Perceived Effects of Spatial Stability on Regional Banks’ Customer Satisfaction: A Review

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Abstract
It is a necessity to examine the effect of spatial stability in commercial spaces. These areas exist to facilitate the frequent flow of people and have an effect on how people perceive these spaces. This paper is an academic attempt to illuminate the impact that circulation and spatial stability have on a banking area. Certain key elements that impact circulation are explored and deductions are made on the necessity of these elements on spatial stability. The main outcome of this paper shows that customer satisfaction and effective circulation are strongly linked. Furthermore, this study suggests that architects and the government should acknowledge the need to incorporate building circulation aspects that have a higher influence on consumer satisfaction and not overlook them.

Keywords: Banks, Circulation, Customers, Flow, Spatial Stability.

Introduction
For banks to better serve their customers, manage risks, build their brand, ensure regulatory compliance, and adjust to changing demands, it is critical to do research on spatial stability in banks. Banks may develop stable, functional, and inventive settings, supporting their strategic objectives and promoting sustainable success by investing in research and analysis of spatial design concepts. The term "circulation" in architecture describes how occupants move through and engage with a structure. The flow of people through public buildings is crucial, and structures like escalators, elevators, and staircases are sometimes referred to as circulation components because of their placement and design, which occasionally uses a core, to maximize this flow. Regional bank branches must strike a balance between innovation and tradition in the quickly evolving banking landscape of today in order to cater to the varied demands of their clientele. Spatial stability, or the capacity of physical settings to communicate a feeling of permanence, security, and familiarity, is an important feature of branch design that deserves emphasis. This research examines the consequences of strategically integrating spatial stability for customer experience, brand identification, and operational efficiency in regional bank branches.

The core idea of spatial stability in a bank is to create a well-thought-out and meticulously selected physical space that complements the brand identity and values of the bank and fosters emotions of comfort, security, and dependability. Financial institutions may
differentiate themselves in a competitive market setting, improve client satisfaction, and foster trust and loyalty by giving priority to spatial stability in bank branch architecture (Emamgholi, 2011).

Spatial stability in the banking environment aims to give clients and employees a sense of safety and security. To discourage potential threats and reassure people of their physical safety while within the branch, this may entail implementing security elements like surveillance cameras, controlled access points, and visible security officers. A sense of consistency and dependability in the bank's operations and service provision is communicated through spatial stability. This can be accomplished by putting in place navigational cues, signage, and clear and predictable circulation patterns that lead customers through the branch with ease and promote quick transactions and contacts with bank employees.

**Problem Statement**

The physical structure and design of spaces in modern banking facilities have a significant impact on how customers interact with banks, how efficiently they operate, and how effective they are overall. Spatial stability is acknowledged to be important, yet little thorough research and knowledge exist regarding how it affects the banking sector. Studies that already exist frequently concentrate on certain facets of spatial design, such as functionality or aesthetics, without taking into account the wider effects of spatial stability on operational effectiveness, customer satisfaction, and organizational success. As a result, empirical research that fills in knowledge gaps and offers useful insights for practitioners and stakeholders is desperately needed to examine the connection between spatial stability and important outcomes in the banking setting. In order to close this knowledge gap, this study looks at how spatial stability affects organizational effectiveness, operational effectiveness, and customer experience in regional banks. By doing so, it hopes to advance our understanding of the significance of spatial design in the banking sector and provide guidance for strategic decision-making in bank design and management.

