

# CLICKS without **BRICKS?** We Don't Think So!



by James G. Caliendo  
President & CEO, PWCampbell

As the COVID-19 pandemic continues to spread throughout the country, people, communities, and industries are being forced to adopt new habits. Our normal routines have been flipped upside down as we scramble to develop

new business methods, refine best practices, and adapt to a new way of life. Even through the turmoil, we find ourselves in a time of great opportunity. New trends are emerging quickly, while a few existing ones surged as a direct result of the "new normal". One of the most impactful trends that continues to gain momentum is the use of technology in banking.

Several months ago, the nation shut down. People were confined to their homes, and financial institutions were left scrambling to service customers without the use of a lobby. Although many banks started down the road of online and mobile banking and online account opening, no one could have realized the extremes to which customers would be pushed to adapt.

While it is not clear what the lasting effects of the pandemic will be, we do know that technology will continue to rise, and the need to seamlessly blend technology with human touch within brick and mortar is stronger than ever. Technology will never

replace people and brick and mortar – it will instead transform and reimagine the way that we use it. Banking involves the full overall experience, not just routine transactions. As bank lobbies continue to reopen, customers are going to be looking for advice, education, and the confidence and trust that only human interaction can provide. Throughout these interactions, technology will be the vital tool used to enhance the overall customer experience.

Are your branches ready? Do they address the expectations that are transforming the way people are interacting with you? If your branches are still designed with a focus on face-to-face teller transactions, now is the time to evaluate your branch network and make some changes. Here are several technologies you can implement today to optimize your retail branch network and better align with your customer's expectations.

## **INTERACTIVE KIOSKS AND IPAD INTEGRATION**

In an age where touchscreens and tablets have become a staple of everyday life, the opportunity to integrate them into your branch is vital to serve the needs of the next-gen banker. Interactive kiosks and iPads not only reduce costs while improving efficiency, but they also enhance customer service, augment education, and boost sales. We've seen



a proven uptake in online and mobile banking enrollment when staff personally walk customers through individualized demonstrations via the kiosk and iPad. Adding the capability of printing paper brochures or information from the kiosk multiplies its effectiveness while increasing educational opportunities.

## DIGITAL MARKETING SCREENS

Today's consumer is always on the go. You need a digital solution that can stand out and grab their attention quickly, while making a serious impact.



Strategically placed digital marketing signage has been proven to capture your audience and leave a lasting impression on both your brand and your product offerings. Take advantage of downtime at teller lines and drive-thrus, and drive your messaging quickly and effectively, while creating a memorable experience.



## VIDEO CONFERENCING

COVID-19 has made video conferencing a household name. It became crucial for its ability to bring people together from around the globe who could not be together face to face. During the pandemic, video conferencing became a way of communicating and interacting with colleagues, staff members and consumers. It continues to play a vital role not only as the pandemic lingers on, but as many companies work to improve communications, reduce travel costs, and develop stronger relationships with individuals they many never actually meet in person.

Don't be stuck in the past. This is the perfect opportunity to future-proof your branch for the next-gen banking customer and embrace the new normal. Seamlessly blending the convenience of technology with the branding power of brick and mortar – that's what "clicks and bricks" is all about.

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James G. Caliendo is a former bank executive and now President and CEO at the 110 year old design-build and retail services firm. In the past 18 years alone, under Jim's direction, PWCampbell has worked with over 500 financial institutions influencing millions of square feet of retail and operational space to create engaging, impactful and scalable solutions for every sized facility project.