

“We re-engineered the entire banking process. Self-service, as a concept, only works when you’ve really done the hard work of re-engineering the experience.”

Christopher Kay, Managing Director, Citi Innovation, Citibank

defining privacy in banking

In developing future models for retail banking, privacy issues continue to be of concern for forward thinking bankers looking to improve the customer experience in new branch models. Research helps us to understand the practical considerations and corresponding human behavioural issues surrounding privacy and confidentiality. Studies completed evaluating open office workplaces provide some data about perceptions of employees and customers in increasingly open-concept branches.



how is 'privacy' measured?

Some research has also focused attention on people and business needs for privacy in bank branches and in healthcare situations - where customers and patients perceived requirement of confidentiality are higher than the workplace. Of interest are the measures for privacy utilized to determine acceptable levels of noise causing disruption, annoyance and anxiety by the people impacted by environmental situations.

We can consider this research in two streams: one focuses on sound - how much and what kind of noise is experienced by people in an environment. Other research focuses on the human experience of noise - how noise is perceived by people in differing environments.



Arguably, our perception of noise is more relevant in developing concepts for retail bank branches: customers must feel that their confidential finances are respected and protected by the bank, while employees must also feel that they have the right environment to support the various kinds of working styles required over the course of a typical day to be effective as service representatives in a bank branch.

In a workplace, acoustics assessments typically focus on a reduction of noise levels, assuming that less noise is preferable to more noise. In fact studies have shown that it is the 'intelligibility' of noise that can cause negative response from people, more than the volume.

the privacy index - a people-centered metric

A relevant metric called a 'Privacy Index' measures how much of the contributing noise due to speech can be comprehended by the listener. A well-considered architectural design solution contributes positively to the perception of confidentiality of the bank branch environment for customers and employees - and can be measured post-completion on a Privacy Index.

The PI measures privacy levels by percentage: 0% equates to full intelligibility and 100% equates to full speech privacy. In most transactional conversations, a percentage of 80 - 95% called 'Normal Privacy' is adequate: some effort is required to understand speech from a neighbouring conversation.

focus on perceptions of confidentiality - not just noise levels

In more confidential interactions between employee and customer, a percentage of 95%, or Confidential Privacy may be required: speech can be detected but not understood.

A well-designed branch environment considers the acoustic quality of spaces from an architectural design standpoint, to control noise volume, reflectivity or absorption of materials and surfaces, sound transfer controls, and sound-masking to reduce audibility of speech.

The spatial design must also consider the flow and activities of people in the branch to provide employees with alternatives for meeting with customers - from the welcome station, through to customer support stations to acoustically private meeting rooms for confidential conversations.

Each condition must also be respectful of spatial 'personal comfort' around people participating in confidential discussions in open areas. Within a branch, zones can be defined by function of activities taking place within them, and acoustics can be controlled to provide the appropriate level of PI privacy needed for customers to feel confident of their financial privacy while maintaining a sense of 'personal space' in an open environment.

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“We forget that there is a human element involved in any change effort - an element that can positively or negatively affect your transition program.” Haworth whitepaper

helping people adjust to change

At this juncture, it's important to understand that there is also a very real requirement for a degree of organizational change to occur, as an open concept bank branch will require very different processes and behaviours of bank employees previously working in a traditional teller environment.

Again, research conducted in the workplace offers context to understand changing management processes that impact the successful implementation of a 'new' branch model. Managing people transitioning to a different working environment, whether from a traditional office to an open plan office, or from a security-driven bank branch to an experience-driven 'de novo' model can be a complex but critical success factor in launching a different breed of branch.

People will naturally assume that full conference room privacy is a requirement for many confidential conversations. In reality, open areas can also function very effectively acoustically.



A change management transition process will give staff a comfort level with a new kind of facility that still offers acoustic privacy for most day to day interactions with customers, and can be trained to quickly assess situations where higher levels of confidentiality require relocation to an acoustically private meeting room.