**Objectives**

Understanding how spatial stability supports the larger aims and objectives of banks as organizations is the primary aim of this study and the objectives are;

- To investigate how customer behavior, satisfaction, and perceptions are affected by the spatial stability of bank facilities.
- To investigate the relationship that exists between spatial stability and bank operational performance.
Literature Review  
Customer Perception of Spatial Stability in Bank Branches

Understanding customer perception is vital to structuring a model that improves circulation in the banking sector. Although it has been scientifically demonstrated that a person's understanding of space is influenced by his or her personal experiences, cultural background, and the physical act of seeing, it is extremely challenging to determine how these factors affect a person's ability to perceive architecture. Finding a valid technique to accurately measure research on human perception is quite challenging. It was discovered that conventional graphic methods caused misconceptions and were wholly ineffectual. A bank's physical layout has a significant impact on how its customers interact with it overall. A well-considered and well-executed spatial arrangement has the power to arouse favorable feelings in people, strengthen perceptions of dependability and trust, and ultimately make banking experiences for clients more fulfilling. There may not be one top-down solution for spatial stability and inclusivity, but there are numerous bottom-up alternatives that can be employed in their stead. Cities in developed and developing countries alike gain from the initiative, inventiveness, and critical thinking of their citizens (Akintunde, 2022). Feeling at ease and comfortable is one of the main emotions that patrons feel at a well-run bank. Customers feel comfortable and welcomed as soon as they approach the branch when spatial components like waiting spaces, transaction counters, and seating places are arranged and defined intelligently. This sense is further enhanced by the lack of chaos and clogs, which make it easier for patrons to move about the area and concentrate on their banking requirements without being distracted or impeded.

The appeal of methods like circulation diagramming in architectural design education now appears to lie more in their accessibility as a teaching tool than in a deeper comprehension of their discipline-specific past. Nonetheless, a deeper and more thoughtful understanding of these strategies is produced by learning more about their history over a longer period. To do this, it is important to recognize how architectural design practice internalizes processes and how it appropriates and iterates them in search of the novel. Customers' perceptions of a bank may be greatly influenced by its well-organized physical layout, which projects an air of professionalism and efficiency. When clients see that staff members are easily approachable, that signage is clear and informative, and that lines are orderly, they believe that their banking requirements will be handled professionally and quickly. This impression of efficiency strengthens the conviction that the bank appreciates the time and convenience of its clients and fosters confidence in the institution's operations.

Customers' feelings of safety and trust in a bank may also be influenced by its physical design. Customers feel more secure and in control of their financial activities when they are in a well-organized setting with clearly designated spaces for consultations, transactions, and private conversations. Visible security features like secure access points and surveillance cameras also contribute to this sense of security by reassuring consumers of the bank's dedication to safeguarding their interests.
Customers are more likely to connect with the area and have pleasant interactions with employees and other customers in a well-organized bank setting. Customers are encouraged to explore the branch and easily obtain pertinent services and information through the branch’s clear signage and user-friendly spatial arrangement. Additionally, thoughtfully planned conference spaces and advisory rooms enable valuable exchanges between clients and bank employees, establishing a spirit of cooperation and partnership that gradually fortifies client ties.

Higher levels of general consumer satisfaction and loyalty are ultimately the result of these favorable emotions and experiences coming together. Customers feel respected, valued, and appreciated when a bank has a well-organized physical space, which encourages them to return to the branch for their future banking requirements and to refer friends and family to the bank. This devotion helps the bank succeed in the long run and emphasizes how crucial it is to spend money on well-thought-out spatial design to improve the customer’s experience.

In summary, a bank’s physical layout significantly affects how its patrons feel about the establishment when they engage with it. A well-planned and executed spatial arrangement creates sentiments of coziness, effectiveness, security, and trust in the eyes of the public, which in turn boosts consumer happiness and loyalty. Banks may build spaces that not only satisfy practical demands but also foster good feelings and relationships with their customers by recognizing spatial design as a crucial component of the customer experience.

Developing a unique brand identity is crucial for banks to stand out from the competition and create close relationships with clients in the cutthroat banking sector of today. Despite the fact that branding initiatives frequently concentrate on visual components like logos and marketing collateral, bank branches’ physical spaces have a big impact on how customers perceive and interact with brands. The strategic planning and spatial organization of a bank branch to promote mobility and flow is known as circulation design. This involves how aisles, hallways, counters, sitting sections, and service zones are arranged, as well as how signs, directional signals, and spatial landmarks are positioned to orient consumers around the area. A well-designed circulation system maximizes customer ease of access, reduces traffic, and improves the general user experience in the branch.

