# Interiors Buildings Cities Graduation Studio

Research Plan

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Introduction Interiors Buildings Cities

#### Change of Central Bank's Interrelationship With The Public

Speaking about banks, we usually come up to the idea of saving deposit, loan, or funding. These services are mostly used by the public for decades or even centuries without any hesitation. Bank is one of the most common industries that everyone can experience, for instance, businessman, shopkeeper or even housewife. Every one of us is enjoying their services for granted while we fail to reveal its changes of relationship with the public and the reasons behind.

Bank in the past was functioned as a mediator that could connect the debtors and creditors, it could help the creditors save their searching and screening costs by collecting and verifying information, comparing information with alternatives, assessing potential outcomes, and evaluating the motives of the borrowers. At the meantime, bank could spread risks by their diversity of clients and financed projects, benefitting from its growing scale, specification, and risk diversification.1 In the current society, banks are doing similar jobs in addition with more financial services on stocks market and mortgages. However, under the trend of digitalization in recent decades, a huge and rapid transformation happened. Most transactions were transferred from tellers to ATMs, also most financial services could be provided online. These changes have been gradually lowering the opportunities for the individuals to understand the working process of the banks as well as their coming policies. The relationship between banks and public has been overhauled due to digitalization.2 Banks with competitive rates or magnificent storefront are no longer sufficient to retain individuals, even though differences remain between banks. The experience and relational aspect have become the main focus of the public, and this will be an inevitable topic for central banks to deal with in the coming future.

Currently, central bank's role in the economy is the back-up of

the commercial banks or their last resort, also they act as the advocators to push monetary policies that are beneficial for the economy of a country. Therefore, it is the central bank's duty to understand what the needs of the public are requesting so as to come up the best policy for the society. Neither only analyzing the statistics collected from online nor simply listening to the experts of the field, what the central bank should work on now is to bolster the communication strategies with the public and to facilitate mutual understanding. These will be the ways to reestablish the relationship of trust with the public and guide them through the economic changes.

<sup>1.</sup> Goor, W. B. and L. van. (2020). Banking: what is it and why do we need it? In The basics of money and banking: From ancient coins to credit and Cryptos (pp. 93–100). essay, VU University Press.

<sup>2.</sup> Baudry, J. (2018, July 11). Why the banking sector needs PR now more than ever. NATIONAL. Retrieved October 19, 2021, from https://www.national.ca/en/perspectives/detail/why-the-banking-sector-needs-pr-now-more-than-ever/#site-pages.

#### **Academic Positioning**

#### Technological Advancements, Position of Architects & Repositioning of Banks

In order to assist students to understand the background of the graduation studio, lectures and readings were given and assigned by different tutors. Despite the fact that finishing only few readings will not allow me to be conscious of all details about banking, I am still able to figure out the framework of banking and give out responses that can reflect my academic positioning. The following edited reading responses will point out the impacts of technological advancements, position of architects and repositioning of banks, by which an academic positioning about the relationship between central banks and the public can be sum up.

The first reading response has attempted to correlate both articles "Office Buildings and Organizational Change" by Francis Duffy and "The Contemporary Workplace" by Daphne Spain, asking a question: To what extent did the office technology change the organization of office design, thus affect the office gender stratification?

Office spatial organization and office technology have always been correlated as both will bring enormous impacts to the working environment of staff and their occupational status. However, have we ever thought of that office technologies are indeed correlated to the formation of gender stratification in the office?

"This lack of spatial control both reflects and contributes to women's lower occupational status by limiting opportunities for the transfer of knowledge from men to women. [...] workplaces are structured to provide different spatial arrangements for the typical working woman and the typical working man and how those arrangements contribute to gender stratification." <sup>3</sup>

Daphne Spain has illustrated how the spatial segregation

of office removed working women from observation of and input into the decision-making processes of the organization and provided working men more opportunities to acquire both formal and informal managerial knowledge from the seniors. To explain such phenomenon, Spain also mentioned the word "visiposure" which is the crucial factor to speed up one's upward mobility in the office. Therefore, it can be proved that sufficient "visiposure" and removal of spatial segregation can provide working women the opportunities of acquiring knowledge from the seniors, thus make the gender stratification vanish.

