

The Bank Paradox

This studio situates architectural invention relative to two paradoxes about the physical space of banking, in relation to its virtual and physical presence. Students will interrogate new connections between the work flows and social interactions in the offices above with that of the tellers below, as well as question the necessity of the envelope, with the aim of enhancing connections to the project's context.

1 Even with the proliferation of online services and alternate currencies, the need for a physical presence paradoxically remains. Banks necessarily operate as part of a global network of service economies coalescing in financial centers such as New York. As financial products (mortgages and insurance policies) constitute the majority of their business, banks compete by providing their clients online access to an array of products from a dispersed network of national and international institutions. At the same time, their survival depends on their successful integration into communities, becoming an indispensable anchor and providing essential resources for local business, goods and manufacturing bases. Rather than pitting these seemingly competing economic agendas – that of a global online service network vs. physical presence and connection to community – how can we find architectural opportunities in the importance of both agendas?

The architectural manifestation of this paradox can be seen in a typical bank's ratio of publicly accessed zones to private office space. With an expanding matrix of online services for daily small transactions, the teller zone of the "next-generation" branch has shrunk to an average 1,000sf. Paradoxically, while the average space dedicated to personal transactions is shrinking, the number of bank branches has increased as they compete for local customers. Architects have traditionally focused on the design of the public zone, as banks test a myriad of ways to attract customers through the formats and atmospheres of retail stores, cafes, media lounge, etc. Divorced from the teller zones below, the office spaces above multiply with the single minded goal of maximizing the efficiency of a generic workforce. Rather than accept their disconnection, our studio will explore new integral relationships between the work flows and social interactions in the offices above with that of the teller zone below. Students will reinvent the generic hidden realm of the office space with an expanded public mission, reflecting banks' need for greater connections with its community. Considering in parallel the opportunities for bottom-up platforms afforded by digital technologies, alternate currencies and banking models, we will question the known typologies of office spaces and their hierarchical / linear work flows.

2 The second paradox is the bank building's envelope – the interface between banks and their immediate environment. It has been the site of shifting agendas as banks, impacted by larger economic and historical events, refine their image and identity. Imposing fortresses that signaled a bank's trustworthiness have long been abandoned for friendlier, more accessible glass boxes. Though it implies programmatic transparency, this material transparency actually cloaks the hidden transactions of the upper floors. In response to energy performance criteria and/or the need for complete interior flexibility, the very notion of transparency is often compromised with generic expanses of opaque, reflective or translucent glass, thereby relegating the function of the envelope to that of an empty signifier. Our studio will question the necessity of the envelope, its potential impact on the work within and the enhanced connections to dynamic external conditions.