

Investigating the Impact of Interior Design on Employee Well-Being and Customer Comfort in Banks

Siddhi S. Tiwaskar¹, Mahesh Rameshwar Bangad^{2,*}

Abstract

User comfort in office spaces has been an increasing concern in recent times. The following research investigates the impact of interior design on the comfort of employees and users within banks in Maharashtra. The primary aim is to understand how the arrangement and design of interiors influence the well-being of both personnel and visitors. Through a comprehensive review of ten pertinent research papers and firsthand observations in various banks, this study gained valuable insights into the challenges faced by users and employees. Two meticulously designed bilingual questionnaires were administered – one for users and another for employees. The responses highlighted the importance of customizable workspaces, with 90% of employees favoring table-chair setups and 46.7% reporting frequent adjustments. Notably, 93% of employees believed that furniture layout significantly influences productivity. Among users, preferences for visiting times varied, emphasizing the importance of creating positive experiences during occasional visits. Atmosphere reviews revealed room for improvement, with 53.2% of users providing a neutral rating on a scale of 1 to 5. These findings provide a valuable foundation for targeted enhancements in interior design strategies within banking environments, ultimately enhancing the comfort and well-being of both employees and users.

Keywords: Sustainable interior design, employee well-being, customer comfort, workplace ergonomics, biophilic design, bank layout

INTRODUCTION

Commercial banks are essential to economies worldwide, and employee satisfaction is crucial for delivering quality services and attracting potential customers. Banking is a stressful job, requiring mental effort. Factors related to job satisfaction are essential for employees to generate the best results for the organization [1]. In modern times, organizations must recognize the importance of their

workforce and pay close attention to their employees' requirements. One area where organizations should focus on is the design and arrangement of the workplace to create a favorable environment that motivates employees to perform well [2]. The work environment is a designated area provided by the organization to achieve its goals. A designated area can be defined as the layout of a workspace that is suitable for the nature of the job or task that needs to be performed [3]. In today's business landscape, numerous organizations strive to retain their customer base by enhancing customer loyalty. These companies are constantly developing and implementing strategies to increase customer satisfaction and loyalty. Typically, in the financial services sector, such as a bank, customer satisfaction can be measured and

*Author for Correspondence

Mahesh Rameshwar Bangad
E-mail: mahesh.bangad@bnca.ac.in

¹Student, Department of Architecture, Dr. Bhanuben Nanavati College of Architecture for Women, Pune, Maharashtra, India

²Associate Professor, Department of Architecture, Dr. Bhanuben Nanavati College of Architecture for Women, Pune, Maharashtra, India

Received Date: October 01, 2024

Accepted Date: November 12, 2024

Published Date: January 25, 2025

Citation: Siddhi S. Tiwaskar, Mahesh Rameshwar Bangad. Investigating the Impact of Interior Design on Employee Well-being and Customer Comfort in Banks. International Journal of Architecture and Infrastructure Planning. 2025; 11(1): 23–33p.

reflected through various means [4]. This research aims to gather customer and employee feedback on the furniture layouts of Indian banks, with a focus on their comfort and well-being. Additionally, the study seeks to understand their opinions and demands regarding futuristic ideas to improve the bank environment.

Significance

It is crucial for a bank to prioritize employee satisfaction to ensure high-quality service and performance. One way to achieve this is by designing well-structured workplaces that enhance employee well-being and productivity. Additionally, customer satisfaction and loyalty are vital for the long-term success of a bank. Conducting ongoing research provides valuable insights into informed decision-making. By focusing on these factors, banks can gain a competitive edge, and a commitment to innovation ensures long-term relevance in the ever-changing banking sector.

Aim

To study the impact of interior design and furniture layouts on employee wellbeing and customer comfort in the bank.

Objectives

1. Review the literature on the importance of layouts on customer satisfaction, employee well-being as well as typical bank layouts.
2. Collect data through passive observation and curate questionnaires to gain insights into employees' and users' comfort and well-being.
3. Analyze the data and represent data in various forms for better understanding.
4. Obtain opinions and feedback from both users and employees regarding futuristic ideas and concepts.

LITERATURE REVIEW

The connection between the physical work environment and employee performance is crucial in contemporary organizational settings. This literature review focuses on how the physical work environment affects employee motivation, subsequently influencing their performance, with a particular emphasis on the banking sector.

