

# The Design of Contemporary Banking Architecture as a Tool for Supporting Capitalist Societies

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IAD662 Dissertation

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BA (Hons) Interior Architecture and Design

Word count: 5,227



*Figure 1 - The HSBC building in Hong Kong. Designed by Foster + Partners in 1979, it was designed to be a symbol of commitment to Hong Kong, and is one of the most expensive buildings ever constructed.*

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## Abstract

The progressively neoliberal values of powerful ruling governments have generated a culture of large international banks with expanding portfolios of power and control over the working class. The vast hoarding of wealth by corporate groups has beget forms of architecture that reinforce banking's societal position, expressing an ethos of control, and communicating capitalist ideals. In this dissertation I will examine the contemporary architecture of banking, investigating what styles of communication can be found in the design of precedential capitalist buildings. The architecture of banks is a cornerstone for understanding Western society's relationship with capital, and the relationship between capital, the working class, and politics.

This research is presented as an analysis of several different key topics: how political power is articulated in banking architecture; how expressions of power and transparency create confidence in architecture; and the use of domesticity as a tool for manipulative design. These topics will be explored through the analysis of prominent contemporary bank designs: the DZ Bank Building in Berlin, the Bank of China Tower in Hong Kong, the HSBC Building in Hong Kong, the DNB Bank Building in Oslo, and Lloyds Bank Manchester flagship. These buildings represent significant examples of contemporary architecture, which each have an influence on the future development of the banking architecture genre. One of the themes that will be discussed is how architectural expression is used to obscure or promote the proliferation of capitalism, and the design techniques employed to exploit the architectural understanding of the working classes. I will examine throughout the chapters what techniques are used and what they communicate, and how they maintain the dynamics of control between banking and the population.

The research and conclusions in this essay will then be used as the basis for the theoretical ideas that my final portfolio project will be built upon. I intend to create an interiors scheme which examines projected visions of the future relating to neoliberalism and consumerism and considers the manipulation of working-class spaces by powerful corporations. I hope to represent this within an examination of retrofuturistic advertising styles, echoing the communication techniques of capitalist commercialism.

## Introduction

When considering capitalism expressed in the built form, the architecture of banking is perhaps the most precedented and explicit way to analyse the relationship between capital and the people. As a genre of design, banking has a significant architectural history and prominent styles of communication that are consistent across developed nations. As neoliberalism and financial prosperity boomed in the 1980s (Fisher, 2009), the banks that once aimed to appear imposing and secure (Booker, 1984) transitioned towards the digitalisation of currency, and had a diminishing need for high security. This change in banking's function and increase in available capital led to potential to generate new forms of architectural expression, and as this essay will argue, exploitation.

Capitalism can be defined as a system where "resources follow relative prices, which follow demand" (Zimbalist, 1989). It is a system of competition for the consumer's interest, which revolves around the principles of the free-market, where resources are privately owned and managed for profit (Haque, 2011). Throughout this essay I will be considering the architecture of banking with reference to capitalist society, with a key focus on the principles of competition and privatisation. This connects to the ideas of neoliberalism, a subsect of capitalism that exists to "maximise the profits of capitalists" (Spencer, 2016) through extensive privatisation.

One of the key concepts explored in this discussion is the political movement of neoliberalism reflected in architecture. As Western societies continue to progress towards more right-wing ideals (Miessen and Ritts, 2018), concepts of neoliberalism will continue to become more prominent in the expression of power in architecture. I will explore how the architecture of capitalism reveals these themes of privatisation and how it is manifested or concealed in the design of banking. The culture of neoliberalism has allowed banking and large corporations to flourish. The 2008 financial crisis led to a significant amount of Government money being transferred from public spending to private banks (Fisher, 2009), and despite the banks relying on state support to resolve the crisis, neoliberalism prevailed and presented capitalism as the only workable solution to further financial crashes (Fisher, 2009). Since the financial crash, there have been attempts by banks to restore the public image of banking, as explored in my third chapter on domesticity in architecture.

