

More than Just a Bank Counter: Drees & Sommer develops Future-Proof Branch Offices for the Savings Bank *Sparkasse zu Lübeck*



With its new branch concept, Sparkasse zu Lübeck is converting its branches into lively neighborhood meeting places. ©Sparkasse zu Lübeck

Hamburg/Lübeck, Germany, May 23, 2023. The user behavior of clients has changed considerably in all sectors in recent years. Among those affected are German savings banks, which focus on the retail client business. Digital offerings are coming to the fore, while traditional branch banking is on the decline. How can banks deal with this transformation, and what kind of design creates sustainable branches that can remain a part of society? All these and other questions have been addressed by Sparkasse zu Lübeck and the Hamburg-based sector experts of Drees & Sommer SE, a consulting company focusing on construction and real estate. Together they now create future-proof branch offices.

Before embarking on the project, Sparkasse zu Lübeck looked closely at the role that the branch can play in a digital world. Convinced that the branch should continue to be a part of society, Sparkasse zu Lübeck engaged Drees & Sommer to develop and roll out a future-proof branch concept.

The client avails itself of the expertise of specialists. The expert team has already converted ninety branch offices of Hamburger Sparkasse (Haspa) into neighborhood meeting places. The concept,

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precisely tailored to Sparkasse zu Lübeck's vision, has now been successfully implemented in the first two branches.

The Lean Methodology Makes Short Closure Periods Possible

Comprehensive strategic project planning and lean takt planning enabled the restructuring phase to be completed within a tight timeframe. The lean concept originates from manufacturing methods: a wide range of trades have to be coordinated within in the construction area in much the same way as work on a production line. This enables the trades to interact in a seamless flow, ensuring that construction goes smoothly. By means of lean construction management all workflows are planned in detail, providing a precise overview of which teams are on site in which timeframes. Communication is particularly important for this, both between the individual trades and between the building owners or developers, planners, engineers and tradespersons. The result: the restructuring process, during which client area of the Sparkasse zu Lübeck had to remain closed, only required ten working days.

Future-Proof Branch Offices: Meeting Points for the Neighborhood

'What is unique about the implementation of a new branch concept is the wide range of target groups to be considered: saving bank branches are visited by everyone, from parents accompanied by children opening their first account, to senior citizens who have been clients for decades. The concept has to reach all these people and create meeting places for them. However, the new branches were designed not only for the comfort of existing clients; a further challenge was to find a way of attracting new clients into the branch. Additionally, the project team had to address the needs of the staff who work in the branch offices every day, while achieving the objective of using spaces sustainably and adapting them to new ways of working. Sometimes this involves consolidating office and branch space to design future-proof spaces that reflect the concept of *New Work*,' explained Tasja Schneider, head of team at Drees und Sommer's office in Hamburg.



A concept with local flavors: rooms featuring different designs and equipment are available for client advice sessions. Pictures of places of interest in Lübeck are an essential part of the decor. ©Sparkasse zu Lübeck / 54°/Felix König

The new branches are places where people can meet up easily within their neighborhood. Clients and visitors are greeted at a central reception desk. There are different functional areas for client advice sessions, from open and semi-open areas to flexible meeting rooms. If required, additional experts can join meetings in the state-of-the-art rooms by video. Open and semi-open areas in different styles alternate with closed spaces, complementing the staff workspaces. The workstations are flexible rather than personalized as they were previously. A large wooden conversation table with tablets and free WLAN available for anyone's use, along with a coffee bar, encourage discussions and invite people to linger. Clubs, associations, local tradespeople and enterprises are offered exhibition space in this area. As everyone can see, the savings bank is part of the city of Lübeck. This concept combines the best of both worlds – bricks and mortar and digital.

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