However, to help remove the gender stratification in the office, the advancement of office technology is a vital point that we should not overlook because the office technology is exactly the key that hindered the destruction of gender stratification. Mentioned in "Building and Society" by Francis Duffy, total air-conditioning was possible by 1956 and small rooms could be controlled from all other spaces. Such technological advancement has enabled to form a relatively deep space within a compact plan form, for instance, Empire State Building and Seagram Building. 4 In other words, more small rooms for the seniors can be divided and separated from the subordinates. The situation will be even worse than before that face-to-face interaction among several levels of managers and subordinates will reduce. The occupational status of working women will not be improved through increase of "visiposure" or removal of spatial segregation.

Nonetheless, the advancement of office technology is not a proactive reason to cause gender stratification but one of the elements hindered the removal of that. Therefore, what I propose to improve the situation of gender stratification is to re-consider the permeability of workplaces like the promotion of office landscaping. Seemingly, it is one of the effective ways to

<sup>3.</sup> Rendell, J., Penner, B., & Borden, I. (2009). The Contemporary Workplace. In Gender space architecture an interdisciplinary introduction (p. 118). essay, Routledge.

<sup>4.</sup> King, A. D. (2003). Office buildings and organizational change. In Buildings and society: Essays on the social development of the built environment (p. 272). essay, Routledge Taylor and Francis Group.

facilitate more interactions between working women and the seniors though it may also lower the efficiency of workers due to lower privacy.

This reading response focuses more on the correlation between gender stratification and office technological advancements, but the situation can also be applied on the public relation of central banks with the public. Due to the advancing digitalization, central banks have been losing the direct interaction with the individuals who can enjoy the online financial services. Technology is one of the crucial elements that define the boundary and relationship between these two stakes.

The following reading response is about the article "Corporate Towers and Symbolic Capital" by K. Dovey, questioning about the social position of architects. In what position should architects place themselves between assisting corporates' advertisement on commercial development and revealing the severity of global environmental issues behind the corporates?

In the commerce-driven society nowadays, many corporates in the world, for example, HSBC, Apple, CCTV, or Microsoft, possess their own towers or office buildings as their headquarters. All these buildings share one common thing which is not only as a workplace but also as an image of distinction from other corporates. These corporates have shown their ambitions on trying to become the monopoly of their field, illustrating a fact that they are also eager for uniqueness of every aspect, including the design of their own headquarter. However, behind all these magnificent advertisements and images, most of us have overlooked the actual impacts brought by these corporates to the other side of the world. More important is that how should we, as an

architect, position ourselves between the corporates and the global environmental issues?

"Collectively these meanings lead to a city where every building wants to be different – to claim identity, authenticity, and power. These forces are likely to lead to an increasingly diverse skyline of new images forever seeking distinction. And they are also likely to lead to a taller skyline where today's landmarks are lost in the crowd or to whatever new range of images claims their meanings." <sup>5</sup>

Frankly speaking, this paragraph from "Corporate Towers and Symbolic Capital" by K. Dovey has well illustrated the current situation of Hong Kong which is one of the most powerful finance cities in the world and where I come from. Every one of the skyscrapers in Hong Kong masking with high-tech glass façade has shaped a distinctive skyline for Hong Kong and tried to show off their originality and authority through their 'unique' design, for instance, HSBC tower and Bank of China. These two buildings are both emphasized by the architects for their form of being the most unique one in Hong Kong, and both can fulfill the building requirement of sustainability by providing so-called sufficient greening and open space for the public while maintaining minimum environmental intervention to the surroundings in terms of sunlight reflection and air flow consistency. All these were achieved by the architects who assisted the corporates to demonstrate to the government how their building will not bring huge negative impacts to the local environment. However, those architects have miscalculated the power of these offices which are indeed changing the world in a large scale.

It is believed that architects are not only trained for imagery and construction practice to serve the corporates but also for carrying the social responsibility of how to improve and lead the society walking in a right path through their design and vision. I am not saying that architects should refuse to design for the corporates, what they should aim for is to explore the possibility of disclosing the characters of the financial sector. Like the points raised in the audio documentary "Market Landscape: Speaking between Financial Districts and The Planet", advocating for greater transparency, creating new spatial imaginaries, and alternative forms of solidarity may be the possible directions for the architects to go for. <sup>6</sup> Therefore, in my opinion, it is the time for the architects to reflect on how to balance the benefits of the corporates and the cost of the environment. At the meantime, instead of merely being the accomplice of the corporates, it is better to reposition ourselves as the mediator who can take care of the environment and change the mindset of the corporates in a long term.

