

Beyond the Transaction: Designing Banks That Put People First

Spaces that put clients at ease build trust, drive loyalty and create lasting relationships.

 Read 10 minutes

In a world where nearly every transaction can be completed from the palm of your hand, the traditional brick-and-mortar bank might seem like a relic. While mobile apps and AI-powered tools have streamlined transactions, they haven't replaced the human need for trust, reassurance and community. For many people, walking into a bank isn't a casual errand—it's an emotional experience. Whether they're there to discuss a loan, ask about fees, or resolve a financial issue, clients often arrive carrying stress, uncertainty or even shame. The environment they step into can either amplify those feelings or help ease them.

At a time when trust in institutions is fragile, the design of a branch matters more than ever. As digital tools improve and customer expectations climb, retail bankers recognize the important role of a physical place where they can build personal relationships and trust with customers and people in their communities. But, currently, most retail banking spaces are not designed to accommodate this more humanized experience.

Steelcase recently conducted a comprehensive [study](#) of 13 financial institutions across North America to understand how physical banking environments can better serve clients and staff. The findings are clear: While financial tools have become increasingly efficient, people still crave reassurance, empathy and connection — especially when they feel vulnerable.

WHY BRANCHES STILL MATTER

Clients prefer digital for routine tasks, but strongly rely on their branches for more complex, emotional or high-stakes interactions. According to a recent Accenture Global Banking Consumer Study, 67% of clients still prefer in-person banking, and 46% say seeing a branch in their neighborhood gives them confidence in the bank's presence and reliability. "Clients still want to visit branches — but only if the experience is worth it," explains Steelcase Workspace Futures Principal Researcher Patricia Kammer. "These moments demand more than efficiency—they require empathy," she says.

"Between banks, all the products are virtually the same. So relationships set us apart," said one branch manager interviewed for the study. This sentiment echoes throughout the report: In an era of digital parity, human connection is a bank's last true differentiator.

At a recent Federal Reserve community bank conference, Robinhood CEO Vlad Tenev reiterated the importance of the in-person experience. "It's inherently a little bit more challenging for a digital-only platform to have that type of deep relationship with customers. That's an advantage community banks have."

Too often, banks are designed around efficiency rather than empathy. Teller counters create physical and psychological barriers. Waiting areas feel sterile or confusing. Consultation rooms may lack privacy and even feel intimidating. “It’s almost like a dull doctor’s office experience,” one client noted.

“These spaces are sending the wrong message in a world where customer experience is everything,” explains Kammer. “Branches need to do more than be a place for a quick deposit or problem resolution — they should be community anchors and spaces for advisory conversations.”

THE PSYCHOLOGY OF ENTERING A BRANCH

Kammer says that retail banking design often overlooks the emotional state of the people walking through the door. Many clients walk through the doors of a branch already feeling exposed. Some are grieving, managing debt, or navigating life transitions like divorce or retirement. Others are simply nervous about discussing money — an inherently personal and sometimes uncomfortable topic. Privacy concerns, fear of judgment, or confusion about financial terminology and processes can add to that emotional load.

“When clients arrive, they’re often already stressed or feel vulnerable. We have to design with that in mind — creating environments that are calming, intuitive and reassuring,” Kammer explains. But many branches fail to deliver the experience clients need, she says. The expectation isn’t for grandeur — it’s for genuine warmth and care. Small gestures, such as offering coffee, snacks and water, treats for pets, or using visual storytelling that highlights community values, can make a meaningful difference. These thoughtful touches help clients feel welcomed, respected and at ease the moment they walk through the door.

DESIGNING FOR COMFORT, CONFIDENCE, AND CONNECTION

The research suggests rethinking the types of spaces typically found in bank branches to meet people’s desire for more hospitality. According to Kammer, the traditional hierarchy — teller at the counter, manager in a back room, client standing awkwardly — no longer serves today’s expectations.

The Steelcase study outlines four key principles for creating environments that help reduce anxiety and foster trust:

1. Give Customers Control

From clear signage to comfortable seating and intuitive layouts, clients should feel confident and in control from the moment they enter. Spaces that are easy to navigate — without needing to ask for help — reduce anxiety and give people a sense of ownership over their experience.

Designed for speed and security, teller areas blend efficiency with care. Configurations move away from rigid lines, instead creating approachable layouts that protect acoustic and visual privacy.

2. Invite Co-Creation

Conversations about money can be deeply personal. Spaces should encourage side-by-side collaboration rather than across-the-desk interactions. Private consultation areas, natural light, and biophilic design elements like greenery and warm textures help soften the experience and make it feel more human.

Private rooms are designed for meaningful, advice-driven conversations. The layout encourages side-by-side collaboration and equal participation.

3. Activate Technology for Connection

Technology should quietly support the experience — helping clients check in, see wait times, or meet with remote advisors without creating more stress. “Tech needs to disappear into the background,” says researcher Jordan Smith. “What clients remember should be the kindness and clarity of the interaction — not the process.”

During banking hours, this space functions as a welcoming entry that orients clients the moment they arrive. Digital check-in and intuitive wayfinding reduce uncertainty, while warm details — from lighting and signage to small hospitality touches — signal safety, trust and professionalism.

4. Design for Flexibility

Some banks are hosting community workshops or offering co-working spaces to deepen local connections. The goal is to make the branch feel like a community hub, not a fortress of finance. Modular furniture and multi-use zones allow institutions to adapt spaces quickly while maintaining a consistent brand presence.

More than a waiting area, the lounge activates the open plan as a multi-use environment. Employees, customers and community members can meet, focus or learn in a space designed to support different postures and activities.

A DIVERSE APPROACH

Banks are also contending with the high cost of real estate, prompting them to rethink what a “branch” should be. Instead of relying on a one-size-fits-all model, many are adopting a more flexible, people-centered approach — creating different types of spaces that meet clients where they are and reflect the unique character of each community.

These new formats include:

- Flagship branches in urban centers that showcase the brand and offer a full range of services
- Micro-branches in neighborhoods that provide convenient, personal access close to home
- Pop-up locations in grocery stores, campuses, or the base of urban condos that bring banking into people’s daily routines
- Client Advice Centers focused on financial literacy, education, and planning rather than traditional transactions

This diverse approach allows banks to stay connected to their communities, offer more meaningful experiences, and make every visit — no matter the size of the space — feel personal, welcoming and accessible.

CREATING SPACES FOR REASSURANCE

The traditional bank branch needs to become more than a place to do business — it needs to become a place where clients can feel welcomed and create a sense of community and belonging, says Smith. To accomplish this, branches should consider hosting community events, like workshops on financial literacy or wellness seminars, or offering co-working desks for local entrepreneurs. “Banks need to consider not only what clients do in a space, but how they feel in it, and how those feelings shape trust, loyalty and community. It’s about serving the community, not just servicing accounts,” says Smith.

Leading banks are also focusing on relationship banking and training staff not just on products, but also on empathy. One bank even taught employees how to shake hands properly — because soft skills matter, says Smith.

Financial institutions that have evolved their spaces have found that the rewards are not only a more effective design but also greater customer satisfaction and loyalty. By reimagining retail bank branches as spaces of connection, education and community, they have established their role as a trusted partner in people’s lives. “Retail banking is evolving,” says Kammer, “and people respond well to environments that support more welcoming, human experiences.”