Customers’ impressions of the brand identity of a bank branch are directly influenced by its spatial layout and circulation design. Positive feelings may be evoked, brand connections can be reinforced, and consumer loyalty can be increased with a well-designed circulation flow that represents the brand’s values, personality, and positioning. In contrast, a disjointed or ineffective spatial design can negatively impact the brand experience by causing confusion, irritation, and unfavorable brand views. In bank branches, client experiences and brand identity are greatly influenced by the spatial circulation design. Banks may build settings that resonate with their brand values, improve consumer
perceptions, and encourage stronger emotional relationships with their brands by intentionally including branding components into circulation paths and spatial structure.

Psychological Awareness of Interior Spaces
To achieve interior architectural design while being aware of the psychological influence, one must have a thorough awareness of all the many scenarios and factors that need to be taken into account. In our capacity as practitioners, we address the functional, social, psychological, and environmental needs of the people who will use and occupy the space by applying our knowledge of research methodology to help define and make sense of the relationship between human behavior and the built environment. Through a range of study approaches, the complex web of relationships between architecture, interior architectural design, and the psychological states of users and residents was found and shaped.

Psychological Effect of Circulation
We constantly practice circulation in architecture, mobility in interior architecture, and accessibility in our daily lives. Moving from one room to another could be as simple as this operation, or it could be as challenging as trying to flee a burning building. A space's exterior and interior can be efficiently navigated to reduce physical strain, improve mental state, and present first impressions of the overall caliber of the architectural design. Problems like lost time, diminished safety, or discomfort and tension might be brought on by circulation issues. The architecture and interior architectural design of the space, as well as the degree of accuracy and clarity of the information, are the two main aspects that determine accessibility and circulation chores. The effects of accessibility on mental and physical health are especially significant when it comes to public buildings, especially those with expansive, intricate amenities like malls, airports, and hospitals. All individuals need to be able to access spaces and buildings, but youngsters, the elderly, and those with disabilities need special consideration. Interior architectural accessibility and circulation designs differ based on the kind of space, its dimensions, its configuration, and the needs of its users. Wider scopes are required for the design of these procedures rather than for simple signage or entry design. Any area or building's paths for both vertical and horizontal circulation elements should be easily distinguishable from one another and as clear of obstructions as possible.

To maximize the space's flexibility and functionality, the designer must address a few crucial issues. Who is going to be present? How has their way of life changed over time? Which amenities and features are most significant to them? A key component of functionality and flexibility concerns is the differentiation between the many building kinds, whether they are homes, offices, healthcare facilities, learning environments, or retail spaces. Smart functional features are thought to be a cost-effective method of cutting costs by using fewer resources, such as energy, space, and products. This will then have an impact on people's psychological well-being.

Adaptable furniture design is necessary for the best possible use of the available interior space. A lot of furniture is made with folding patterns or drawers that have mechanical or
electrical components. By using ergonomics and human fitness, this furniture can maximize interior space (Emamgholi, 2011). Here are some instances of interior design and architecture that have psychological effects on flexibility and functionality.