Impact of Workplace Environment on Employee Performance

Office layout and its effect on employees has been a topic of decision since mid-90's. Efstathiou's historical investigation into office and bank furniture design in the European community during the 1950s contributes a unique dimension to our understanding. It highlights how furniture design reflects and interacts with the societal and cultural norms of a particular era. This historical perspective emphasizes the evolving nature of workplace design and its historical ties to cultural and societal changes [5]. Colenberg, Jylhä, and Arkesteijn's systematic literature review provides valuable insights into the connection between interior office space and employee well-being. Their work examines various physical and psychological aspects that contribute to employees' overall health and satisfaction. The review offers a broader context for understanding how office design affects employee well-being holistically [6].

Workplace Environment and Employee Performance in Commercial Banks

Rorong's seminal work explores the relationship between the quality of the workplace environment and employee performance at PT. Bank Negara Indonesia Manado Regional Office. This research highlights the significance of a conducive work environment in shaping employee motivation and job performance [1]. Similarly, Samson's research focuses on the impact of the workplace environment on non-managerial bank employees in Nakuru Town. The study analyzes specific factors, including physical workplace elements, psychosocial aspects, and work-life balance, that may affect employee performance in commercial banks [3].

Customer Satisfaction

Efficient bank layout plays a crucial role in determining customer satisfaction, according to existing literature. Research indicates that the physical environment, waiting times, customer flow, privacy, adaptability to digital banking trends, and feedback mechanisms are all important factors that shape the overall customer experience. Optimizing these aspects of bank layout design can lead to increased customer satisfaction and loyalty in the highly competitive banking industry [7].

The literature review reveals a noticeable discrepancy in the existing research, particularly concerning user comfort and convenience within bank environments. Although several studies address the connection between the workplace environment and productivity, little attention is given to the comfort and convenience of users and employees in the banking sector. This discrepancy emphasizes the need for comprehensive research that assesses comfort levels in bank environments and captures perspectives on enhancing the overall banking environment.

METHODOLOGY

Research Design and Philosophy

For this study, we used an interpretive approach, recognizing that experiences in banks are highly subjective and may vary from person to person (Figure 1). Our research philosophy was grounded in understanding individuals' unique perceptions and experiences within banking environments [8].

