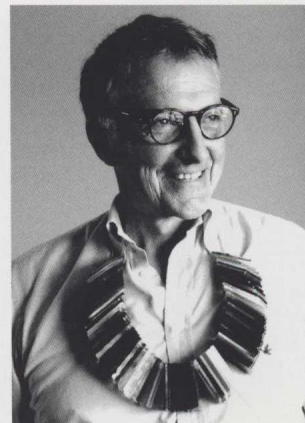
不形成一种管理，全球的银行室内设计就不会有完整的概观。不可避免的是，近年来的各种项目好似在哀求银行应该更重视对金钱价值的展示。在主要资本开支和透明的事物清单观念形成方面，有一种更高要求的审慎调查的环境决策。但是，就像在所有的艰苦设计中，有多少期望，就会有多少约束。这种设计约束，并不是对你的思维进行限制，而是激发你的创造性。

*Greg Pearce*

# PREFACE\_D

## 序言\_D

### NEW METAPHORS FOR THE BANK



Credit institutes have always entrusted their image to the classic iconography of safety: the fairly anonymous expression of reliability represented by materials such as marble, metal, and wood, and formal solutions designed to transmit the impregnability of the place where the money is kept. The creation of a deep environmental fracture between the user and the service provider is the most direct consequence of this approach.

The image of the bank has changed in many ways in recent years, and been redirected above all in the direction of a better relationship between the bank and the public. The expressions "calm-familiarity", "the bank must never be ostentatious", and even "transparency and reliability" have all become passwords in the design of the layout to the extent that the concept of "user-friendly" has been overworked into a cliché that must now be overcome. With nearly twenty years of experience in the sector, our studio has always attempted to assume an experimental attitude that restores strong symbolism and subtle irony to the image without neglecting comfort or hindering the execution of daily bank activity through the latest methods right from the start.

Working with smaller banks, we have created many interlocking pieces that have all played parts in building the total image of each institute.

Which message must be conveyed to the customer? "Joy!"... and so "joy" must be reflected in a service filled with joy. If the service is then rendered with joy, we can make one branch different from the next, and anyone who steps inside will remember it forever.

In the end, a bank is always a sales outlet, even if the goods are not arranged on shelves. Why not represent the bank as a stage set with quality? A place where communication prevails over function, a place where an event is characterized also by its place of occurrence and one where even our emotions have crystallized?

For example, we once had to create a branch in a small town's historical center where an abandoned water mill stood. We were able to imagine the potential the moment we saw the site: the wooden flour bin was still there, together with an old hayloft and other old agricultural tools. In our renovation of the building, we left the flour bin in place as if it were an enormous sculpture, converted the hayloft into office space, and put the old implements on display in glass cases. The result was a highly personalized bank branch, one that was also deeply integrated in its surroundings and the local community: "Water Mill with Bank".

On another occasion in Montelupo Fiorentino near Firenze, potters and ceramic artists provided the context. Here, we set up a special area inside the bank to be dedicated to exhibitions by different artists. The rest of the space was distinguished by large decorative pottery resembling large still life works looking down from the walls above. The overall effect was "Still Life with Bank". I think banks should be designed in a way that makes users feel good about coming inside and transforms bank operations into pleasant rituals. The design should create advantageous conditions for both the bank and the customer.

Scenery developed using metaphors evoking distant places can also be created today for ambience that has much less to do with the workplace than in the traditional sense. A simple closet can become a sculpture that also serves the purpose of storage. Money is still money, but the surroundings can change. It's nice to think that at least here, and now, the container can become more human, more romantic. And maybe tomorrow, the money will follow.