Throughout this analysis I will use the phrases *Western society* and *developed countries* to describe the locations I am exploring, looking at architecture in areas that are typically Western European or directly influenced by colonialism and the competitive atmosphere that capitalism generates. I chose to look at these developed countries because they are typically democracies with capitalist values, and are increasingly influenced by the recent "unprecedented development" of right-wing politics (Miessen and Ritts, 2018) and the "slew of privatizations" that began in the 1980s (Fisher, 2009). In this essay the themes and architecture in the analysis are referred to in relation to the working class. I define my reference to the working class as being a more contemporary and expansive example of the Marxist definition of proletariat, which refers to labourers (Baxandell and Morawski, 1973). This definition including workers within the bank whose "collective endeavors" contribute however unknowingly to the causes of neoliberal development (Baxandell and Morawski, 1973).

The first chapter explores how political power is expressed through the architecture of contemporary banking, looking at the DZ Bank in Berlin, Germany, as an example of a bank in a political location that reflects neoliberalist values in its design, and the Bank of China Tower, a building that displays the competitive relationship between China and the Western world. In the second chapter, the topic studied is how banks design trust and confidence into their architecture, with an analysis of the HSBC Building in Hong Kong as a key structure which influenced the design of both banking and architecture globally. The final chapter delves into the trend of domesticity in banking architecture, and how it is used to exploit architectural understanding to present a positive relationship between the working classes and the bank.

The buildings analysed for this chapter are the DNB Bank headquarters in Oslo, Norway, and the Lloyds flagship in Manchester, England, as both use the themes of homeliness to achieve a more familiar relationship with the working-class clients.

## Literature Reviews

Baxandell, L. and Morawski, S. (1973). *Karl Marx Frederick Engels, On Literature And Art*. 1st ed. Great Britain: ID Editions Inc.

This book helped expand my knowledge of Marxist theories on aesthetics. It is a concise collection of the basics of Marx and Engels' writing on aesthetics in relation to their political opinions. The two authors, Morawski and Baxandall, have each written several books before this one and are experienced in aesthetics, making their work a strong source for accurate research. Of the two authors, Morawski has a focus on aesthetics theories, while Baxandall is a Marxist theorist with a specialism in Marxist aesthetic writings. Morawski was the Warsaw University chair of aesthetics during the 1960s, as well as a visiting professor between European universities in Amsterdam and Poland, and American colleges like Berkeley and Boston. The second author, Baxandall, worked during the 1960s as an editor of the 'Studies on the Left' Marxist journal, and wrote a large bibliography of works called 'Marxism and Aesthetics' as well as editing a twelve-part series on the subject. I chose this book because it is one that contains the full bibliography of Marxist aesthetic writing but has condensed all the information into a shorter text, allowing me to understand a wide range of theoretical information. The concepts from this book have helped my understanding of political theory, as well as providing translations of Marx and Engels writings so that I can be directly informed on their original concepts. The knowledge in this book helped develop my expertise in critical reviews, an essential skill for reviewing the architecture I have explored in this essay.

Fisher, M. (2009). *Capitalist Realism : Is There No Alternative?*. 1st ed. [ebook] John Hunt Publishing. Available at: <<https://ebookcentral.proquest.com/lib/aib/reader.action?docID=954706>> [Accessed 22 December 2020].

*Capitalist Realism : Is There No Alternative?* Is a short book of less than 90 pages that provides a succinct analysis of capitalist realism and neoliberalism. The book popularised the phrase 'capitalist realism' among other critics and references popular culture throughout to make the complex topics more relatable to a broader audience, and to frame them in real world examples. The book explores the impact of capitalism on our society, in particular referring to the banking crisis of 2008 of which the book is contemporary, and analyses how the banking crisis positioned capitalism as a necessity rather than exposing it as the problem. This book was an essential source of research for presenting an analysis of capitalism that was grounded in real situations rather than concepts and theories. While this book is not specific to architecture, it contains an enjoyable breakdown of culture and politics, and an analysis of how our society has formed into an unwavering capitalist culture with references to other theorists. The book was also one of the particular texts I found that explored the relationship between capitalism and banking. Fisher himself was a philosopher and lecturer for the University of London, author to several other books, and ran a popular political theory blog.