In accordance with the reading response about the social position of architects, being a mediator between the central bank and the public can be an alternative for the architects. Architects, as the consultants of the central banks, are responsible of comprehending and fulfilling the needs and requests of the central banks which are to recover the credibility and trust from the public and to advertise their fiscal policies in a high level of transparency. At the same time, the benefits of the public should also be considered by architects who should disclose the working process and banking system to the public in an appropriate way. All in all, architects are the one to define the boundary between these two stakeholders and they should attempt to strike a balance of advantages and drawbacks between them.

After responding to the impacts of technological advancement and social position of architects, it is also valuable to explore the repositioning of bank in the society. Before reconstructing the boundary and relationship between central banks and the public, the shifting of position of central bank must be clarified.

The chapter "Exchanges and Banks" in "A History of Building Types" by Nikolaus Pevsner has attempted to illustrate the history of exchanges and banks in two parts. In the first half, Pevsner indicated the origin and changes of banks and exchanges in Europe in terms of the function, architectural styles, layout and spatial expression, starting from the fourteenth centuries. On the other half, the separation and specification of exchanges and banks have been illustrated as well as their positions in the modern architecture. <sup>7</sup> The whole idea of this chapter is to explore the interrelationship between the representation forms of exchanges and banks and their social position and implications. The solidity and transparency of banks and exchanges have been varying through times, from a more enclosed and cloister-like space to a building with glass façade which allows public to see through and participate in.

However, there is a confusion that Pevsner did not mention any banking history of China which indeed established their first "bank" by Song Dynasty in 960 and issued their first paper currency in 1024. 8 In my opinion, it is of paramount importance to include all related banking history from the worldwide instead of only Europe because it will be much more objective and fairer to compare how the difference of cultures can alter the representation forms of banks and exchanges through the times. Nonetheless, it is a success that Pevsner was able to present the history of banks and exchanges thoroughly by depicting the changes of spatial qualities within which reminded me of why there are such kinds of transformation. Is it because of shifting of social system from dictatorship to

<sup>6. (</sup>CCA), C. C. for A. (n.d.). Market landscape: Speaking between financial districts and the planet. Canadian Centre for Architecture. Retrieved September 29, 2021, from https://www.cca.qc.ca/en/articles/70863/market-landscape-speaking-between-financial-districts-and-the-planet.

<sup>7.</sup> Pevsner, N. (1976). Exchanges and banks. In A history of building types (pp. 193–212). essay, Princeton university press. 8. Morton, W. S., & Lewis, C. M. (2005). China its history and culture. New York.

socialism? Or is it related to the advancement of capitalism or communism? Banks and exchanges, as both imperative elements of the society, must have intangible relationships with the direction of governance and social orientation which are worth to be more explored on.

Besides the above confusion, it is also interesting to see some connections between the reading and our studio main theme, social plinth. Banks and exchanges were enclosed and refused the involvement of public in the ancient times, showing the public the image of power and authority. Banks and exchanges are always built on plinths which can separate, distance or objectify the architectural edifice upon it, also the plinths worked as a scenography or a stage to monumentalize. However, flowing with the social trend, we started to question what else can be done by banks and exchanges except their fundamental functions and how we perceive them in the society. Is it possible to change the original perception of banks and exchanges and transform them into a social plinth for the public to participate in, or even introduce additional functions? If so, the social position of banks and exchanges will have a great adjustment, acting not only as institutional buildings but also recreational or communal. The reading showing the revolution of banks and exchanges in terms of their form, layout and transparency has proven this possibility and feasibility.

Speaking about the repositioning of banks and exchanges, the proposal of MiCA (Markets in Cryto-Assets Regulation) should be mentioned. MiCA is a law applicable to all EU member states and regulates all issuers and service providers dealing with cryto-assets, its aim is to set global standards for the oversight and regulation of digital, blockchain-based assets, attracting cryto talent, corporates and investments

from all over the world. In other words, it is a law that tries to put the cryto-currencies under governmental control instead of flowing within the free markets for transactions or even money laundering. 9 The emergence of cryto-currencies has dealt a great impact to the traditional banks and exchanges because national banks are the only institutions authorized by the government to issue monetary values in all countries. However, the cryto-currencies have broken this rule that EU committee needed to propose such law to regulate them. On the other way around, MiCA implied that the governments of EU are trying to protect the traditional functions and social position of banks and exchanges. The reading has shown us that banks and exchanges exist to facilitate people for different kinds of monetary and physical trading, also they are responsible for stabilizing the economic markets according to the governance. The trend of going towards lower solidity and higher transparency of banks and exchanges do not only reflect from their exterior and layout but also from their actual policies and operations by accepting the in-flow of cryto-currencies from different places. Therefore, banks and exchanges can be also able to do the same to open themselves to become a social plinth for the public.

