



CLICKS AND BRICKS

Blending the Convenience of **TECHNOLOGY**
With the Branding Power of **BRICK AND MORTAR**

ERIN CAMPBELL
Principal

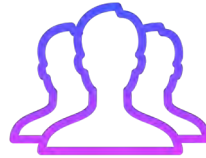


UNDERSTANDING THE STRATEGY

TECHNOLOGICAL, GENERATIONAL,
AND STRATEGICAL APPROACH



RAPID ADOPTION OF
TECHNOLOGY



IMPACTS OF
GEN Y & Z



BRAND POSITIONING



BRANCH OPTIMIZATION

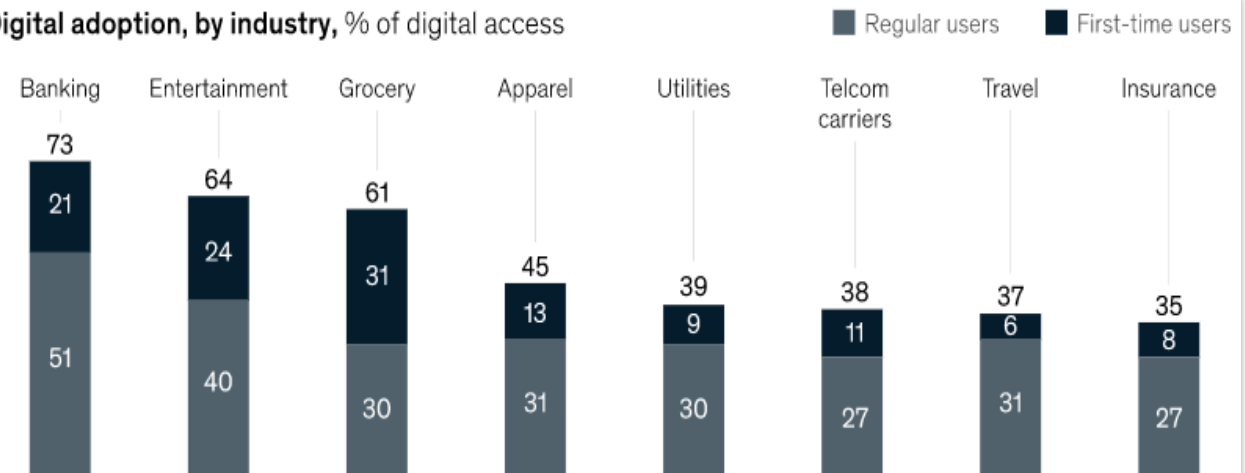
The image features a vibrant, futuristic cityscape at dusk or dawn, with a mix of purple, blue, and orange hues in the sky. A dense network of glowing blue lines connects various circular icons that represent different technological and urban concepts. These icons include a cloud, a smartphone, a house, a Wi-Fi signal, a laptop, a car, a bicycle, a coffee cup, and a server rack. The city below is filled with modern skyscrapers and a multi-lane highway with cars. The overall composition suggests a smart city or the integration of technology into urban infrastructure.