Spencer, D. (2016). *The Architecture Of Neoliberalism : How Contemporary Architecture Became An Instrument Of Control And Compliance*. 1st ed. [ebook] London: Bloomsbury Publishing Plc. Available at: <<http://ebookcentral.proquest.com/lib/aib/detail.action?docID=4659171>> [Accessed 9 November 2020].

The Architecture of Neoliberalism is a crucial text for this essay. It is a recent example of the political analysis of architecture, examining how contemporary architecture has reinforced systems of control and compliance led by the leading classes. This book focuses on architecture that encourages compliance, by leading architects such as Zaha Hadid Architects, and discusses the wider impact within society. The author, Douglas Spencer, is a lecturer on critical thinking at the Architectural Association School of Architecture in London, verifying him as a strong source of academic reading. This book was key for developing my understanding of neoliberal theory and architecture, and for

supporting my opinions regarding capitalist architecture's design for control. I chose this book in particular because of Spencer's use of philosophy and sociological theory which underpinned many of the ideas, added strength to the arguments, and condensed complex ideas into easily comprehensible texts.



## Chapter 1: Political Expression in Bank Architecture

The debate over what makes a building political falls under several arguments, passive and active. Under the Marxian theories of aesthetics, all buildings carry a passive political power as any architect working in a capitalist society is unable to make architecture that is not itself reflecting capitalist ideas (Baxandell and Morawski, 1973). This is supported by the idea that "architecture operates in the service of keeping such existing power structures intact" (Gage 2019), which suggests that architecture is not only a passive participant in neoliberalism, but an active influence in maintaining it. However, one of the oppositional theories is that the use of a building and its location is what generates its political nature, and that it is the action of the community that politicise buildings: "spaces become political the very moment they are used as forms of control or influence" (Wendel and Aidoo, 2015).

The architecture of banking is linked to politics as closely as capital itself is linked to politics. To create architecture in developed societies there must first be capital, and in a sector such as banking capital is sourced from manipulation and profits generated from the privatisation of the public's money (Kurzgesagt, 2015). Because the key source of profits in banking stems from public confidence in the bank, it is essential for bank design to promote a positive front to the public, to maintain the status quo, and to ensure confidence in the bank.

### The Neoliberalisation of Experience

An example of a bank built within a highly politically influenced address is the DZ Bank Building in Berlin, designed by Gehry Partners. The deconstructivist work by Frank Gehry is typically some of the most recognisable monuments within cities, with distinctive motifs and forms that are largely unique to his work (ArchDaily, 2017). The exterior of the DZ Bank Building, however, is subdued, with some limited signifiers of the Gehry style in the forms of the windows in an otherwise unremarkable form (Sokol and Mafi, 2018).



*Figure 2 - The entrance to the DZ Bank Building, in Pariser Platz, Berlin, the square overlooked by the Brandenburg Gate.*

The building has two street frontages, one facing the Brandenburg Gate, looking towards the Reichstag, and the other looking over the 'Memorial to the Murdered Jews of Europe', with both sides clad in a limestone to match the Brandenburg Gate (ArchDaily, 2017). The structure is juxtaposed between its two adjoining structures, one being the American Embassy, and the other being a residential block. The building emulates this disconnect, by being part bank and part residential development. Designed similarly to the surrounding building typology, the DZ Bank Building contains an open central courtyard around which the bank is inwardly focused, however this courtyard is enclosed amongst the deconstructivist forms of Frank Gehry's design.

Despite the building's prominent position in Berlin, the external faces of the bank are muted and innocuous compared to the guarded extravagant forms within (ArchDaily, 2017). The building does not draw attention to itself amongst the iconic neighbouring structures, instead withdrawing the creative expression to the interior courtyard of the building. The bank's enclosed design has created an environment where the



architecture within is designed to be exclusively enjoyed by the bank workers and cannot be experienced by members of the public. This gives a particular power to those within the bank over the value of architectural experience.



