

BRAND & RETAIL POINT OF VIEW

Retail banking made human





Hola, Hello, こんにちは, Hallo, 你好呀, Olá, Bonjour, Ola!

making tomorrow tangible

Mormedi's point of view on how retail banking brands can turn **digital convenience into a physical, memorable relationship.**

The future of retail banking is not about rebuilding the branch network of the past.

It is about defining a new role for physical banking: one that adds human understanding, reassurance and trust precisely when digital convenience is no longer enough.

Everyday banking moved to the phone. The branch did not move with it.

Customers no longer visit primarily to bank, they come when money becomes complex, emotional or consequential — yet most spaces are still organised around transactions.



Too many formats, one old logic

Branches, advisory centres, pop-ups and partner corners may look different, but most still follow the same service model: arrive, wait and be attended.



The journey breaks at the door

Customers can begin digitally, but the context rarely follows them into the space. Information is repeated and the experience starts again.



Advice looks like administration

The most valuable part of physical banking is human judgement, yet it remains hidden behind desks, appointments and transactional routines.

Banking used to win
on proximity, then digital
won on convenience.

**For years, the branch
network was the bank.
Digital changed that.**

Everyday banking moved to the phone, and the physical layer was left searching for a new reason to exist. That reason is not service alone. It is confidence, advice and presence at the moments where money stops being routine.

The future of retail banking is not about rebuilding the branch network of the past.

It is about defining a new role for physical banking: one that adds human understanding, reassurance and trust precisely when digital convenience is no longer enough.



When speed isn't enough...

A close-up photograph of two hands, one from a lighter-skinned person and one from a darker-skinned person, shaking in a firm, confident grip. The hands are positioned horizontally across the middle of the frame, with the fingers interlaced. The background is a solid, dark teal color.

Digital banks and neobanks are outgrowing the incumbents on the everyday — accounts, cards, payments. But the **moment life asks something bigger**, people reach for more than an app.

all we need is trust

The trigger

What brings a customer into a bank is rarely a transaction. It is a life moment — a first home, an inheritance, planning a pension.

These are handled today in passing, with little guidance — exactly when guidance matters most. That is what the space is for: **not everyday banking, which the app does well, but the moments that reshape a financial life.**

Different people, same need for trust.

Retail banking has to be legible to customers who grew up with the branch and credible to customers who grew up with the app. The physical layer must not choose one over the other; it must translate financial confidence across life stages.

Baby Boomers 1946 - 1964

Values

Trust, financial security, and quality.

Purchase behavior

Face-to-face interactions and stick to brands that offer stability.



Gen X 1965 - 1980

Values

Seek work-life balance, flexibility, and efficient services.

Purchase behavior

Brand loyalty. Value over money.



Millennials 1981 - 1996

Values

Authenticity, sustainability, and convenience.

Purchase behavior

Pay more for ethically made products. Seamless experiences



Gen Z 1997 - 2012

Values

Prioritize purpose, diversity, and ethical.

Purchase behavior

Quality, durability, and demand security online.



Source: [Mintel The Future of Consumer Behavior in the Age of Gen Z](#); [Porch Group media Consumer Shopping Trends](#)