RAPID ADOPTION OF TECHNOLOGY

RAPID ADOPTION OF TECHNOLOGY

ELEVATED EXPECTATIONS
FOR TECHNOLOGY

Digital adoption, by industry, % of digital access



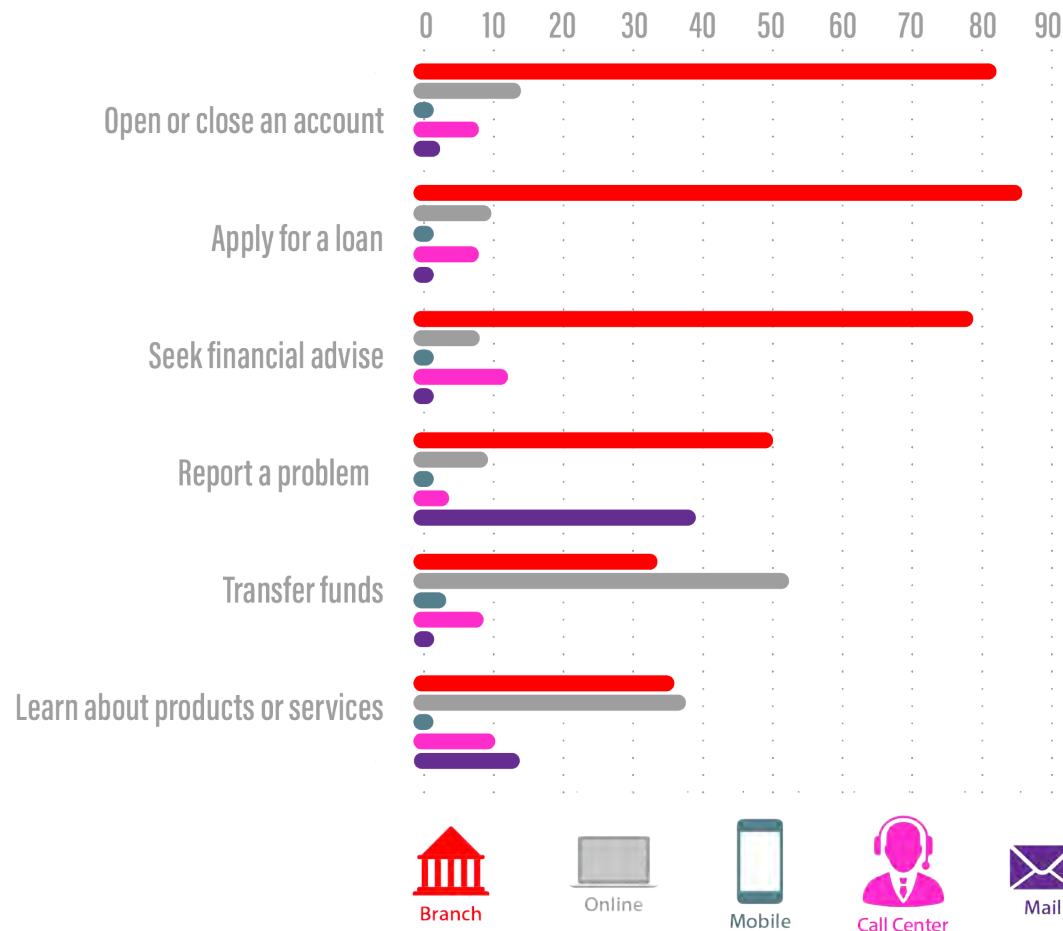
Note: Figures may not sum to listed totals, because of rounding.

Source: McKinsey COVID-19 US Digital Sentiment Survey, Apr 25-28, 2020

ROUTINE OUT; COMPLEX IN

COMPLEX TRANSACTIONS,
EDUCATION, & CONSULTATION
PREFER IN-BRANCH SERVICES

Percentage of channel usage by type of need



A conceptual image featuring a human hand reaching out from the left towards a glowing, wireframe globe on the right. The globe is composed of a mesh of lines and dots, with a bright horizontal band of light across its center. The background is a dark blue gradient with a blurred city skyline and a network of glowing nodes and lines connecting them, suggesting a global digital network.

**UPGRADE
SOLUTIONS**

PODS WITH CASH RECYCLING

EXPIDITING SERVICES AND
REDUCING LEAD TIMES





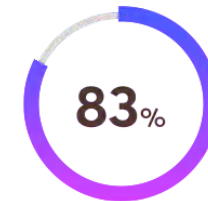
ITM INSTALLATION

EFFECTIVE SOLUTION TO
STREAMLINE IN-BRANCH PROCESSES
AND INCREASE EFFICIENCY



DIGITAL SIGNAGE

MAKE YOUR MESSAGING
MEMORABLE



Digital signage garners an 83% recall rate – that's double than traditional marketing methods!