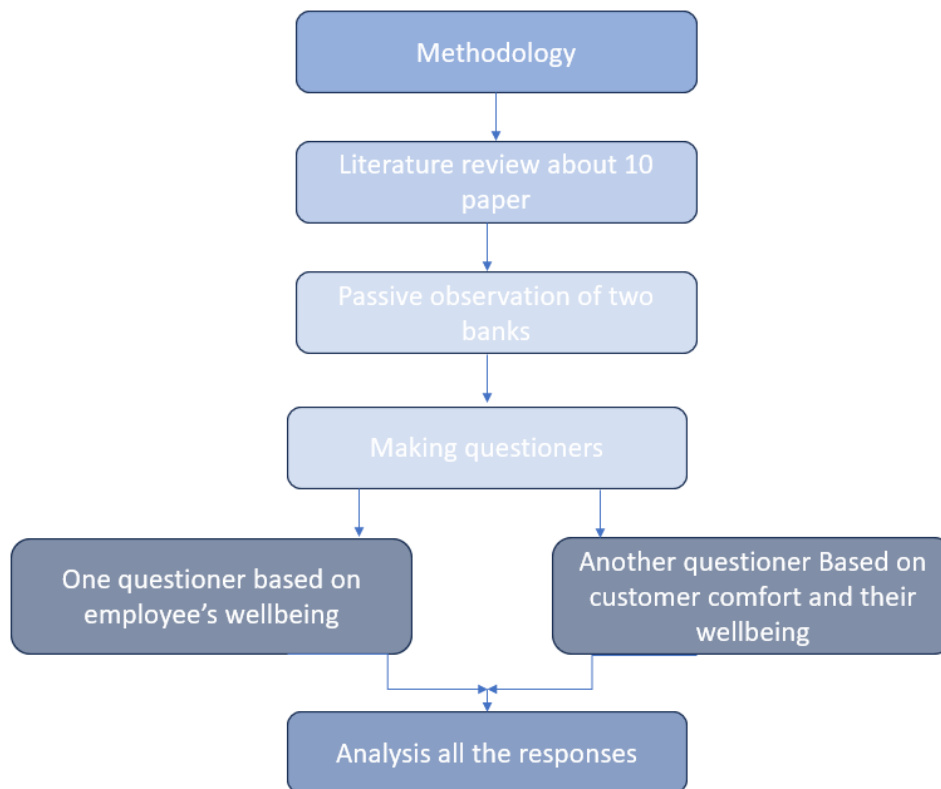


Figure 1. Methodology chart.

Approach

We adopted a deductive approach, guided by the researcher's personal observations and knowledge. This initial insight led to the hypothesis that individuals often had suboptimal experiences in banks due to issues, such as employee behavior, space constraints, and organizational inefficiencies.

Data Collection Strategies

1. *Passive Observation:* In passive participant observation, researchers observe and record subjects' behaviors in their own environment without interacting or conversing with them [9]. We selected two banks for an in-depth examination. This involved passive observation to gain a comprehensive understanding of interior design, employee behavior, and customer well-being in these settings.
2. *Surveys:* Based on insights gained from the case study, we developed two questionnaires. One aimed to gauge employees' perspectives on the furniture they interacted with and whether it contributed to their well-being. The other targeted customers to assess their level of comfort and satisfaction within the bank.

Data Analysis

1. *Qualitative Analysis:* We qualitatively analyzed findings from the case study, including observations and insights from the field. We identified themes and patterns related to interior design, employee behavior, and customer comfort.
2. *Quantitative Analysis:* Using appropriate statistical tools, we quantitatively analyzed responses from the surveys. We employed visual representations, such as pie charts, flow diagrams, and bar graphs to facilitate a clear presentation of the data.

Ethical Considerations

We prioritized ethical considerations by ensuring participant anonymity, confidentiality, and obtaining informed consent. Adherence to ethical guidelines and regulations was maintained throughout the research process.

Data Collection Method and Tools

The tools employed for this research included Google Forms questionnaires designed to accommodate two languages: English and Marathi. This bilingual approach ensured that respondents could comfortably engage with the survey in their language of preference, enhancing accessibility and inclusiveness. The questionnaires were tailored to capture valuable insights from users and employees within the banking environment. The user questionnaire began with demographic data collection, encompassing age and gender, providing a foundational understanding of the respondent pool. Subsequently, a range of question types, such as Likert scale, multiple choice questions, and descriptive type of questions were incorporated to extract nuanced insights on preferred visiting times, rating specific aspects of their banking experience, and getting in-depth opinions. Visual stimuli and open-ended questions were used to gather candid reviews and future-oriented perspectives on bank furniture layouts. Similarly, the employee questionnaire commenced with age and gender demographics and delved into employees' roles within the bank and the bank's location. Multiple-choice questions assessed the type of furniture utilized and the frequency of adjustments, offering insights into ergonomic considerations. Linear scale questions enabled employees to rate their comfort levels, and open-ended questions encouraged them to share innovative ideas for future bank furniture layouts. This bilingual approach, combined with a variety of question formats and visual elements, ensured a comprehensive exploration of comfort, preferences, and future perspectives for both users and employees within the banking environment, thereby facilitating a robust data collection process for the research.

RESULTS & DISCUSSION

In the survey conducted to assess the well-being and comfort of employees within the banking sector, a total of 30 responses were collected. The questionnaire commenced by inquiring about participants' age, gender, position within the bank, and the branch/address of their workplace. It was noted that 16.7% of respondents expressed hesitancy in sharing their gender, and a few individuals exhibited reservations by providing detailed addresses of their bank, indicating a level of discomfort associated with this aspect of the questionnaire. Subsequently, as the survey progressed to present multiple-choice questions pertaining to the furniture layouts, respondents demonstrated a notable

degree of comfort in providing their feedback. The survey culminated by inviting participants to share their opinions on forward-thinking concepts, such as the incorporation of a relaxation corner for enhanced well-being, and the integration of landscape features to enliven the overall working experience. These insights collectively shed light on the varying degrees of comfort and willingness exhibited by employees when engaging in different facets of the survey, underscoring the importance of thoughtful questionnaire design in eliciting comprehensive and candid responses.