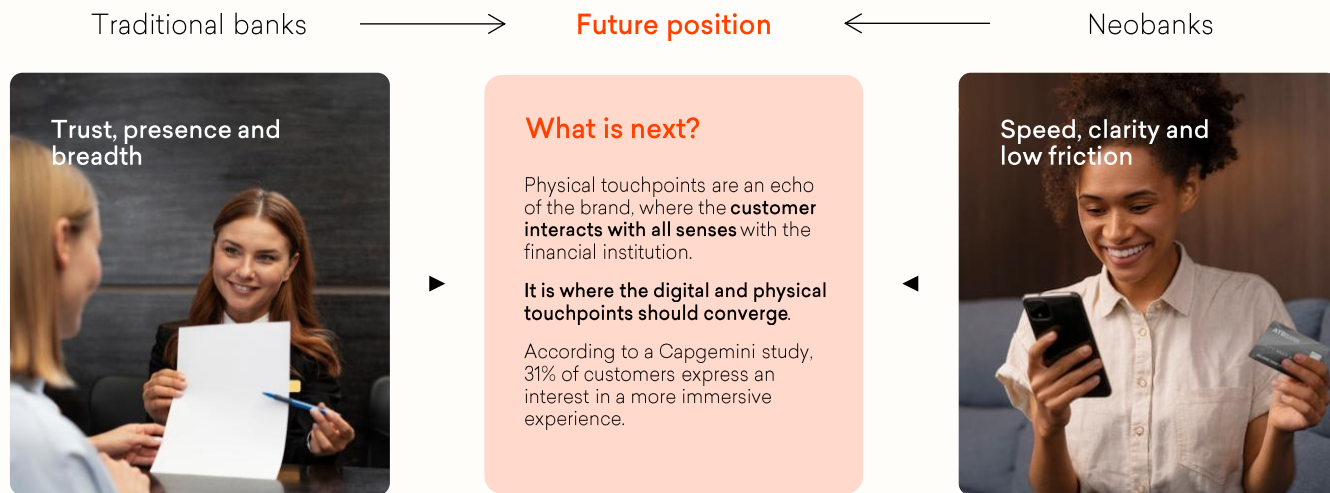
Customers already move between physical and digital banking touchpoints.

Omnichannel connects physical and digital, optichannel decides which one should lead

Using digital for convenience and human presence when trust matters



Between traditional banks and neobanks, there is an unoccupied space. **A physical experience that keeps digital simplicity but adds human trust and full-service depth.**



Traditional banks are looking to win digital territory, while Neobanks are looking for the right physical expression of the brand to go beyond early adopters. In the future, the physical and the digital will likely continue to converge into a “**phygital**” and truly omnichannel experience.

Routine banking belongs on the phone. **Meaningful decisions deserve a place.**

Trust becomes the *premium*

Apps handle the routine. People add value when decisions involve risk, emotion or long-term impact.

Presence creates conviction

A physical space makes the bank feel available, accountable and ready to stand behind its advice.

Clarity moves people forward

Customers do not need more information. They need a clearer path from uncertainty to a confident next step.

Not as a transaction point, but as an interface connecting customer, service and decision.

In a context where financial decisions are becoming more complex, **physical space must evolve to make them understandable, approachable and actionable.**



Where banking
becomes a
conversation and
a conversation
becomes a
relationship.

From destination

Built around visits, queues and isolated tasks.

Useful for resolving one need, but disconnected from the wider customer relationship.

To continuity

Digital context and human guidance become one uninterrupted journey.

Customers continue from where they left off, without repeating or restarting.

To network

Each format plays a clear role within one connected retail system.

Consistent at the core, flexible across locations, markets and customer needs.



Translate

Turn products, rates and risk into everyday language: what it costs, what it means, what changes.

Money stops being a product list and becomes a story people recognize from their own lives.



Accompany

As banking gets smarter, people need more trust, not more automation.

The space should explain, reassure and leave a visible way to stay in control.



Activate

Understanding should lead somewhere: a switch, an appointment, a signature, a plan.

No pressure, just clarity that moves the customer forward.



The concept is activated through spatial decisions that make banking warmer, clearer and more useful.

Access and first impression

Arrival becomes the first moment of reassurance: open, visible, readable.

Fluid route and spatial organization

Circulation, waiting, information and attention are sequenced to reduce friction.

Customer pacing

Fast routes for quick needs; slower, protected routes for decisions that require confidence.

Active digital presence

Screens, app handoffs and remote specialists are integrated into the architecture, not added afterwards.

Not every space needs to do everything.

Every space needs to do its job well.

A system capable of being deployed in different formats, maintaining a coherent identity and a recognizable memorable experience.

The network becomes a coordinated system of complementary formats, each with a different level of service, visibility and brand expression.



Spot

Light, flexible and high impact in high-traffic locations

A light and flexible presence for onboarding, quick support, self-service and connection to remote expertise.