IPAD INTEGRATION & TOUCHSCREEN SOLUTIONS

IMPLEMENTING CONVENIENCE &
FAMILIARITY IN YOUR BRANCH

INTERACTIVE KIOSKS

DRIVE ENGAGEMENT AND
INTERACTION AT THE BRANCH LEVEL



CONFERENCE ROOM TECHNOLOGY

BRIDGING THE VIRTUAL GAP BETWEEN
YOUR CLIENTS AND THE BRANCH





DRIVE THRU INTEGRATION

EXTENDING TECHNOLOGY
BEYOND THE BRANCH INTERIOR

BRINGING IT ALL TOGETHER

INTEGRATING UPGRADES INTO
A SEAMLESS EXPERIENCE

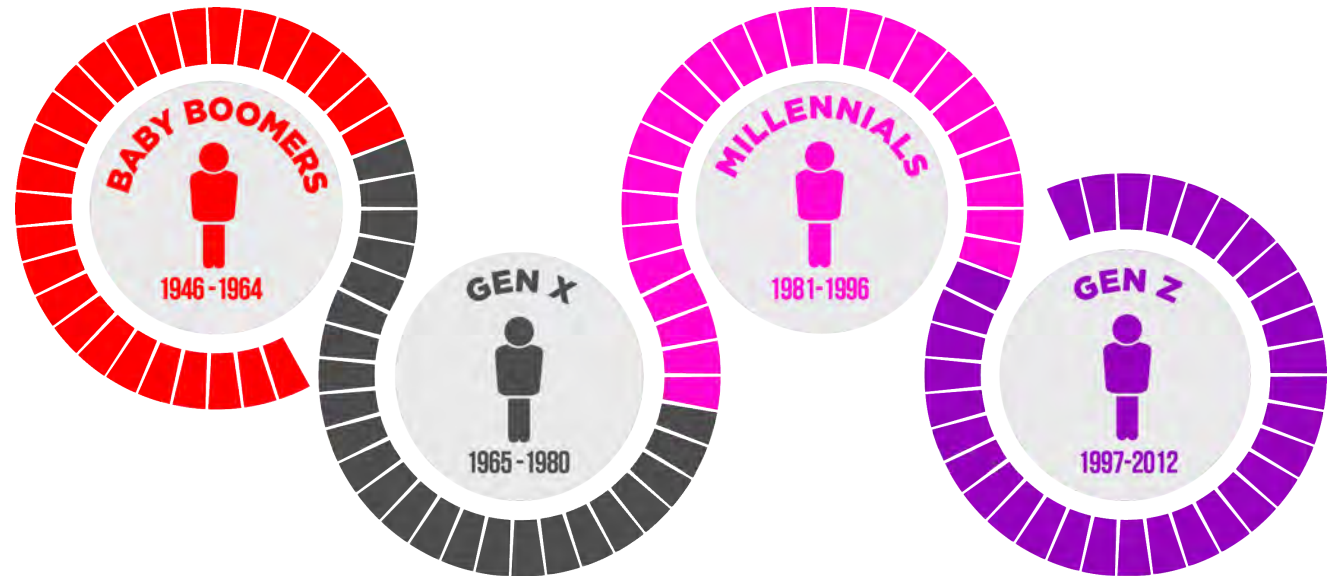




IMPACTS OF GEN Y AND Z

DEFINING GENERATIONS

UNDERSTANDING THE
DIFFERENT GENERATIONS
WITHIN THE US WORKFORCE