Concluding the above three reading responses, it can be conveyed that the digitalization altering the ways of interaction, duties of architects defining the form of relationship between central banks and individuals, also the repositioning of central banks reconfiguring their role in the society, are the factors to construct my academic position. Being a mediator who should understand the impacts of digitalization brought to the central banks, define the boundary and strike a balance of benefits between central banks and the public.

#### **Reflective Problematization**

#### **Boundary Reformation Between Central Bank and Public**

Central bank, a phrase representing authority, credibility, and trust, has been marked in the mind of the public for a long time regardless of its location. It is the cornerstone of one country which connects to all veils of the economy, supporting the circulation of different aspects of our lives fiscally. Therefore, central bank is a crucial part of a country, despite the fact that not every one of us understands its functions and working process due to low transparency and insufficient public engagement.

Despite central bank is the executive institution of deciding the best fiscal policies for the society, it cannot be forgotten that citizens are also the crucial stake in the economy which central bank should never overlook and always engage with. Since the financial crisis in 2008, societies and individuals have undergone a "trust shift", where it was anonymized and institutionalized in the past but now personalized and socialized.10 This shift of trust was resulted from the initial freeze-up of financial markets by central banks which urged the disappearance of liquidity. Such move has caused mistrust spreading among the economic participants including the public. The confidence of public was then undermined in respect to money and money creation processes of central banks.11 The deficit of public understanding and trust can damage the authenticity of central banks as well as their economic policies.

More than that, the behaviour and culture of the financial sector is necessary to be transformed to serve the welfare of the society in order to restore the public confidence, and financial stability is the key for this. Changing behaviour and culture, integrity, transparency, strengthening of the ethical dimension, and assuming corporate responsibility are necessary for the fundamental criteria of financial stability. 12 The transformation

of financial organizational culture must include changing the mentality of central banks. The responsibility of central bank is no more only supervising and regulating the financial sector but also supporting the economic growth with no interruption of the financial stability. In this way, central banks should consider its ethical and philanthropic responsibilities for the public which are missing nowadays. Ethical responsibility is voluntary and going beyond the legal regulations, and it helps re-build the image of authenticity, independence, accountability, and transparency. Meanwhile, philanthropic responsibility is to improve information and financial culture via education. Achieving a higher level of financial knowledge and deepening the financial culture promote financial stability. If

Therefore, it can be conveyed that restoring the authenticity and promoting more public engagement by the central bank is necessary to be carried out in order to retrieve the credibility and trust from the public while achieving mutual understanding between two stakes. This goal leads to our research question about the boundary between central bank and the public.

Why is the boundary between central banks and the public important? On one hand, it is of paramount importance to admit that this boundary always exists between these two stakes and cannot be erased even though they both aim for the same interest and benefits. Commercial banks are situated between central banks and the public but they only provide financial services for the public. It is the responsibility of the central bank to educate the public the financial knowledge and culture. However, central banks miss a direct channel that can connect with the public. (Fig. 1) On the other hand, the boundary is the first plinth of the central bank to engage with the public. Harvesting insights not only from the experts but also from the non-expert audience can be especially valuable by providing

<sup>10.</sup> Botsman, R. (2018). Who can you trust?: How technology brought us together - and why it could drive Us apart. Penguin Random House.

<sup>11.</sup> Akerlof, George A., and Robert J. Shiller. Animal Spirits. Gestión 2000, 2012.

<sup>12.</sup> Lagarde, C. (2014): Economic Inclusion and Financial Integrity—an Address to the Conference on Inclusive Capitalism. https://www.imf.org/external/np speeches/2014/052714.htm