Branch

Advice, relationship and trust in your neighbourhood

A neighbourhood-scale space balancing digital autonomy with accessible human guidance.



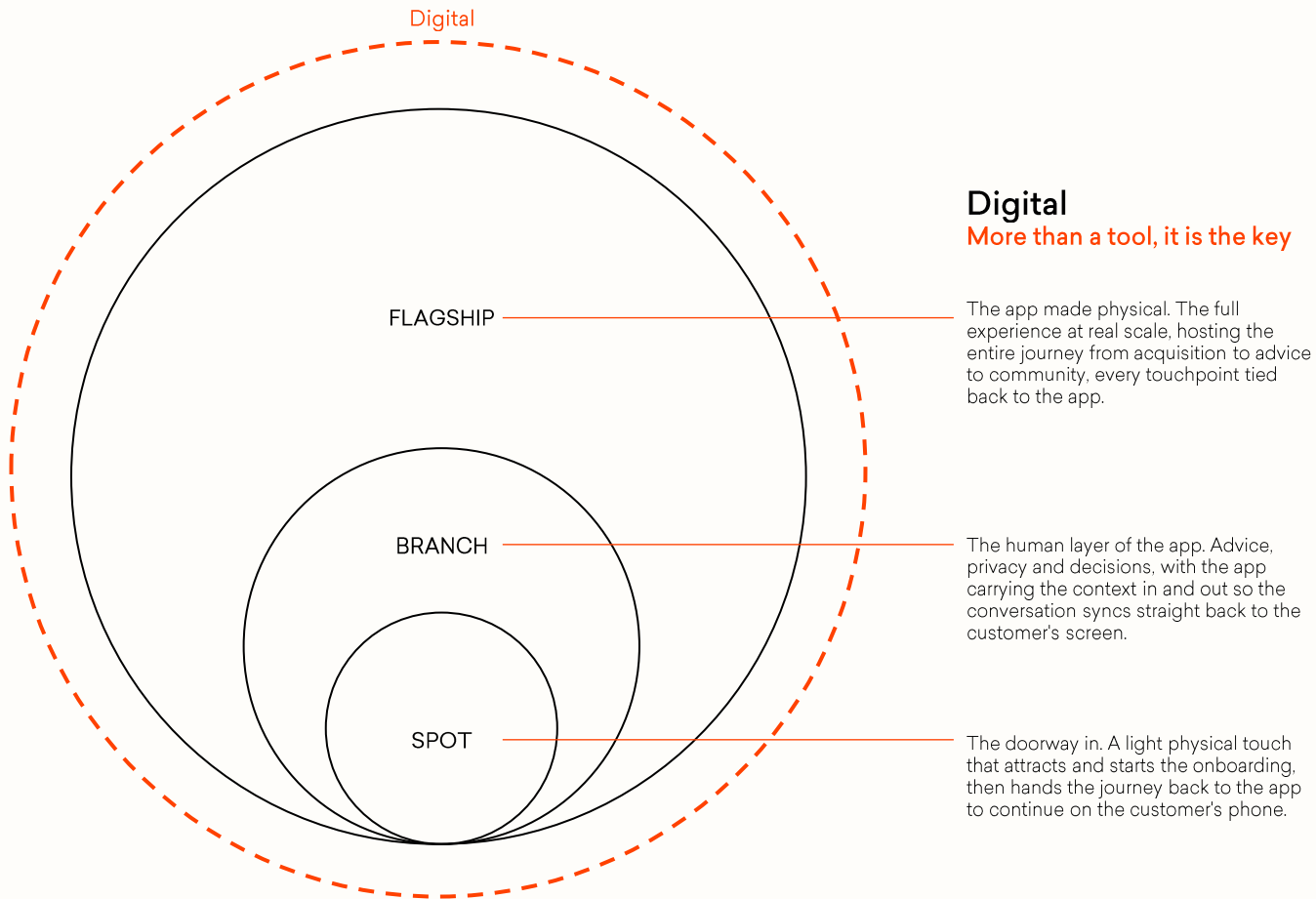
Flagship

Full brand experience as a brand hub

A destination combining complete service, specialist advice, education, events and the strongest expression of the brand.