WANTS AND NEEDS

UNDERSTANDING THE ETHOS
OF THE NEXT-GEN BANKER



**DRIVE TO
LOCAL**



**PERSONALIZED
EXPERIENCES**



**FACE-TO-FACE
INTERACTION**

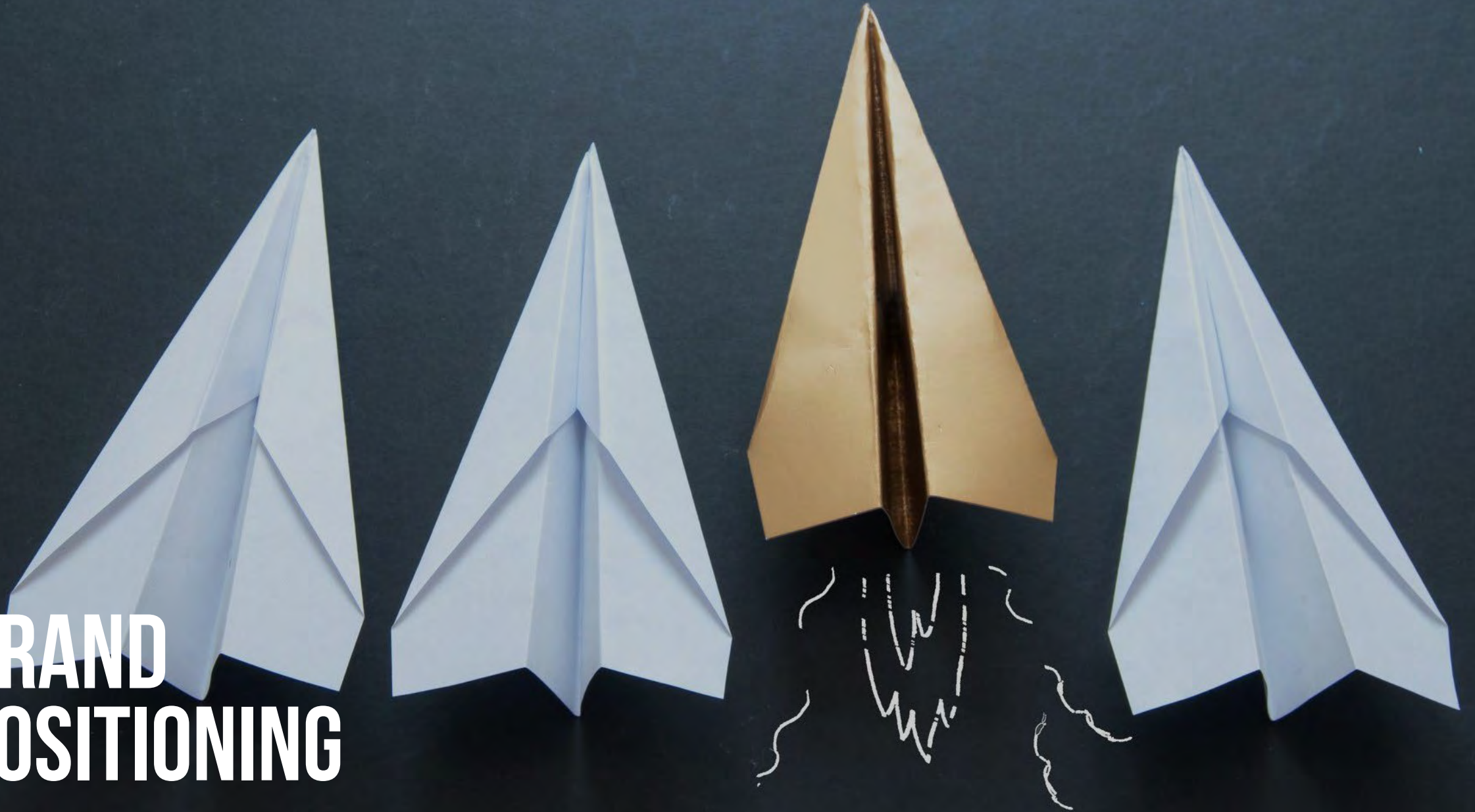
“By 2022, roughly 80% of the US workforce will be comprised of Gen Y & Z workers”

THE DESIGN DILEMA

BALANCING THE DESIGN
NEEDS BETWEEN EXISTING
AND NEXT-GEN BANKERS



BRAND POSITIONING





BRAND POSITIONING:

How your customers view your brand and branch in their minds compared to your competitive set, and how your brand distinguishes itself from the products of your competitors.