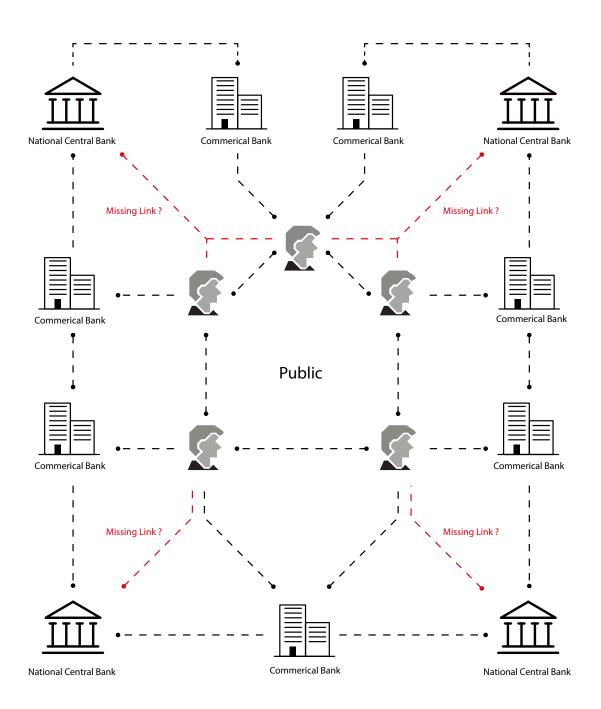
<sup>13.</sup> Shirakawa, M. (2010): Revisiting the philosophy behind central bank policy. Speech by Mr Masaaki Shirakawa, Governor of the Bank of Japan, at the Economic Club of New York, New York, 22 April. http://www.bis.org/review/r100427b.pdf Downloaded: 10 October 2021.

<sup>14.</sup> Kovács, L. (2015): Research of financial culture and our current tasks. Economy and Finance, Volume 2: pp. 79–88.

diverse perspectives and opinion for future improvements and developments. Therefore, to achieve the goal mentioned above, the boundary between central banks and the public should be the focal point. And here comes the main research question and sub-questions:

With the increasing demand on higher level of transparency and connection, in what extent and how should the boundary between central banks and public be reformed so as to reach the optimal level of exchange and engagements with the public and to achieve mutual understanding?

- What were the transformations that have come up to change the boundary from a realistic to virtual manner?
- How do the forms, materials and permeability of the boundary alter the public perception to central banks?
- What are the characteristics of alternate programs that can merge with central banks in order to turn into social plinths for communication?
- What are the values to retain the physical boundaries even with the continuation of digitalization?



#### Methodology

## Research Strategies Possible Research Significance Potential Implications for Design

The research will be constructed by three parts including a) a brief interpretation of terms that will be used in the research, b) analysis of the boundary and relationship between central bank and the public with four different research approaches (historical, correlational, experimental and simulation), and c) potential implications on design hinted by the research.

Firstly, a brief illustration of the terms "boundary", "transparency", "optimal level", "exchange and engagement", "mutual understanding", "perception", "digitalization", "social plinth" will be given to form the cornerstone of this research. An attempt to explain and define these terms will help clarify the main research question and its sub-questions.

Secondly, the analysis of the boundary and relationship between central banks and the public will be undergone with four different research approaches which are historical, correlational, experimental and simulation. approach will be used for the first sub-question which focuses more on the historical and future development of the banking system in terms of technology. Literature, for instance, "Digital Transformation in Financial Services" by C. Scardovi 16 or "FinTech, BigTech and Banks: Digitalisation and Its Impact on Banking Business Models" by A. Tanda and C. M. Schena 17 will be used as the reference to study what transformations have been brought to the financial services of central banks by digitalization and how their boundary was transformed from a realistic to virtual manner. After the historical approach, the research of the second sub-question can be implemented by correlational approach which is about comparative case studies on the definition of boundaries in particular interiors, the ways of formation, and studies on the material culture. In this research field, National Bank of Belgium (Fig. 2), Osterreichische Postsparkasse (Fig. 3) and Manufacturers Trust Company Building (Fig. 4) will be taken as case studies from different time periods to explore the benefits and drawbacks of how they defined the boundary in their interior design while revealing the public perceptions to these three banks in terms of their form, material, and permeability. For the third sub-question, the experimental approach is to test possible combinations of programs of use that can apply similar design principles on central banks. Precedents that fall into the following selection criteria can be studied, a) two or more programs are involved in the same architecture or complex, b) programs possessing the characteristics of exchange or engagement with the community, and c) intention to question the essence and constraints of the boundary. Therefore, Markthal by MVRDV (Fig. 5) challenging programmatic boundary, Kunsthal Museum by OMA (Fig. 6) questioning topographical boundary and 1111 Lincoln Road by Herzog & De Meuron (Fig. 7) investigating practicality of boundary will be selected for further exploration. Combining the correlational and experimental research, the fourth subquestion can be answered through the method of simulation like building models or prototypes. They will be done to prove the values of the physical boundaries which are used as social plinths for communication.