Three formats, one system

Spot, Branch and Flagship share the same identity and components and differ only in scale and ambition, each one an extension of the digital relationship rather than a separate channel.



The app prepares. The space welcomes. The human closes. The journey continues.

01 Prepare

The app knows the context, intent and next best action before arrival.

02 Welcome

The space recognises the purpose and makes the next move obvious.

03 Advise

A person joins with the full context, not a blank page.

04 Continue

The decision returns to the app as a living plan, not a closed ticket.

The concept and the brand must be combined in a **Retail Guidelines Manual**, becoming a clear, replicable and actionable system for any physical format.

Brand principles

Space purpose, principles of experience, brand tone, and general application criteria.

Typologies and zoning

Types of spaces, functional areas, customer and staff flows, modules and basic ratios.

Architecture and furniture

Fixed and modular elements, counters, waiting, exhibition, technological integration, ergonomics and accessibility.

Technical development

Plans, layouts, renderings and technical documentation to turn the concept into an executable and consistent solution.

Identity and signage

Remote video advisory is the scalable way to carry expertise without staffing every site.

CMF and lighting

Colour palette, materials and finishes, sustainable criteria, functional and ambient lighting.

Complete physical ecosystem

Coverage of branches in the different markets and countries around the globe.

Implantation and control

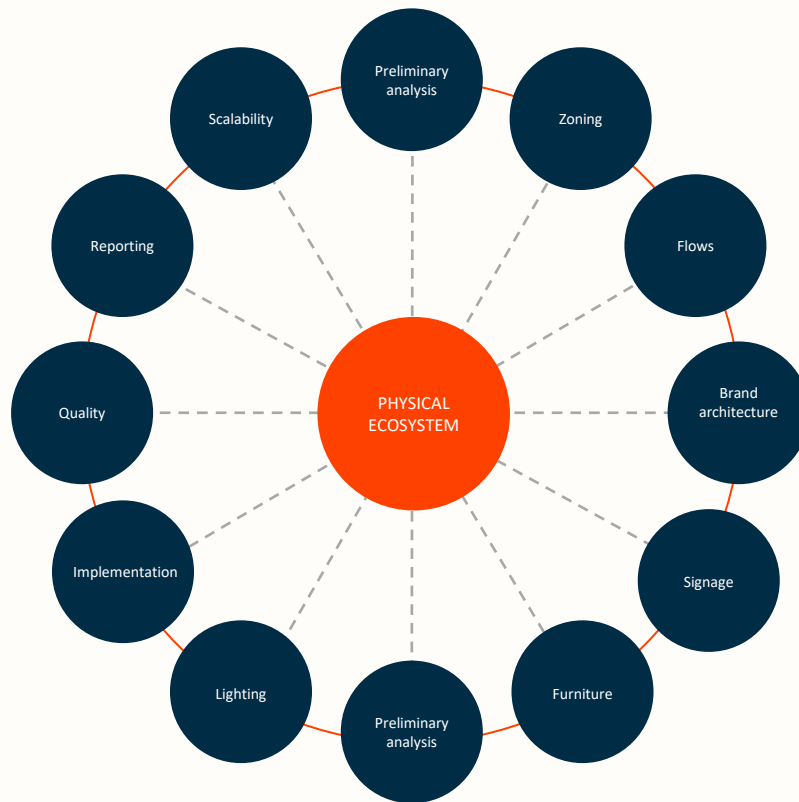
Final artwork, technical specifications, adaptation by premises, checklists, reporting, photos and maintenance.

Retail system to operate at scale

Consistency is not achieved because the concept is defined well. It is achieved because it is governed well. The system needs a central logic and local autonomy, so every market can respond to its context without breaking the brand.

To move from a brand system to a well-orchestrated network of physical spaces, a logic must be articulated capable of designing, adapting, implementing and controlling the experience throughout the ecosystem.