*Figure 3 - The courtyard of the DZ Bank Building designed by Frank Gehry. The courtyard contains a conference hall and is overlooked by the bank offices.*

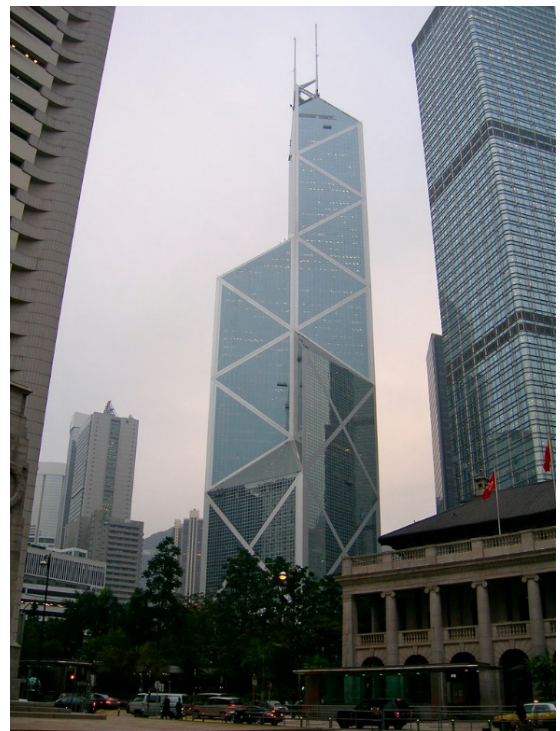
This theme of concealing the banking design from the public seems to correlate to the bank's location within the formerly socialist East Germany, a society that was once communist and now is part of the unified democratic Germany. The bank reflects this location within the former socialist state by rejecting the themes of shared experience and creating a neoliberalist privatisation of experience.

The location of the bank in the political heart of Berlin brings to question what the design is choosing to communicate. Architecture is "inherently complicit in supporting the status quo of the existing wealth and power

structure" (Gage, 2019), and this building's design is immersed in themes of privacy with a cage-like roof guarding the courtyard. As a building that expresses the wealth of Germany, DZ Bank has a deliberate quietness to it. It presents an external front of being subdued and residential, unobtrusive to the surroundings with plain facades and appropriate heights. This structure expresses its wealth not to the exterior, but the interior, unintentionally reflecting the true nature of neoliberalism and the privatisation of public resources. The concept of banking is to generate profit from public money, and this bank has used that public money to create private enjoyment. The design conceals the wealth of the bank, subverting its own influence, and hides its power.

### **The Architecture of Political Controversy**

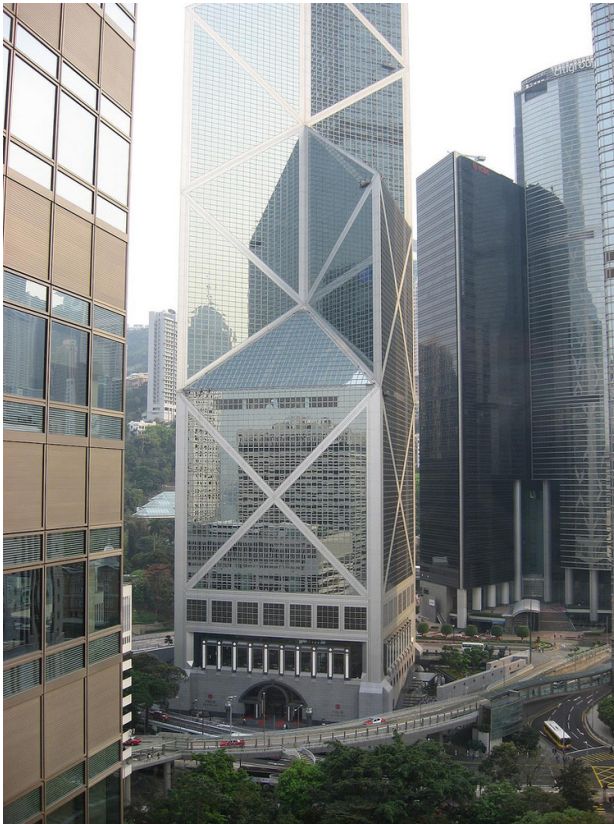
A banking building with a strong political influence is the Bank of China Tower in Hong Kong. Built in 1989, the architect I.M. Pei was commissioned by the Chinese government to create the tower as a modernist presence for the Bank of China within Hong Kong (Du, 2018). At the time, the tower was the tallest structure outside of the United States of America, reflecting the competitive architectural atmosphere in Hong Kong, and between China and the USA (Kroenig, 2020). The competitive energy between China and the USA is not only regarding the advance of architectural technology, but the ideological distance between the USA's antagonistic democracy and China's authoritarian communism, especially with the Vietnam war ending only 14 years earlier (Kroenig, 2020). The architecture of this tower also reflects the developing relationship between China and capitalism. During the 1980s, China began allowing the