ESTABLISHING PERCEPTION

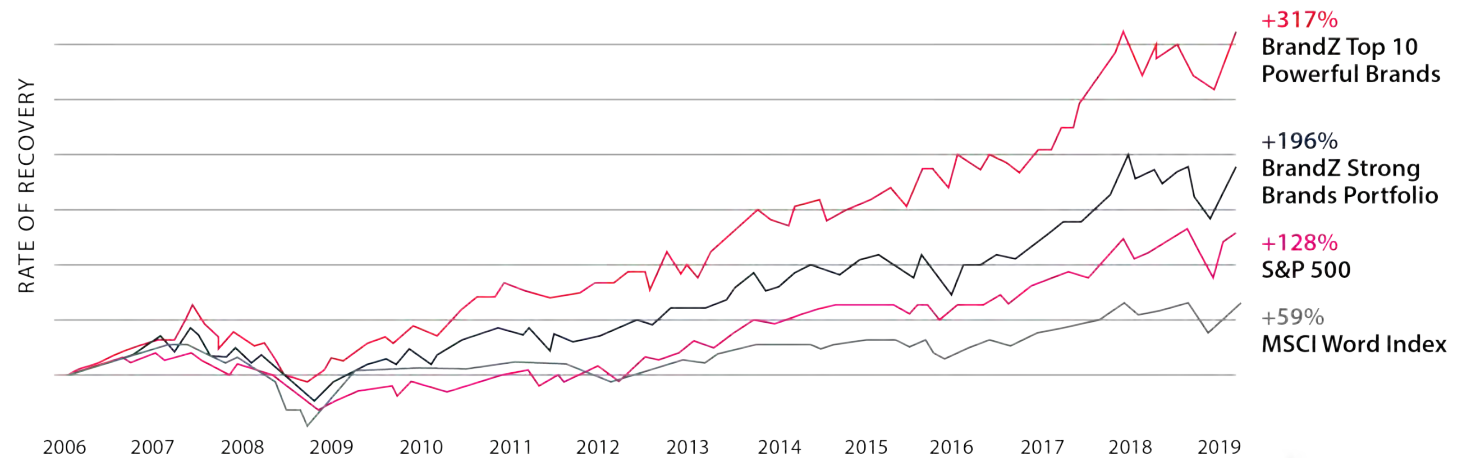
THE NEED FOR POSITIVE
PERCEPTION TO DRIVE
BUSINESS AND GROWTH



BRAND INVESTMENT

GIVING YOUR BRANCH THE COMPETITIVE ADVANTAGE

Strong brands recover **NINE TIMES** faster following a crisis



A WINNING FORMULA

APPLYING THE CLICKS AND BRICKS STRATEGY



DETERMINING NEXT COURSE OF ACTION

DEFINING WHAT'S BEST TO
DO IN YOUR EXISTING
MARKET





BRANCH OPTIMIZATION

RETAIL OPTIMIZATION

POSITIONING YOURSELF
FOR SUCCESS



RETAIL BRANCH OPTIMIZATION

BRANCH (Alphabetical)	DUE DILIGENCE/FINANCIAL FINDINGS				FINDINGS	RECOMMENDATIONS
	Market	Competition	Financial/Activity			
Branch A	<ul style="list-style-type: none">Both population and household growth have been steady and predicted to continue to be flatAge distribution is level but seemed to be middle age14% of total household income is \$100K or more	<ul style="list-style-type: none">In 11 years, this branch has only captured 6% of total available depositsCD balances are healthy at an average of \$90KStrong market for deposit accountsThere are 11 total competitors in the market	<ul style="list-style-type: none">Average transactions for the last three years total was 19,746 per month, rather lowSalaries comprise 51% of branch's total expenses8 FTEs	<ul style="list-style-type: none">Has walk-in vault with safety deposit boxes; 1 private manager office; 1 area for CSR; 4 teller stations, only use 3; 2 drive-up lanes; 1 restroomLighting and ceiling tiles are very datedThere is no ATMSignage is not very visibleNot enough space to make many changesLack of privacy in CSR area	<ul style="list-style-type: none">Update the facility and add technology (retain teller line)Increase front signage as allowed to increase visibilityReplace all lighting and ceiling tileAdd consistent merchandising, digital marketing, and new furniture <p>Cost Ranges</p> <p>Design.....\$5,000 - \$10,000</p> <p>Construction.....\$100,000 - \$150,000</p> <p>Merchandising and Digital Marketing and Technology\$45,000 - \$60,000</p>	
Branch B	<ul style="list-style-type: none">Both population and household growth have been high but have now peaked with growth rates. Projected in the 8% - 10% range in the next five years, 33% over the last eight years.Age distribution is more in the 18 to 34 range with middle age range being less and level50% of total household income is \$100K or moreHeavily a white collar marketLarge number of businesses and employees	<ul style="list-style-type: none">At \$37.0M in deposits this branch captured only 6.0% of the total available depositsCD balances are high at an average of \$92KVery strong market for mortgage loansThere are 15 total competitors in the market, with \$37.0M in deposits it ranks less than the average size of \$62.0MStrong market for consumer & mortgage lending	<ul style="list-style-type: none">Average transactions for the last three years total 6,333 per monthSalaries comprise 53% of branch's total expenses6 FTEs	<ul style="list-style-type: none">No safety deposit boxes; 2 private offices; 1 used for storage; 2 areas for CSR; 4 teller stations, only use 3; 3 drive-up lanes, only use 2; 2 restrooms, one no heat, other not