- Understand the physical ecosystem as a system, not as a sum of premises.
- Balancing a common core brand with adaptation to each space.
- Build a clear operating model to design, document, implement, and validate.
- Ensure consistent activation across all touchpoints



A system that deploys consistently and improves as it grows

Systematic retail modularity

Clearly defined components — welcome, self-service, advice, remote advice, onboarding, community — recombined by format, market and footfall, from flagship to light hub.

A governance model

A fixed core that can't change without compromising the brand, and an adaptable layer local teams configure — so a network of many spaces reads as one brand.

Built to last & to learn

A ten-to-fifteen-year concept on honest materials and a coherent spatial logic. Every opening is an iteration; learnings from one space and market inform the next.

An optichannel concept

The customer decides how they want to interact, and a person is there when the decision counts. The space never makes anyone start over.

A photograph of a modern, glass-walled bank branch at night. The interior is warmly lit, featuring a lounge area with a sofa and armchairs, and a meeting area with a round table and chairs. Two people are seated at the table, engaged in conversation. The building's facade is composed of large glass panels, and the interior is visible through the glass. The text "A more useful bank starts when every touchpoint knows its role." is overlaid on the image.

A more useful bank starts when every touchpoint knows its role.

Digital

Everyday banking,
always within reach.

Spot

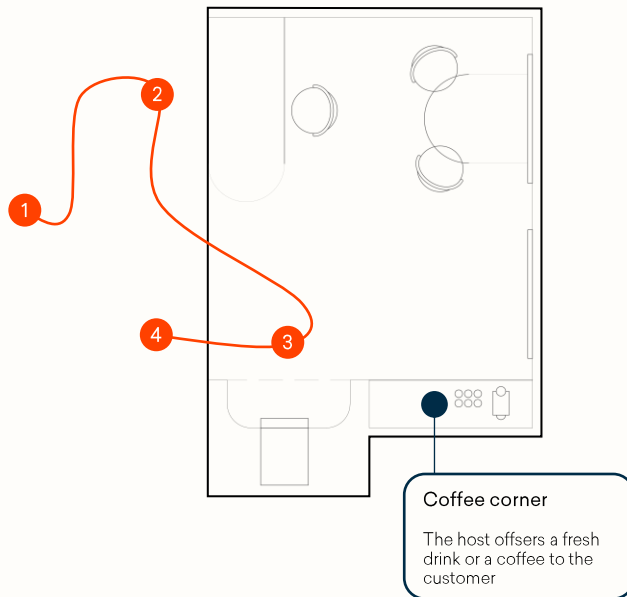
Human support,
placed in the flow
of everyday life.



Spot

Security-Oriented Family Man

He is between errands with his family and needs to solve something practical: cash, a quick product question or switching support without losing time.



1 Stop without commitment

The compact format feels low effort. He can step in, ask one concrete question and leave without being pulled into a full sales conversation.

2 Get a clear answer fast

A host translates the issue into simple options: do it now in the app, use assisted self-service, or book a proper advisory moment later.

3 Use the assisted service

If he needs cash, deposits or onboarding help, the host guides the first interaction and removes friction without taking control away from him.

4 Save the next step

For bigger family topics, the app stores a branch appointment or callback. The visit creates momentum without asking him to decide on the spot.