*Massimo Mariani Studio*



信用机构总是以安全性能极高的样子示人：使用大理石、金属和木头等建材来体现其坚不可摧似乎成了一种不成文的规定，而这种建造带来的最直接的结果就是信用机构和客户间出现了一道坚固的隔阂。

近些年来，银行的形象在许多方面都发生了变化，而最重要的变化莫过于它在银行和客户关系改善中扮演的角色的转换。诸如“冷静的熟悉”、“银行不得炫耀”及“透明度和可信度”等词都成了银行设计建造时的关键词，甚至从某种角度来说，像“用户友好型”等词已成了需要摒弃的陈词滥调。经过近二十年在这一领域的探索，我们的工作室勇于尝试，在重建强烈的象征主义和微妙的反讽的同时，不忘使用最新的技术将银行的日常事务规整得舒适和畅通。

在与一些小银行的合作中，我们创建了许多互相关联的个体建筑，它们最后都能有机地合在一起，表达出一个银行的整体形象。

我们最应该传递给客户什么呢？“愉悦！”，因此，“愉悦”必须在充满愉悦的服务中传递给客户。如果服务能在令人愉悦的环境下进行，那么我们的分行就可以变得与众不同，来过的人们都将难以忘怀。

最后，银行也是一种销售途径，尽管它的商品不是直接陈列在架子上。为什么不将银行布置得漂亮上乘呢？比如，把它建造成一个交流比其本身功能更重要的地方，一个发生地点能影响事情的地方，一个我们的情绪能被量化的地方？

比如，我们曾将一个分行造在了一个小镇的历史中心处，那里还留有一个老旧的水磨坊。我们第一眼看到这个地方就觉得这个地方潜力极大：面粉桶、干草棚和其他古老的农具都还在。在我们翻修时，把面粉桶留在了原地，看起来就好像是一个巨大的雕塑；我们还把干草棚设到了办公室里，再将古老的农具放在玻璃橱窗里做展示。结果这个分行成了一个极具个性的银行，它与周围的事物和当地的环境完美地融合在了一起，美其名曰“水磨坊银行”。

另一个例子是佛罗伦萨附近的小镇 Montelupo Fiorentino，该镇上的陶工和陶器艺术家们给了我们灵感。我们在银行内设置了一块专门的区域用来展示艺术家们的陶器艺术品，其他地方则摆上巨大的装饰性陶器，从上往下看，就像是巨大的静物画一样。银行就成了一个“静物画银行”。我认为成功的银行设计应该让顾客感觉舒适，愿意进门，而银行的例行公事也变成令人愉快。银行的设计应该为银行本身和顾客创造良好的条件。

通过模拟营造远处环境发展而来的景物如今可以在周围环境中创造出来了，相对于传统的建造方式来说，这与实际工作地的联系性要小的多。我们可以将一个简单的壁橱变成一个好看的雕塑，同时又保留住它用来储藏的实用价值。钱还是钱，但是放钱的地方可以发生改变。至少我们看到储钱库可以变得更加人性化，更加浪漫。也许明天，钱也会变成这样。

*Massimo Mariani Studio*

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# BANK

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# INTERIOR

银行室内空间

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# PREFACE\_A

## 序言\_A



Over the years the bank branches resembled post offices in the way they operated. A bank was a place visited rather frequently and out of a necessity, the clients were treated in a much more formal and bureaucratic manner. When money lost its material tangibility and thus became more accessible with the introduction of credit cards, when many bank services became available outside the branch by phone and Internet, the relationship between the client and the financial institution managing his wallet had to change as well. The bank branch had to adapt to new functions and tasks that appeared together with technological developments.

What is peculiar, the dynamics of the change in this sector seems to be the strongest in developing countries. The lack of a long-standing tradition of commercial banking made technological revolution go hand in hand with innovation in thinking about how the banking institution should function to gain customers' trust. A niche in the market had to be filled – many financial institutions were launched proposing bold design solutions, in comparison to the overall conservatism of a bank image in the developed countries.

Banks today are comfortable and attractive places, with a distinctive interior design which, together with other elements of brand identification, creates a consistent message and manifests "the personality" of the institution. Coherence and authenticity of this message has a significant impact on the bank's market success. It also proved to be that non-obviousness and experiment, innovative and often spectacular solutions have become an effective method to attract the attention of customers.

The design of a modern banking facility is a challenge to create a place both functional and of an expressive image. Previously ignored or neglected, the way the branch looks and works has become a very important factor in competitiveness. The banking facility as part of the human environment should be a place made to achieve a certain effect. Through a conglomerate of impressions in well-designed space a deeper and more direct relation between the bank and its client can be developed. The bank's interior is a statement that can influence the customer in a way unavailable to other forms of communication, and has become one of the most important tools of gaining the hearts and wallets of clients.

*Robert Majkut*