*Figure 4 - The Bank of China Tower, Hong Kong, criticised for having 'X' forms on the exterior, a symbol that implies death in China.*

development of private companies within its communist state (BBC News, 2019), moving its ambitions towards more business orientated privatisation. Although China is not by name a capitalist nation like the other architectural locations I have examined, the Bank of China Tower exists as an example of the socialist state of China's ultimately capitalist ideals. The tower is designed to be tall and visually significant (Du,

2018), created as an expression of China's influence within the British colonialist state of Hong Kong, with the tower completed seven years before Hong Kong exchanged from British to Chinese ownership.



*Figure 4 - The base of the Bank of China Tower, flanked on all sides by roads with limited pedestrian access. The reflective glass exterior creates reflections of the surrounding buildings.*

The Bank of China Tower was a controversial contemporary architecture development from the beginning of its construction, with preferential treatment offered to the Chinese developers of the site, establishing low public opinion of the project (Du, 2018). The land for the tower sold for half its value, and there was significant outrage that the architect I.M. Pei did not follow the Hong Kong rule of consulting a feng shui specialist (Bugaric, 2019). The construction of the tower was interrupted in 1989 by the student protests in China, and the publicity for the building had to be greatly reduced after the Tiananmen Square Massacre as the general opinion of China was extremely negative (Bugaric, 2019). The competitive atmosphere and political concerns surrounding the tower resulted in a building that is disapproved of by Hong Kong residents and feng shui masters, with the building considered to be "akin to knife blades aiming at the building's neighbors" (Du, 2018).



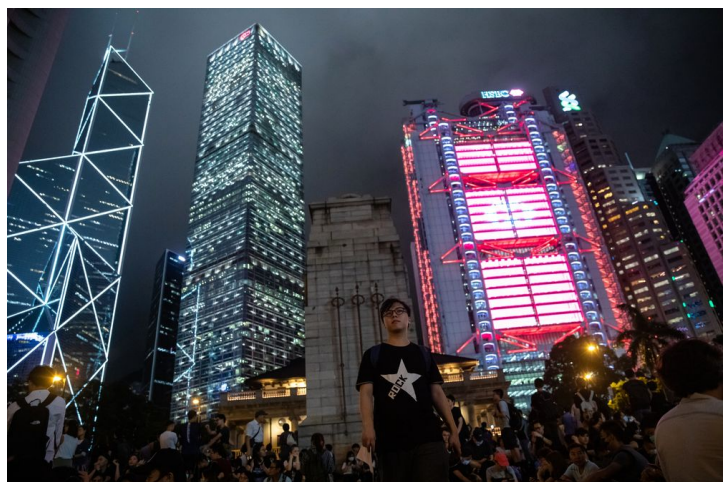
## Chapter 2: The Design of Confidence in Bank Architecture

A significant trend in corporate architecture is the glass high-rises that are seen in most cityscapes (Parafianowicz, 2012), designed to reflect prosperity and solidify confidence in the brand identity of the bank. This genre of design is popular for all categories of business architecture, with many high-rise buildings having open interior layouts using glass to maximise the distribution of natural light. This type of architecture is intended to communicate the wealth of the company within, using the building to manifest the company's importance within society by disrupting the city skyline with their architecture. This glass design style also represents a visual metaphor for honesty and openness (Richards, 2006), as well as the glass and metal construction relating to themes of strength and transparency. For the world of banking, this is a style of communication that suits the ethos that contemporary banking tries to represent, building customer confidence and reflecting themes of trustworthiness and success.