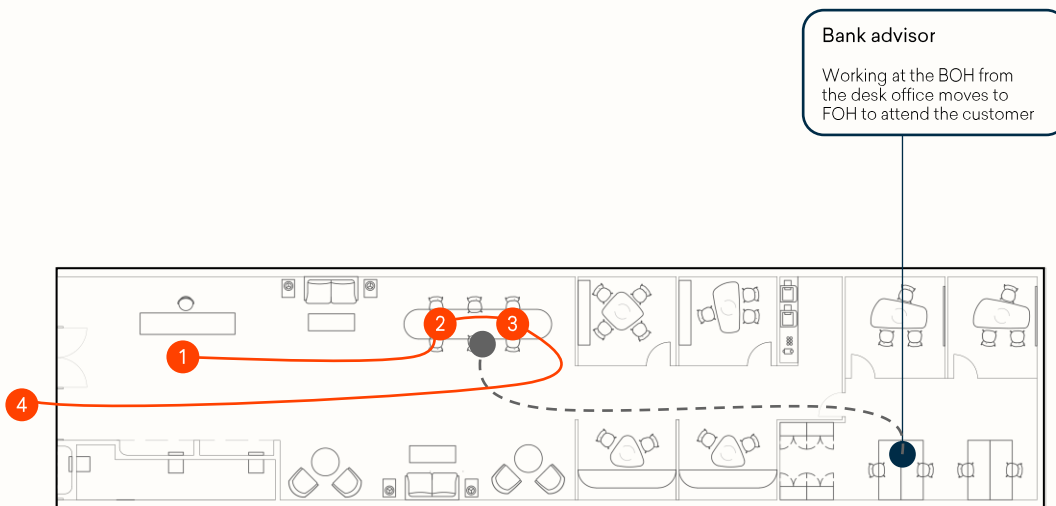
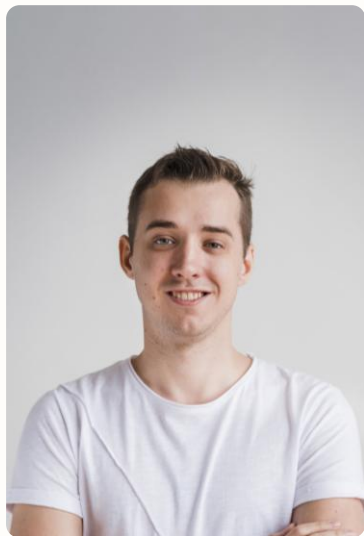
Branch

Personal guidance,
close to the
moments that
shape everyday life.

Branch

The Future-Savvy Student

He wants to move beyond basic banking: first savings, first investment, student budgeting or understanding what financial independence actually means.



- 1 **Bring the app history in**
His previous app activity and goals create the context, so the host starts from what she is trying to achieve, not from a generic product pitch.
- 2 **Choose a relaxed setting**
A meeting makes the conversation feel more like guidance than bureaucracy, while still giving privacy if needed.
- 3 **Translate finance into steps**
The advisor breaks the topic into simple language: what to do now, what to learn next and which products are not yet necessary.
- 4 **Build a starter path**
He leaves with a personalised learning path, app nudges and a first realistic action, making the bank feel like a coach for her next step.

Flagship

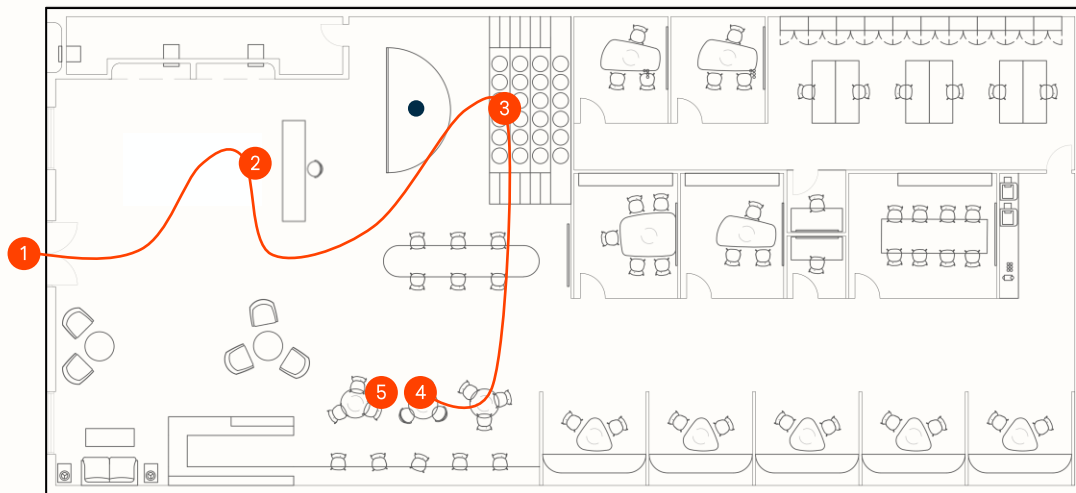
A visible home for trust, learning and lasting relationships.

