

Putting People First hamilton.co.uk



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Background

Putting People First

Operating 34 branches across Cumbria, South-West Scotland, West Northumberland and North Lancashire, the The Cumberland is committed to making a positive difference to the lives of the customers and communities it serves.

First founded in 1850, today the building society offers a wide variety of products – including savings and current account services, mortgages, insurance, Internet banking and was the first UK building society to offer a mobile payments service.

Often the only remaining financial services institution with a high street presence at many locations in the region, The Cumberland is determined to ensure its branches stay open to help, support and advise local people and businesses – in person – at the times that matter the most.

With plans to modernise the branch network on the horizon, The Cumberland wanted to understand which branch layouts and in-store technologies held the most appeal for customers. And how staff could deliver a more personal, human service in a branch setting.

"We were keen to give local people a chance to offer their ideas and shape how our branches might look and operate in the future – even if they're not a customer today," explains Bob Matthews, Customer Experience Manager at the The Cumberland.

"That's when we came up with the idea of a 'pop up' research hub on the high street where members of the public could drop in, have a coffee on us, and talk their ideas through with specially trained Cumberland staff," he continued.

So, when a retail outlet situated next to an existing branch in the centre of Carlisle became available, the building society didn't hesitate.

"It was the perfect spot to create a temporary store and showcase our ideas," says Bob. "All that remained was to make this vision a reality for a period of just four weeks."

The requirement

Creating a Pop-Up Store - Fast



The new pop-up research hub would feature wall-to-ceiling static displays, alongside giant AV screens that would present content, images, and messages designed to draw visitors in – and fire up their imaginations.

Presented with a detailed technology 'kit list' of requirements, the task fell to Darren Kelton, IT Service Desk Manager at the Cumberland, to find a quick way to source everything that would be required.

"The list included a lot of non-standard IT items we simply didn't have to hand," explains Darren. "It made absolutely no sense to purchase all this equipment, given that it would only be required for a matter of weeks. With deadlines looming, we were in a quandary as to the best way forward."

A quick conversation with the pop-up team responsible for setting up and dressing the temporary branch space revealed they planned to rent furnishings and other design elements. Armed with this insight, Darren did a quick search online and discovered all the AV and IT equipment he needed to source was available to rent.

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"It proved the ideal solution for our needs – and when we emailed Hamilton Rentals, they got in touch right away."

It was this initial conversation that proved to be a game-changer for Darren.

"We'd never done anything like this before and had to be hand-held through the entire process. Hamilton Rentals made everything easy, asking about things we hadn't even specified – like what inputs the TVs needed, the Wi-Fi set up we'd be using, and whether we'd thought about cabling."

The Solution

Making an Impact - Without Breaking the Bank

With every element of the requirement now specified, Darren received a detailed quotation that covered every aspect of the rental.

"Hamilton's made sure they got it right first time, by asking all the right questions upfront. That meant we knew we had a fixed cost that wasn't going to change, with an option to extend the rental if we needed to," confirms Darren.

"This made sourcing equipment for the pop-up store much more cost effective than having to go out on the open market to purchase items that ultimately were redundant to our every-day needs." One week before the pop-up store was due to go live, Hamilton's delivered six 55' LED smart TV screens plus wall brackets and a 55' multitouch screen that let visitors try out for themselves things like the building society's online banking service.

Alongside a powerful desktop system to drive the AV, the building society rented a number of iPads which staff would use to collect the public's viewpoints and report their research findings. These also allowed staff to demo things like the building society's mobile banking app to customers who had not encountered this service before.

"Everything arrived exactly as Hamilton's promised. What's more, they kept in touch throughout the rental period to ensure everything was running smoothly," continues Darren.

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The outcomes

Designing a Branch for the Digital Age

The pop-up research hub proved a great success. Over the four-week period, 600 members of the public came through the doors to share their likes and dislikes about everything from traditional teller counters to the best settings for private conversations.

"We wanted to understand why people visit branches, and which layouts and in-branch self-service technologies appealed most to customers. Each week we reset the images and layout of the pop-up store to test out opinions on different options and features, garnering a wealth of insight along the way," comments Bob.

During the evenings, Bob and his team hosted focus groups made up of a mix of customers and local people, where they could undertake deep dive conversations that really got to grips with what resonates with today's banking customers.

"While people value new technology that enables them to find out information and transact fast, it was clear that they want this to augment the face-to-face experience – not replace it," continues Bob.

"The findings from the research hub will help us create a new generation of branches that offer welcoming spaces where customers can come for personal help, use a cash machine and even do their digital banking."

Why Hamilton Rentals

Hiring all the AV and IT equipment it needed to bring its pop-up branch concept to life meant that The Cumberland was able to get up and running fast. With no time-consuming procurement process to go through, Darren knew that – with just weeks to go – everything would arrive in time for him to set up and install on-site.

"Hamilton delivered on every promise – and that took a lot of pressure off the project team," confirms Darren. "They were helpful and flexible at every stage of the process, and once we closed up the pop-up branch all we had to do was pack everything up ready for collection." But that wasn't the only benefit of working with Hamilton.

"Renting from Hamilton involved no capital expenditure, so we didn't have to worry about wasting resources on purchasing items that would be surplus to requirements once the project ended," confirms Darren.

Indeed, Darren and his team are again planning to rent equipment from Hamilton for another short-term programme in the near future.

"We have a week-long training programme coming up for 12 members of staff, and plan to rent laptops for the exclusive use of the delegates. Renting means we can ensure everyone will be using the same device, set up in the same way, and with the same applications – so they can simply focus on the business of learning.

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