The fact that 46.7% of employees frequently adjust their furniture arrangement (Figure 2) may indicate a level of discomfort in their work environment. This suggests a need for further investigation into the ergonomic aspects of the furniture provided.

An overwhelming majority of employees, 93.3%, concurred that (Figure 3) the arrangement of furniture within the bank directly impacts their work productivity. This high level of consensus underscores the critical role that thoughtful furniture layouts play in optimizing the efficiency and performance of staff members.

How often do you have to adjust your furniture arrangement to work comfortably?
30 responses

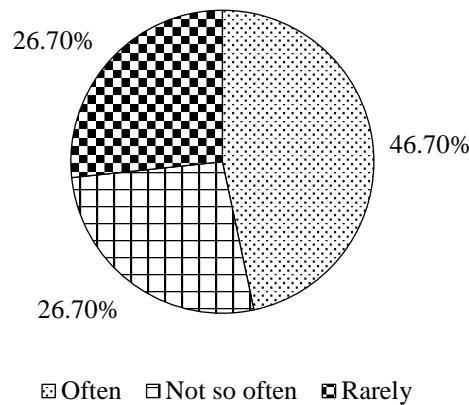


Figure 2. Furniture arrangement for comfort survey.

Do you believe that the furniture layout in the bank affects the productivity of your work?
30 responses

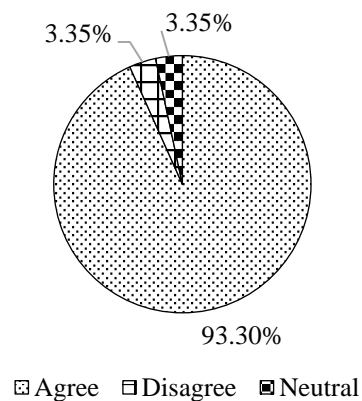


Figure 3. Furniture arrangement for productivity survey.

A substantial 76.6% of respondents expressed a strong preference (Figure 4), rating the presence of natural elements in the bank’s interior a 4 or 5 on a scale of 1 to 5. This notable inclination highlights a significant interest and appreciation for incorporating natural elements in future bank designs. It suggests a growing awareness of the positive impact of biophilic elements on the overall ambiance, potentially leading to a more inviting and harmonious banking environment.

A significant 76.7% of respondents not only endorsed the (Figure 5) concept but expressed a strong desire for the inclusion of relaxation areas and cozy corners within their bank. This underscores a deficiency in current interior layouts that may not adequately prioritize essential employee needs. Such oversight could potentially contribute to diminished well-being among staff members. Addressing this aspect of interior design is paramount for cultivating a workspace that promotes both comfort and employee satisfaction.

How would you feel about incorporating natural elements, such as indoor plants or green walls, into the bank’s interior design?
30 responses

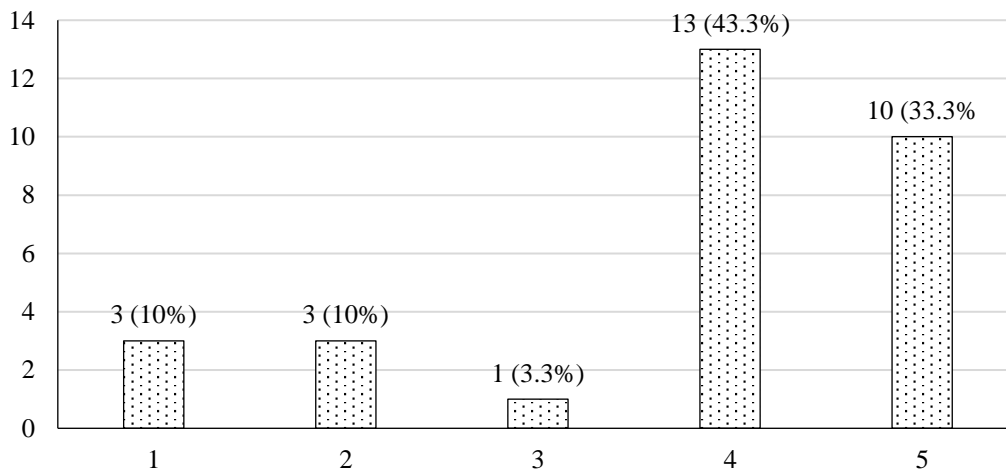


Figure 4. Additional interior changes suggestions survey.