Flagship

The Trust-Oriented Citizen

She attends a financial education session about retirement, inheritance or long-term security.

The flagship gives the brand enough weight to feel credible.



1 Arrival for a useful event

She is not coming "to bank"; she is coming to learn. The event makes the bank feel present, serious and relevant to real life decisions.

2 Welcoming

A host receives her, understands the need and guides them to the right next step.

3 Build trust through content

A talk or workshop explains financial choices in plain language, supported by human examples rather than product-heavy selling.

4 Move from group to personal

After the session, she can book a private advisory follow-up or speak briefly to a specialist without having to start the story again in a relaxing space as the Coffee Bar

5 Relationship becomes visible

The flagship turns the bank from an app into a stable institution: digital when easy, human when important, and memorable enough to trust.



A bank to understand, decide and
belong for the moments when
trust needs a home.

About us

A **future-making company**
that guides and inspires businesses
in the leadership and care of what's next

We are a global **business innovation and strategic design** consultancy.

Partnering with organizations to uncover new opportunities for sustainable growth and navigate change with a customer centric approach.

Blending strategy, creativity, technology and business insight to deliver innovative solutions.

We are a **hands-on, multidisciplinary team** of strategists, creatives, designers, and engineers

Our team is passionate about identifying the unique core of each challenge, transforming it into relevant and meaningful experiences that result in positive impact



+ 15 nationalities
Expertise in various sectors
In-house innovation and design departments

We also bring in **specialists** tailored to each project's needs

From tech and industry consultants to cultural and market analysts.

This keeps us agile, sharp, and deeply informed, ensuring every solution is shaped with precision. Senior Advisors experts in:

Financial Services
Operations
Go to market strategy

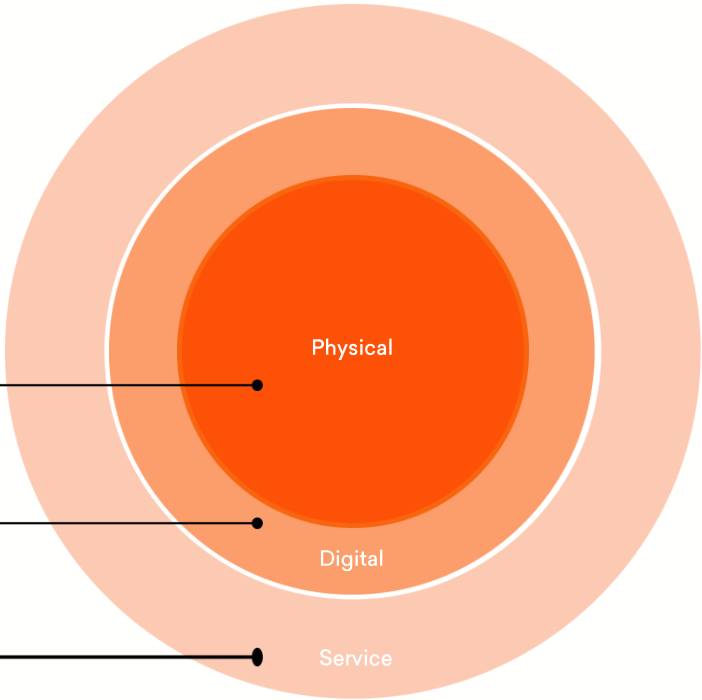


Mormedi works on physical, digital and service layers to elevate the customer experience

Design of environments that convey trust, professionalism and human connection. Offices, meeting spaces and visual identity work together to support institutional credibility and relationship-building.

Integration of secure, intelligent digital touchpoints and informational platforms like client portals, websites, apps, collaboration tools and dashboards that enhance transparency, insight-sharing and flexibility.

