

MONEY EVRYWHR

Banking is all about the connection

Banking, in and of itself, has become a series of activities engaged whenever, between whomever and almost however individuals please. In other words, banking has become less about the noun and more about the verb.

Consequently, we find our current society paying, depositing, transferring and even sharing funds by way of debit cards, online resources and mobile devices. As all of these methodologies are becoming rapidly more sophisticated, even banking institutions are reaching out to the world in order to catapult to their next points of trajectory.



In 2014, a team of Gensler employees entered a competition,

sponsored by Deutsche Bank in Germany, to challenge the idea of banking in the 21st century. Element, "The banking branch in your pocket", was conceived as a banking card with real-time links to account balances, updates, credit, information and assistance. With the emerging markets of the "un-banked" throughout the world, this "platform" would include a growing community into the global network of banking while simultaneously providing continuous access and specific personal information to all account holders.

In this instance, the "bank branch" is now "in your pocket" which leaves the physical walls of the branch to become "more" and further embrace its communities in completely different and new ways.



ELEMENT BANKING CARD

Banks are not only realizing that individuals are coming into the branches less and primarily for loans, mortgages, and wealth management, but they are helping to drive the process. This transition has allowed the branch to become the "cafe", the "lounge"...the new information "town square." As this trend continues the physical environment of the bank will continue to evolve into the latest community "hot spot."

“Success requires more than rethinking technology; it requires rethinking the organizational model, too...”

—Tunde Olanrewaju “The Rise of the Digital Bank”



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