While high-rise buildings represent a positive view of the company within, they are also vivid expressions of capitalism. These towering buildings by their essential design are removed from the society below. They are a representation of disconnect and superiority, a hierarchy towering over the working classes, creating a space that is exclusive and unavailable. It is a distinctly capitalist building type, a display of ambition and money, of using the cheapest amount of land and maximising the amount of profitable space justified with an argument of technological innovation (Sims, 2016). To view a high-rise building from below is uncomfortable, they are not created for pedestrians, and their exterior cannot be viewed by those within them. They are designed to be competitive, to be viewed by those in the other skyscrapers, to be seen in magazines and journals (Glancey, 2015). As architecture continues to work in favour of the ideas of capitalism, "neoliberalization was from the very beginning a project to achieve the restoration of class power" (Spencer, 2016), high-rise buildings are a tool that supports these ideals of power and hierarchy.

### HSBC Hong Kong – a Capitalist Construct

Perhaps the most famous architect of corporate design is Norman Foster, who is arguably to capitalism what Albert Speer was to Nazi Germany (Britannica, n.d.). Foster + Partners' handiwork has manifested the built form of some of the most recognised capitalist brand identities of the 21<sup>st</sup> century, and the notoriety of the company signifies any design by Foster will have an influence on future architecture, setting a precedent that other architects will follow. This offers Foster + Partners a significant opportunity to represent ethical and considerate practice, while their recent withdrawal from environmental agreements disastrously sets a major precedent for other architectural practices (Walter, 2020).



*Figure 5 - A view of the 2019 Hong Kong protestors opposed to new anti-democratic laws, stood in front of the (left to right) Bank of China Building, Cheung Kong Centre, and the HSBC Building.*

However, the customer may not immediately perceive these issues. As an example of capitalist architecture, the HSBC building in Hong Kong is an interesting case study that provides some of the best documented examples of capitalist architectural expression. Built in 1986, the bank headquarters was the first major project of Foster + Partners and one of several collaborations with the banking conglomerate. The aim of the design was to establish HSBC in the built form (Foster + Partners, 2020), creating a luxury manifestation of wealth in HSBC's home nation, offering a visual prestige and security, and creating confidence in this

interpretation of capitalist wealth. The neighbouring Bank of China Tower discussed in the first chapter was built partly as a competitive statement against the HSBC Building (Du, 2018), with the Bank of China Tower being taller and with a lower budget, as seen in figure 6, but less popular than the HSBC-owned structure (Bugarcic, 2019).



*Figure 6 - The entrance to the HSBC building in Hong Kong, where employees travel through a glass panelled ceiling.*

The HSBC Building was designed with an exterior supporting structure, in a way that creates a free, open plan interior and a large open central void. The external structure expresses not only the composition of the building, but the stability of HSBC, creating a visual metaphor that exploits themes of honesty and openness, generating ideas of customer confidence through its transparency. The bank's

glass exterior is now typical of the Hong Kong area, but at the time was still a contemporary innovation (Foster + Partners, 2020). The building encloses the central void in levels of workspaces, connecting the workers through the openness of the interior, leaving no hidden spaces to visually manifest secrets, translating concepts of security through the dominant structural members throughout the building.

### **Architectural Alienation between Bank and Society**

Beyond the obvious aspects of the visual experience, for the staff within the HSBC building the open central void creates an environment which generates an atmosphere of being watched and surveilled, a glass monolith that allows no secrets and no hidden spaces. One of the more ironic characteristics of the design is the escalators that manoeuvre workers through the glass ceiling to enter the office, a subtle but none the less powerful statement for control over the worker. This physically manifests the disconnect between the Hong Kong workers and the architecture of the building, relating to its identity as a British-made structure that is disengaged from the society around it, with all its connotations of imperialism, power, and workforce control.

HSBC created this headquarters as a “visible demonstration of the bank's commitment to its birthplace” (Ravenscroft, 2019). At the time of construction, Hong Kong was a British territory, and the bank broke its commitment to Hong Kong by hiring



*Figure 7 - The interior void in the HSBC Building, showing the open central void and suspended workspaces.*

an English architect and prefabricating the skyscraper in the UK, America, and China (Ravenscroft, 2019). The HSBC building is a visible product of globalisation, a building that has been constructed across the world and shipped to site, reflecting the colonialist era of Hong Kong under British rule, and expressing the wealth and history of this prominent trading location. As one of the most expensive structures ever built (Ravenscroft, 2019), it's questionable how much of the money invested into this building benefitted the community of Hong Kong.