Empowerment of teams with service protocols and tools that align with evolving client needs. Every touchpoint, whether human or digital, should feel consistent, informed and empathetic.

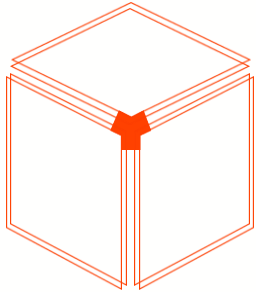
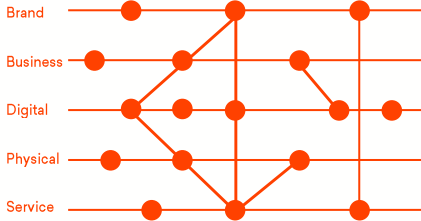
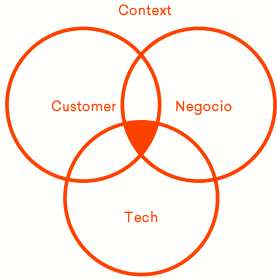


We work globally



Our unique value

We help companies to innovate throughout all phases and product dimensions



Discover
Opportunity mapping

Create and Deliver
Value proposition and solution in detail

Implement
Go to market

Clarity in complexity

We combine business vision and rigorous technological understanding with a "Customer centric" approach to formulate relevant and attractive value propositions.

"Mormedi translated complex systems into simple, effective narratives and value propositions which are easy to understand, even for a non-technical audience."

Creativity with Purpose

Mormedi crafts seamless, consistent experiences across physical and digital touchpoints, ensuring that customers can interact with your products and services when, where, and how they choose.

"Mormedi are a highly creative team that deeply understood our needs and turned them into value with a systemic approach."

Real world implementation

We have helped leading brands all over the world to implement their solutions, from engineering support to creating powerful commercial narratives and "go to market" strategies.

"Mormedi's diverse skill set provided critical expertise from strategy all the way to implementation."

We understand the banking sector

20+ years of experience working with global banking

Banking is one of our key areas of specialization, and over the past decade we have successfully delivered more than 20 projects in the banking sector.



We have worked for

22 Fortune 500 companies

We are trusted by both industry giants and emerging leaders.
We build long-term partnerships grounded in shared impact.



HITACHI

NISSAN

HYUNDAI



ALSTOM

SIEMENS



Coca-Cola

FUJITSU

BBVA



AIRBUS
GROUP



Awards

28 international Awards wins

15

Europe

6

USA

5

Asia

2

Latam



iF Product Design

Nominee 2011

Winner 2012, 2015, 2022, 2023, 2024, 2025



Red Dot Product Design Awards

Nominee 2009, 2013, 2015, 2024, 2025



Red Dot Design Awards

Honorable Mention 2019



New York Design Awards

Winner 2022, 2023 Oro

Winner 2024 Producto del año



IDB

Winner 2012, Mención 2022x



Korean Society of Design Science

Special Award 2014



Good Design Awards

Ganador 2011, 2012, 2023, 2024



DMI Design Value Award

Winner 2021, 2025



App Tourism Awards

Best Tourism App 2019



National Design Awards

winner 2015



German Design Awards

winner 2020, 2022



International Design Excellence Awards

Silver 2012

Why Mormedi

Partnering with leaders like you to create a better tomorrow

Deep, **cross-sector**
experience for over
25 years

Qualified, experienced & motivated team.
Multidisciplinary approach.
Cross - Silo connectors.
Global network of Industry Experts & Innovation partners.

Creating **award-**
winning work with
the world's best
brands

Trusted by Fortune 500s and emerging leaders
Recognized with multiple global design and innovation awards
Proven global design partner
Regular contributor to business and design communities

A rigorous, **outcome-**
driven approach

Systematic innovation process
Holistic user, business, brand, technology & market analysis
Minimize risk
Accelerate time to market
Improve measurable value (KPI, NPS)



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muchas gracias ;)