ADANo airlock/vestibule on front of buildingWindows are old and in need of repairSite lighting all needs replacedBuilding visibility is poorWall covering in poor conditionUnder counter steel needs totally repairedLack of privacy in CSR area	<ul style="list-style-type: none">Explore possibility of adding on to building in the front and erecting an identity tower and add lending officeReplace exterior lighting and signageRepair all functional obsolescencesReplace teller line with PODs, wall covering, floor coveringAdd consistent merchandising, digital marketing and new furnitureAdd identity tower to front elevation <p>Cost Ranges</p> <p>Design.....\$35,000 - \$40,000</p> <p>Construction.....\$250,000 - \$500,000</p> <p>Merchandising, Digital Marketing, Furniture and Technology\$40,000 - \$50,000</p>	
Branch C	<ul style="list-style-type: none">Both population and household growth has been very steady upward, projected to be between 5% - 6% over the next 5 yearsAge distribution is mostly younger to middle age, not older. Median age is 30 - 40 years old40% of total household income is over \$100K64% are white collar in this market397 number of businesses and 11,200 employees	<ul style="list-style-type: none">This branch only has 1.8% of total market deposits. Deposit per branch average is \$64MAll deposit balances are much higher than averageStrong market for mortgage loansThere are 20 competitors in this market	<ul style="list-style-type: none">Average transactions for the last three years total is 6,050 per month, very highSalaries comprise 49% of branch's total expenses5 FTEs	<ul style="list-style-type: none">Has walk-in vault with safety deposit boxes; 2 private offices; 3 CSR open areas; 6 teller stations, only use 3; 3 drive-up lanes, only use 2; 2 restroomsLack of privacy in CSR areaBuilding exterior is unassuming	<ul style="list-style-type: none">Paint standing seam metal roof to brand colorsAdd consistent merchandising, digital marketingAdd 1 office for commercial lender/mortgage lender/ investmentModernize interior <p>Cost Ranges</p> <p>Design.....\$25,000 - \$30,000</p> <p>Construction.....\$200,000 - \$350,000</p> <p>Merchandising, Digital Marketing and Technology\$20,000 - \$25,000</p>	

TIERED APPROACH TO RENOVATING





TIER 1: STANDARD MERCHANDISING

SIGNAGE & MERCHANDISING



TIER 2: BRANDING

ENHANCED BRANDING &
EXTERIOR PROJECTION



TIER 3: COSMETIC

FURNITURE, CASEWORK, AND
OTHER FURNISHINGS



TIER 4: RENOVATION

ARCHITECTURAL MODIFICATIONS



TIER 5: REMODEL

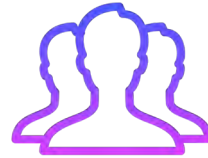
BUSINESS MODEL CHANGES

RECAP

REVIEWING THE STRATEGIES
THAT DRIVE SUCCESS



RAPID ADOPTION OF
TECHNOLOGY



IMPACTS OF
GEN Y & Z



BRAND POSITIONING



BRANCH OPTIMIZATION



THANK YOU

For over 110 years and four generations, PWCampbell has been the leading family-owned design-build firm dedicated to taking our clients to the next level. Contact us today, or visit us online at pwcampbell.com



**PRECONSTRUCTION &
CONSTRUCTION**



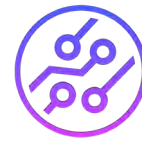
DESIGN



**BRANDED
ENVIRONMENTS**



**FURNISHINGS &
INTERIOR DESIGN**



**TECHNOLOGY
SOLUTIONS**

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