What are your thoughts on having designated relaxation areas or cozy corners with comfortable seating for short breaks?
30 responses

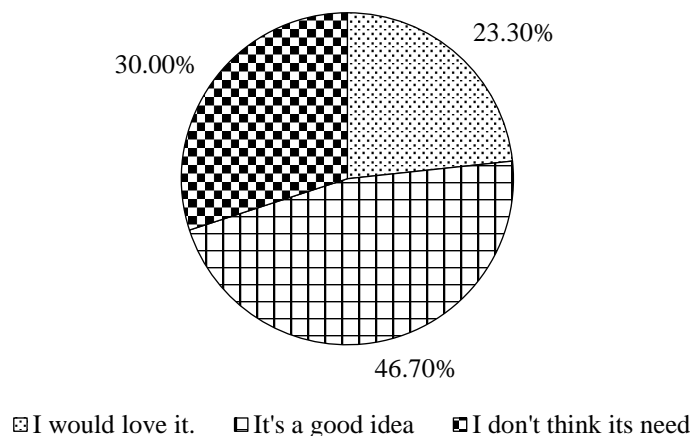


Figure 5. Additional comfortable seating options suggestions.

In the user questionnaire assessing comfort and anthropometrics of furniture within banking environments, a robust total of 141 responses were garnered, spanning an age range from 18 to 60 years. The questionnaire’s initial section sought information on respondents’ name, age, and gender, setting the foundation for a comprehensive exploration. As the inquiry progressed, participants were presented with a series of multiple-choice questions delving into their experiences with the furniture in their respective bank surroundings. Notably, a considerable number of respondents exhibited a keen interest in the topic, offering detailed responses even to choose-based queries. This heightened level of engagement underscores the significance of the subject matter, particularly in the context of banking environments. Further inquiries focused on preferences for comfortable seating and the potential integration of landscape features, offering valuable insights into user opinions and desires for future development in these spaces. These findings collectively illuminate the nuanced perspectives of users, providing valuable guidance for the enhancement of banking environments with a user-centric approach.

Most people (71.6%) prefer visiting the bank (Figure 6) in the morning and early afternoon. This is due to concerns about overcrowding, lack of waiting space, and instances of poor employee behavior. To avoid these potential problems, people choose to visit the bank early in the day. This shows that it’s important to address these issues to improve the overall banking experience for customers.

When during the day do you prefer to visit the bank?
 141 responses

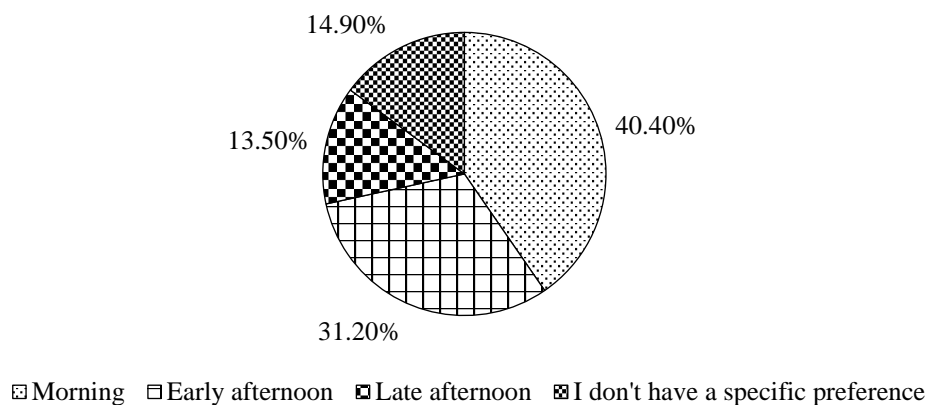


Figure 6. Bank congestion survey.