Bank Layout and Spatial Organization
In order to keep customers loyal, layout design is crucial for every business. Achieving client satisfaction by implementing an efficient and methodical layout design may yield significant benefits for any firm (Rusli, 2013). It is objective to comprehend the relationship between bank layout and customer satisfaction. Every bank is unique, and apart from the logo and symbolic color, this must be reflected in the way that its architecture flows, either consciously or as a characteristic that is gradually noticed. The role of the banks also influences their layout and organization. In a business or organization, layout design is crucial. This is because an efficient layout may aid in cost reduction, differentiation, and reaction tactics in order to accomplish an organization's or company's plan. One of the most important choices that affects an operation's long-term efficiency is layout. Creating an effective and efficient layout that satisfies the organization's competitive needs was the primary goal of the layout strategy. Other components of the service that customers or employees in businesses must take into account in order to maximize profit. It's crucial to remain cognizant that counter service at a bank becomes significant since it symbolizes the client's opinion of the bank's capacity to provide the finest possible service. According to Na'asah (2006), the counter services provided by an organization represent its image. Therefore, to guarantee that the consumer is always at ease and delighted while closing a deal, the design and caliber of counter services should always be improved.

The association between layouts and customer satisfaction together with a few other parameters is depicted in Figure 1. Layout is the independent variable and customer satisfaction is the dependent variable in this research, according to the research framework. There are several reasons why this research is important. The first justification is that making the user experience at the bank comfortable is vital. When customers' requirements
are met, they will feel at ease and content. Customers will be able to settle their business swiftly and effectively when they engage with the Bank in a peaceful, well-ventilated area free from traffic. The research aims to enhance the quality of services offered by the Bank to fulfill its obligations while interacting with consumers. This will become evident as long as banks continue to offer sufficient services to meet the needs of their clients. Service effectiveness and efficiency are indicators of quality.

In addition, to make things easier for the clients by raising the standard of the bank's facilities and design. The bank's planned facilities and design quality are still insufficient. It is visible during a certain period of time, such as an afternoon, when there are currently too many clients. There is now too little seating available to handle the quantity of patrons, resulting in congestion. The customer had to wait in a long line to have their time to deal. The quantity of counters is another crucial feature. The Bank should enhance and plan out the architecture and amenities in order to lessen traffic. The preservation of a bank's clientele is another justification. Customers will be happy with the services offered and will have a favorable perception of the bank's services when they are at ease doing business with them. As a result, they will return to take advantage of the advantages the bank has to offer.

The layout of a bank has numerous strategic implications because it establishes an organization's competitive priorities in regard to capacity, processes, flexibility, and cost as well as the quality of work life, customer contact, and image. Developing an effective and efficient layout that would meet the firm's competitive requirements was the objective of the layout strategy. The fundamental objective of the layout was to ensure the layout flow of a worker in good condition, material, and information through the system. To influence the performance of an organization's management, facility design was a very good opportunity and attractive for them to improve their organization management performance. Non-human components of facility design, such as equipment placement, lighting, and color, have an impact on human emotions and behavior. Fitzsimmons and Fitzsimmons (2006) concurred and stated that, in terms of behavioral effect, customer satisfaction, queuing systems, and sales, the facilities can also have a substantial impact on how such services operate. According to Berridge (2010), the goal of these designs should be to maximize the beneficial and significant impact on the clients.

Regardless of scale, intimacy, or tone, an intelligent design solution must represent the values that a bank wants to convey. The functional and emotional qualities of a place can be influenced by a wide range of beautifully distinct colors, lighting, and furniture configurations. Lightning may drastically alter the atmosphere of a space, turning it from serious to serene, or formal to entirely informal. Colors and surfaces can also have a big impact on a workspace. In "fast-moving" areas, for instance, hard surfaces could be useful, whereas softer finishes can make waiting rooms more comfortable for visitors. Wall and Berry (2007) discovered that the facility is particularly important in the service environment since it is the place where the customer and the organization still meet face-to-face. said that the vital first impression of the company was everything from the manner of the
Facilities play an important role both between banks and customers. Without the facility, meeting face-to-face will not be carried out effectively and efficiently. Various problems and issues will arise when there are no facilities such as counters to communicate, seats, machines, and so on. The use of creative space can support a specific position and segmentation strategies and improve marketing objectives, for example, customer behavior.