This disconnect of the HSBC Building from the Hong Kong community reflects the Marxist principle of alienation, of a product that is separate from the worker (Baxandell and Morawski, 1973). The building was designed by Foster + Partners, who as a British architectural practice, exist in an entirely opposite part of the world both geographically and culturally. The British designed and constructed building was built by and is now inhabited by Hong Kong workers, whose cultural voices cannot be heard in the monolithic structure.



### Chapter 3: The Design of Domesticity in Bank Architecture

With the increasing trend of neoliberalism in politics and the privatisation of public spaces (Wendel and Aidoo, 2015), it would be expected that politically influenced architecture would reflect this privatisation, in the form of adopting public domestic typologies. One of the contemporary design tools in bank architecture is to replicate the design of home environments as a method to communicate friendliness and safety. The economist Hayek suggested that socialist methods are "emulated in order to spread the cause of neoliberalism" (Spencer, 2016), and this building takes the socialist principle of public housing and has privatised the style into a bank. This trend in design creates buildings and interiors that feel domestic and welcoming to the public, abusing the working classes understanding of domestic environments to improve their perception of the bank's identity.



*Figure 8 - DNB Bank headquarters in Oslo, designed to appear like a stack of residential properties.*

#### Domesticity as Deception

An example of a bank building which presents a domestic front to its viewers is the 17 storey DNB Bank headquarters in Norway, designed by MVRDV. This structure from 2012 is a product of influence from other global architecture and is representative of how domestic themes are used in corporate architecture to inspire trust, and in this case, conceal a financial history (Frearson, 2015).

While the HSBC building was designed to create confidence through prestige and power, this building was designed to conceal the power and history of the bank. The architects, MVRDV, have spent much money and time to create a bank that does not appear like a bank. The building was designed in a fragmented, pixelated style like a "cluster of domestic-scale properties" (Frearson, 2015) rather than the towering 17 floor structure it really is. DNB Bank wanted to generate a building that was separate from the financial crisis, more like a residential estate than the powerful representation of financial power that the structure truly is (Frearson, 2015).

The brick façade uses locally sourced material as a conscious choice to make the building appear visually separate from the glass high rises that usually dominate the bank architecture genre (Parafianowicz, 2012), to create a less corporate, more approachable bank. This structure is an example of adoption of typically working-class architecture styles by wealthy designers, to encourage working-class people to not recognise the power of the banking corporation within this building. The pixelated style is intended to conceal the mass of the structure (Frearson, 2015), using design methods that are candid manipulations of working-class people's perceptions of architecture. The design abuses the residential style to make the viewer feel like they can trust the people in this building.

## The Privatisation of Residential Design

The residential reimagining of banking is not exclusive to the office spaces. The Manchester Lloyds Bank is a flagship store completed in 2017, where designers Mworldwide aimed to create a “omnichannel experience” of welcoming interactions and digital security (Mworldwide, 2017). The design of the interior takes elements of domestic trends to make a space that seeks to be inviting, with tonal greens to submerge visitors into the branding for the bank. The comfortable atmosphere of the interior is designed to encourage customers to stay longer, with soft furniture, warm lighting, and an in-house coffee bar (Brignall, 2017).



*Figure 9 - Lloyds Bank Market Street Manchester, an open space with domestic style meeting and working spaces*

This flagship from Lloyds is not the first bank to redesign their high street presence to emulate a domestic interior. This design trend has been popular amongst other banks, suggesting it is not just a design decision, but a financial one. On the surface these designs simply display the banks focus on customer experience, however they also manifest the developing knowledge of how best to encourage brand loyalty and confidence with Lloyds. This increase in customer opinion then encourages customers to feel confident with saving their money with the bank, therefore increasing the bank’s capital.



*Figure 10 - Lloyds Bank Market Street Manchester, one of the seating arrangements that appears particularly domestic, with ornaments and plush furnishings*

Domesticated private spaces are part of the neoliberalist ideas of "refashioning and repurposing of architectural theory" (Spencer, 2016), creating new ways to use existing designs to advance capitalist gains. The interior uses the perceptions of the working class against them, presenting a space that feels comfortable and familiar by emulating a home interior. This styling conceals the true nature of banking, of collecting capital and maximising profits, and maintains the power of the bank by cloaking it with a friendly front.

