

A modern lounge area featuring light grey upholstered armchairs with wooden frames, a round wooden table with a dark blue base, and a smaller yellow upholstered stool. The room has yellow curtains and a grey carpet.

Capital One Case Study

orangebox

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Client: Capital One

Project Size: 6,500 sq ft

Designers: CPMG Architects

Project Management: Capital One

Within our latest research we report on the challenges being faced by banks, and on the threats they face from technology companies, and – increasingly – from ‘blockchains’ technology. Later this year we will be publishing a major new report exploring in detail the challenges caused by new technology ‘generational shifts’ within banking and most other business sectors.

One worry for banks is the sheer number of clients and richness of access and information that technology companies enjoy. PayPal, for example, has 160m active users, Facebook more than a billion, and Amazon more than 250m. Compare this to the banks’ customer numbers: 200m for Citygroup, 107m for Santander, 52m for HSBC and 48m for Barclays.

The nature and pace of the changes in the banking sector are reflected in the findings of the Millennial Disruption Index, produced by Scratch (a Viacom company), which reported that 71% of millennials would rather go to the dentist than listen to what banks have to say. Almost 70% believe that in five years’ time we will pay for things in completely different ways; that access to money will be completely different; and that – perhaps most importantly – innovations will come from the likes of Google, Amazon, Apple and PayPal, rather than from banks.

This project by Capital One in Nottingham, England is an example of a bank meeting these threats head on. Capital One’s strategy is to evolve from bank to tech company, and its new state-of-the-art UK headquarters – with a software development studio at its heart – reflects this.

Attracting and retaining the right talent is key to the company’s evolution, so the working environment has been designed to be more casual, relaxed and welcoming, reflecting the preferences, working methodologies and aspirations of a younger, ‘cooler’, more tech-savvy workforce.

The choice of Orangebox products supports collaborative working, and helps make the space as agile and approachable for its visitors as it is for its workforce. Acoustic fabric curtains help to zone the space and enhance privacy where required.

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