The reception area or counter was a crucial location for one organization since it served as the point of contact for all members of the public, including staff, investors, shareholders, clients, and future clients. A number of corporate lobbies are also utilized as exhibition areas, providing an explanation and display of the company's procedures, goods, and services. Therefore, the crucial first step in creating the ideal design for a firm was to return to the board of directors and start a conversation about the values and image the company wants to convey to the general public and clients. The simplest definition of a facility is a place or area where a business operates and where users are assisted by a functional layout. Since the bank offered a variety of services as an example, several perceptions may be observed. One might observe a variety of layout designs in banks. There are situations where this arrangement is suitable. Diverse perspectives exist on customers who transact with a bank. It has been demonstrated that unexpected layouts provide a risk to users.

Three components make up the facility's design: the operating systems, the layout, and the system design. All machinery, equipment, and operational support structures inside the perimeter are taken into account during layout design. Each of them has a distinct job and function based on how well the services are delivered. The purpose of the physical design was to entice customers to wait. Physical design was intended to consider a place's comfort, layout, and interior design. The waiting time's emotional components are influenced by the service environment.

Existing Layout Features

Few studies have been done to identify the layout characteristics of service companies; as a result, very few layout elements have been found in previously published materials. Nevertheless, the study has identified some bank architecture patterns after looking through the internet databases of real estate firms. One of these layout plans, which depicts the standard bank layout structure, has been made available.
Methodology
The process of data extraction entails the methodical extraction of pertinent information from the chosen literature, including theoretical frameworks, methodology, important discoveries, and implications for the spatial organization of banks. It could be possible to create a standardized data extraction form to speed up this procedure and guarantee uniformity between experiments. The process of synthesizing the gathered data will entail grouping and classifying data according to conceptual connections and themes. The evaluation will use secondary data sources, including industry publications, case studies, and internet resources, to offer pragmatic context and real-life instances. This study examined the complex relationships between the financial system and the systems for spatial planning using a qualitative research design. Because they are able to convey complex perspectives, meanings, and experiences pertaining to cultural concerns, qualitative methodologies are employed. The qualitative data acquired through focus groups, interviews, and document analysis must be thoroughly explored, interpreted, and analyzed as part of the research strategy. The primary data collection methods for the interviews, secondary research, and data analysis strategies are all described in the research methodology. Archival surveys constituted the primary data sources for this research.

Discussion and Findings
Spatiality is circulation planning, which entails arranging services in a sequential manner along the customers' journey so they are exposed to the maximum amount of merchandise\(^3\). A bank's capacity to provide such a spatial layout may be inferred from

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**Figure 9:** Typical layout of a bank (Source: sddesignservices.com, 2022)
research participants' agreement with the layout's simplicity of operation and their freedom of movement through the entry and exit points. According to studies (Magee 2009; Stevenson 2005), service firms' layouts should account for the presence of consumers. As a result, these organizations could seize the chance to improve sales and cultivate positive customer attitudes by carefully planning their layouts. The workers might conclude that the current structure of the bank is accomplishing this particular aim since they have access to information detailing the bank's annual performance in terms of increasing customer satisfaction and annual sales. Additionally, the design and arrangement of the various service sections encourage unrestricted movement of both staff and clients.

Electronic communications are taking the place of papers in offices. This bank has a respectable assortment of coin-operated money counters, ATM access points, computers, and security hardware. The bank is pursuing this trend of process automation to preserve operational efficiency. The study has certain limitations which need to be addressed. One of them is that the theoretical justifications in the field of architectural research, such as the idea of designing the most apparent route and an effective circulation by strengthening the connection between human behavior and space circumstances, are not reflected in this early study (Natapov et al., 2015). Thus, the following intriguing topics for more investigation are raised by the paper's results: How do layout arrangements affect how people really behave, and is there a relationship between wayfinding effectiveness and spatial representations like visibility and axial graphs? How might certain programming needs relate to the building's architectural function and affect how different circulation systems handle wayfinding? Discussed below are some of the research's findings.