What do you think about the atmosphere of the bank?
 141 responses

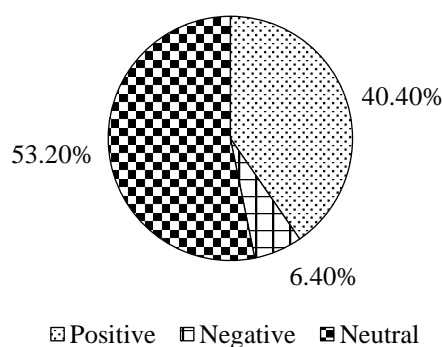


Figure 7. Bank atmosphere survey.

Based on the responses of 53.2% of the participants (Figure 7), the overall atmosphere of the bank is viewed as neutral. This implies that there is an opportunity to improve customer experience by incorporating more appealing elements, such as green spaces, comfortable seating, an engaging color scheme, and well-planned layouts. These additions seek to create a warm and welcoming environment, which could enhance the overall experience for customers.

Most respondents rated the current seating arrangement, space availability for form filling, and furniture layout as neutral (3 on the scale) (Figures 8–10). This suggests an opportunity for improvement and development, particularly in prioritizing customer well-being through enhancements in these areas.

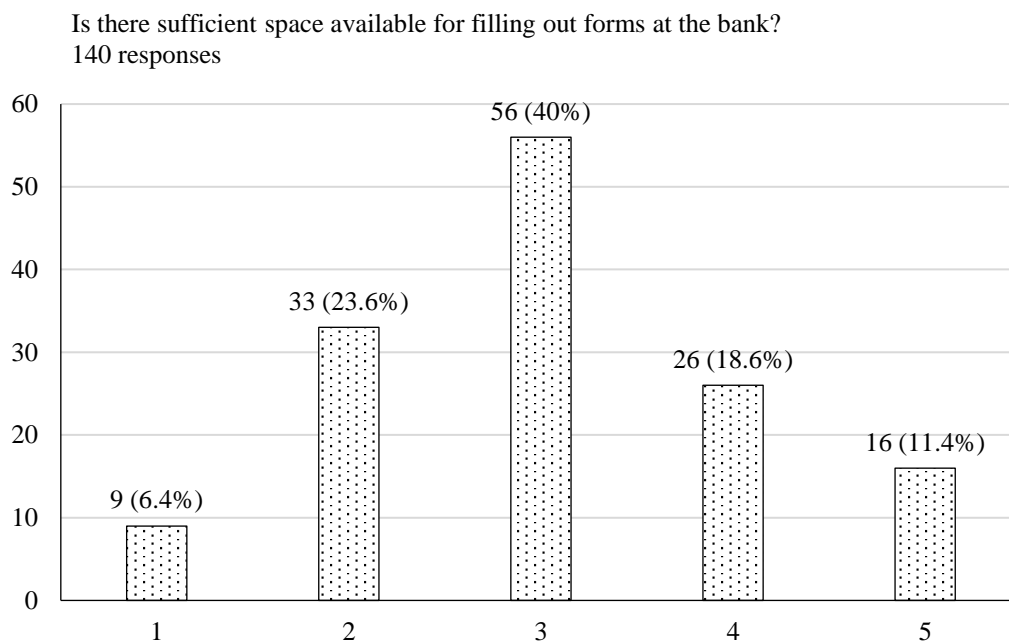


Figure 8. Workspace availability survey.