This domestic style flagship bank is part of a new increasing competition within high street banking. After the Lloyds flagship opened, a Nationwide bank with a

similar style of interior experience opened only a month later within the same Manchester street (Brignall, 2017). This reflects how these innovations exist only partly for the improved user experience, but also as examples of Capitalist competition, with imitations of the idea manifesting before the original has even proved successful. This rapid generation of similar interiors supports the criticism that capitalism does not breed innovation, but instead creates an industry of copycat uninspired designs (Baxandell and Morawski, 1973).



## Conclusion

This essay has displayed an analysis of banking architecture in developed societies across the world. The aim of this research was to examine how large banks use architecture to represent a positive illusion of the corporation, as a protective screen to obscure their true exploitative nature. As the popularity of right-wing ideals and neoliberalism continues to develop (Miessen and Ritts, 2018), the architecture of banking will continue to reflect the society in which it is built, manifesting this relationship between privatisation and capital. The goal of this essay was to explore what design tools bank have employed to manipulate working class people, to encourage more critical perceptions of architecture, and analyse how profit-driven capitalist cultures generate architecture that identifies with these issues.

The two key design expressions that were explored in the analysis were designing to inspire trust and designing to exploit domesticity. These are both genres that have been utilized in the architecture of banking to create buildings that express the character of the bank's public identity. Whether the bank wants to appear prestigious and competitive like the Bank of China Tower or muted and relatable like the DNB Bank Building. These expressions of design are tools that architects use to maintain the hierarchy of power in capitalist societies (Gage, 2019).

The buildings examined each show a different aspect of the relationship between contemporary banking architecture and the political position of Western societies. The DZ Bank visually manifests the themes of neoliberalism, using the capital from public banking to create private enjoyment, concealing itself with an unobtrusive front. The Bank of China Tower reflects on the challenged relationship between capitalism and authoritarian communism, and the competitive dynamics between Western nations and China. The HSBC Building exercises ideas of trust and honesty through its architecture of glass and steel, a disconnected product of globalisation within a Hong Kong that continues to fight for its democracy. Both the DNB Bank Building and the Lloyds Manchester flagship use design to manipulate forms of domestic architecture to create an environment that is separate from banking's erratic and failed history, creating a privatisation of working class architectural styles.

The research displayed the close link between politics and banking, and how banks have used the architectural understanding of the worker to create buildings that exploit working class people's knowledge, to generate a positive public perception of the bank. Throughout my research into the architecture of banking I have been surprised by the extent of design techniques which manifest the political position and power of the banks. The original hypothesis that banks are subtly designed in ways that present a misleadingly welcoming front proved beyond true, demonstrated by researching significant contemporary bank designs in developed society. The analysis of the architecture in this essay has displayed how banks are no longer designed just to reflect their influence, but to disguise their power and relate more to the working class from which they profit. The architecture of banking exists not to protect money, but to protect the bank's public image, and to present a front that conceals the neoliberal control that the banking industry represents.

The research undertaken in this dissertation will be an essential basis for the work in my final portfolio project, providing a theoretical research-based grounding to the development of my proposed design scheme. My findings based on the exploitation methods that the architecture of capitalism employs will be a crucial aspect of this project, as I look to further explore the concepts of neoliberalism and consumerism in relation to corporate power. The dynamics of the relationship between the working classes and powerful commercial groups was a key idea that generated the content of this essay, and I hope to further examine and expose this relationship in my final portfolio project.

## Figures List

### Figure 1

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### Figure 2

BuildingButler, (n.d.). *Gehry Partners, Berlin, DZ Bank*. [online image] Available from: <<http://www.buildingbutler.com/bd/Gehry-Partners/Berlin/DZ-bank/3669>> [Accessed 31 December 2020].

### Figure 3

Da Campo, N. (2001). *DZ Bank Building / Gehry Partners*. [online image] Available from: <<https://www.archdaily.com/883729/dz-bank-building-gehry-partners>> [Accessed 31 December 2020].

### Figure 4

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### Figure 5

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