Customer happiness and loyalty are increased in well-designed spatial layouts that feature practical zoning, comfortable waiting rooms, and obvious circulation patterns. The bank atmosphere will be seen by customers as more hospitable, approachable, and well-organized, which will result in favorable opinions of the entire banking experience. The study reveals a connection between spatial stability and bank operational effectiveness. Banks that have well-designed physical spaces, which include adaptable furniture configurations, streamlined processes, and open sightlines, may see decreases in wait times for transactions, quicker transaction processing times, and more productive employees. Cost reductions, resource efficiency, and improved customer and staff service delivery are possible outcomes of this.

Banks' positive brand perception and image are enhanced by spatial stability. Banks that put a high priority on spatial design concepts including accessible design, unified branding, and welcoming waiting spaces could come across as more polished, reliable, and client-focused. This can increase adherence to the brand, draw in new clients, and set the bank apart from rivals in the industry.
**Recommendations**

Evaluate the space's design, flow, and usability as well as the standard of the amenities, signage, and furniture. Make use of this data to create a focused strategy for boosting spatial stability and elevating consumer satisfaction. Customers' wants and needs should be the primary consideration when making judgments on spatial design. Consider the customer journey while designing layouts and facilities, making sure that important service points are conveniently located, clearly marked, and logically arranged. In order to create a warm and inclusive environment for all consumers, take into account elements like comfort, convenience, and accessibility.

Simplify the bank's circulation routes to cut down on wait times, minimize traffic, and boost productivity. To effortlessly move consumers through the room and point them toward important service locations like teller counters, ATMs, and consultation zones, use clear signage, visual signals, and intelligent layout design.

Waiting areas should be designed with the comfort and satisfaction of customers in mind. Assist guests with comfortable seats, sufficient illumination, and access to facilities like reading materials, charging stations, and refreshments. Think about using biophilic design components, including plants and organic materials, to create a soothing and restorative environment.

To strengthen brand identification and establish a unified customer experience, keep branding and aesthetics consistent throughout the bank. To establish a cohesive and identifiable brand presence that connects with consumers and increases brand loyalty, use consistent color schemes, signage, and branding features.

Utilize technology to improve the banking environment's operational efficiency and client experience. To give clients easy access to banking services and information, put self-service kiosks, digital signage, and mobile banking solutions into place. Investigate cutting-edge technologies like augmented reality (AR) and virtual reality (VR) to produce engaging and dynamic consumer experiences.

**Conclusion**

This study explains how, in the context of service organization layout design, theory and practice align. The study offers practitioners valuable insights into the layout structure that is appropriate for service businesses, particularly banks. The study discovers that better levels of customer satisfaction and loyalty are associated with well-designed spatial layouts, which are typified by functional zoning, clear circulation patterns, and welcoming waiting rooms. Consumer views of the bank environment may be more hospitable, approachable, and well-organized, which would result in favorable opinions of the entire banking experience. The study has found a connection between banks' operational efficiency and spatial stability. Banks that have well-designed physical spaces, which include adaptable furniture configurations, streamlined processes, and open sightlines, may see decreases in wait times for transactions, quicker transaction processing times, and
more productive employees. Cost reductions, resource efficiency, and improved customer and staff service delivery are possible outcomes of this. The research delineates the obstacles and prospects linked to the application of spatial design concepts in banking settings. Obstacles could include restricted areas, legal mandates, and stakeholder reluctance to change. Nonetheless, banks may be able to take advantage of chances to use innovation, technology, and strategic alliances to get over these obstacles and build vibrant, customer-focused environments that further their strategic goals.

Future studies and applications in the area of bank spatial design are also affected. The incorporation of evolving technology, the effect of spatial design on particular consumer segments, and the function of spatial stability in forming enduring customer relationships and organizational sustainability are some potential research topics. It may also be possible to offer banks useful suggestions for improving spatial stability and customer satisfaction in general.

References