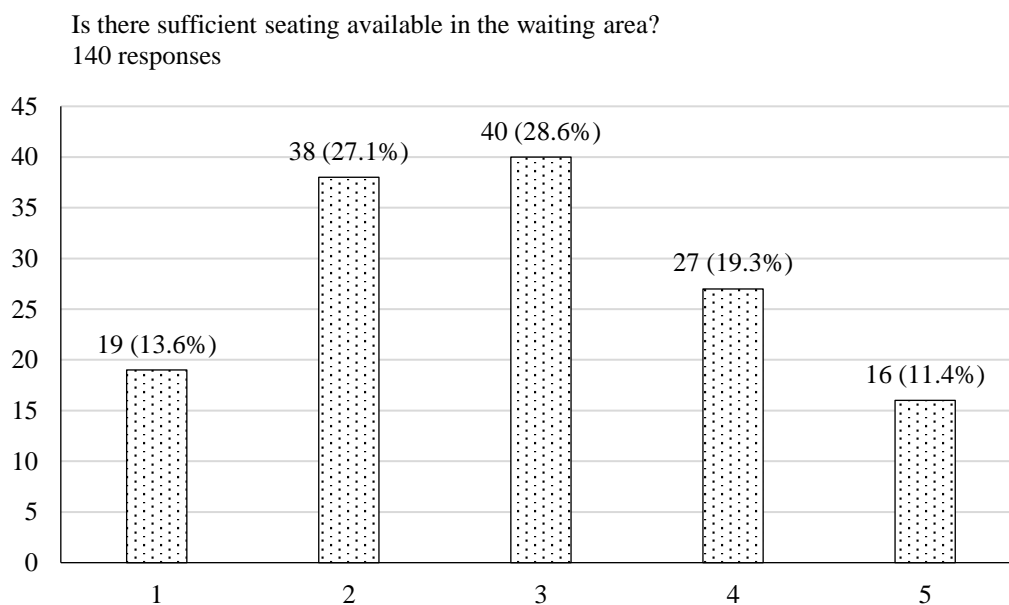


Figure 9. Seating availability in waiting area.

In response to the inquiry regarding the inclusion of landscaping elements in banks (Figures 11–14), a substantial 88.7% expressed agreement, underscoring the need to enhance the overall bank environment and create a more inviting atmosphere. When queried about their preference for bank interiors, 64.5% favored option A, reflecting a keen interest in incorporating a modernist color scheme.

Is the arrangement of the table and chair suitable for you to comfortably complete your form or perform your tasks?
 140 responses

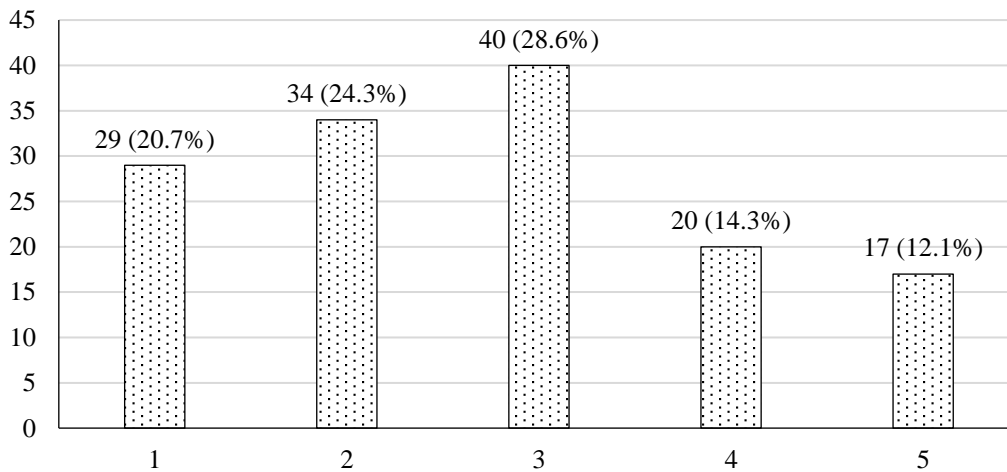


Figure 10. Human anthropometry survey.



Figure 11. Suggested seating options for waiting area.

Is landscaping important for enhancing the bank’s environmental and customer experience?
 141 responses

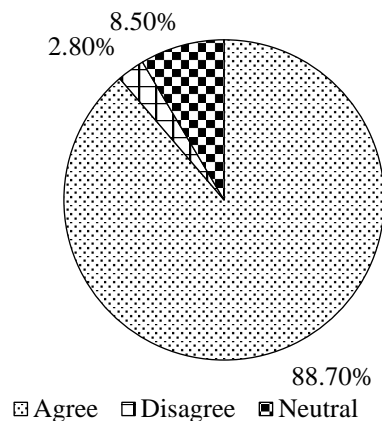


Figure 12. Importance of landscaping for enhancing bank’s environment.

Based on the options given for different seating arrangements, 59% of the respondents opted for option B (Figures 15–16). It is noteworthy that a significant portion of these respondents belonged to the age group of 30–60, indicating a preference for comfortable seating. On the other hand, 33.8% favored option C, and most of them were from the age group of 18–30. This indicates an inclination towards innovative, sustainable, and forward-thinking concepts that can add an element of enjoyment and engagement to the bank environment.



Figure 13. Suggested bank interior options.

From above pictures which interiors you liked the most?
141 responses

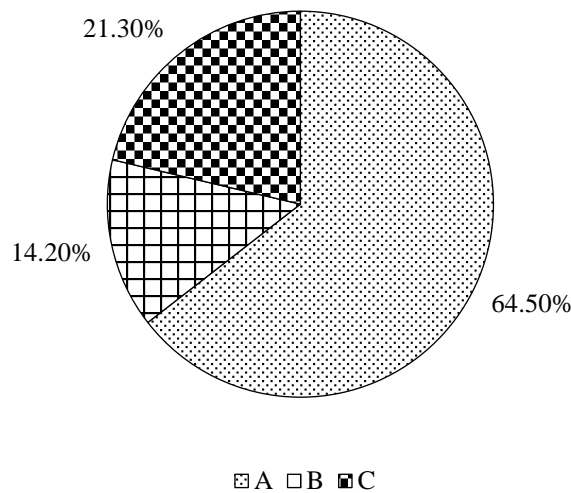


Figure 14. Interiors suggestion survey.



Figure 15. Seating arrangement options.

What seating arrangements would you prefer to see in banks in the future?
139 responses

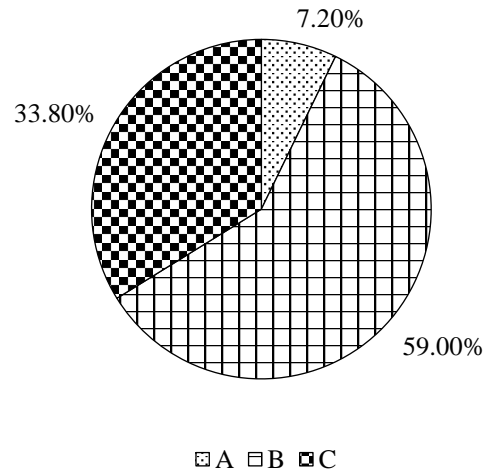


Figure 16. Suggestions for future seating options for banks.

CONCLUSIONS

Based on the analysis of the results from surveys conducted among both customers and employees, it has become clear that thoughtful interior design plays a crucial role in creating a comfortable and productive banking environment. To achieve this, it is important to address ergonomic concerns, optimize furniture layouts, incorporate natural elements, and provide spaces for relaxation. It is also important to cater to customer preferences for visitation times and create an overall ambiance that enhances the banking experience. These insights are valuable for developing future banking spaces with a user-centric approach.

REFERENCES

1. Rorong SV. The impact of physical work environment toward employee performance at PT. Bank Negara Indonesia Manado Regional Office. *Journal EMBA: Journal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi*. 2016 Mar 28;4(1).
3. Hansika WA, Amarathunga B. Impact of Office Design on Employees' Productivity; A Case Study of Banking Organizations of North-Western Province in Sri Lanka. In: University of Sri Jayewardenepura, Sri Lanka, 13th International Conference on Business Management (ICBM) 2016 Dec 8.
4. Solomon Y. The Effect of Working Environment on Workers Performance: The Case of Dashen Bank in Addis Ababa (Doctoral dissertation, St. Mary's University).
5. Rusli N. To Study the Relationship Between Bank Layout and Customer Satisfaction (Doctoral dissertation, UMP).
6. Efstathiou A. Design of office and bank furniture in the European Community in the 1980s in relation to society and culture. *Annexe Thesis Digitization Project 2018 Block 20*. 1994.
7. Colenberg S, Jylhä T, Arkesteijn M. The relationship between interior office space and employee health and well-being—a literature review. *Building Research & Information*. 2021 Apr 3;49(3):352–66.
8. Raj M, Bansal S. Customer satisfaction in banking sector—a case study of HDFC bank. *International Journal of Research and Analytical Reviews*. 2019;6(1):552–63.
9. Alharahsheh HH, Pius A. A review of key paradigms: Positivism Vs Interpretivism. *Global Academic Journal of Humanities and Social Sciences*. 2020 Feb;2(3):39–43.
10. Brancati, Dawn. *Social scientific research*. 2018: 1–384.