Thirdly, based on the research conducted by four different approaches, potential implications for the design proposal will be acquired. Historical approach can figure out the reasons of transformations of the boundary and trend of digitalization on banking which can be utilized to design a future-proof boundary while correlational approach can filter the most appropriate form, materials, and level of permeability of the boundary from the precedents and further apply on the design proposal. Other than that, experimental approach and simulation can explore possible program that can match with central bank to improve the degree of public engagement, thus prove the

values of retaining physical boundaries as social plinths for communication.

In conclusion, it is of paramount importance to figure out what kinds of boundary are more effective and appropriate to achieve public engagement and mutual understanding, combining with the advancement of digitalization, case studies, trials of merging with different programs and building models.



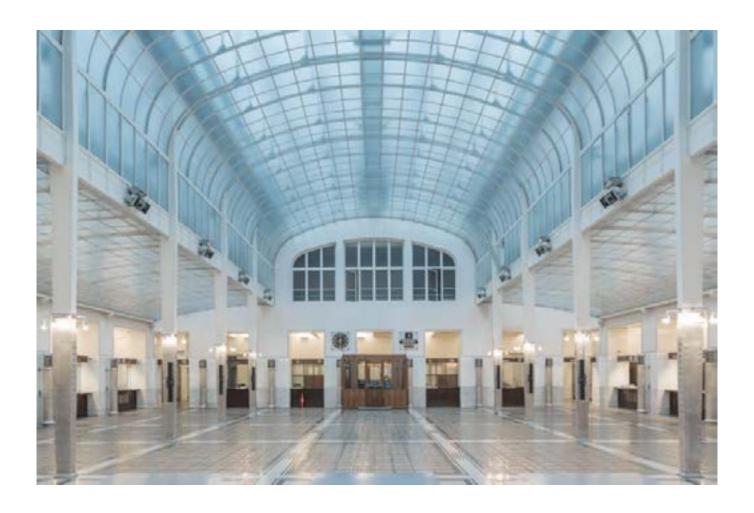


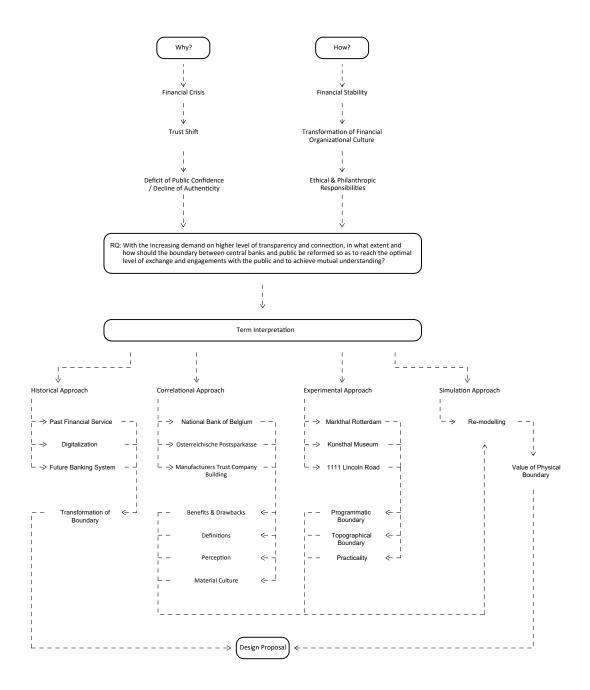


Figure 4: Manufacturers Trust Company Building, Interior Source: https://en.wikiarquitectura.com/building/manufacturers-trust-company-building/manufacturers-tr









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Figure 1: Linkage between central banks, commercial banks and public. Jeremy Li Ho Kong.

Figure 2: "Glass Roof 'National Bank of Belgium'." Ney & Partners. Accessed November 3, 2021. https://ney.partners/project glass-roof-national-bank-of-belgium/.

Figure 3: "Otto Wagner, Mariano De Angelis · Österreichische Postsparkasse." Divisare. Accessed November 3, 2021. https://divisare.com/projects/374537-otto-wagner-mariano-de-angelis-osterreichische-postsparkasse.

Figure 4: "Manufacturers Trust Company Building - New York - © Ezra Stoller\_005." WikiArquitectura. Accessed November 3, 2021. https://en.wikiarquitectura.com/building/manufacturers-trust-company-

Figure 5: "Markthal." MVRDV. Accessed November 3, 2021. https://www.mvrdv.nl/projects/115/markthal.

Figure 6: "Kunsthal." OMA. Accessed November 3, 2021. https://www.oma.com/projects/kunsthal.

Figure 7: Arquitectura Viva. "1111 Lincoln Road, Miami Beach - Herzog & De Meuron ." Arquitectura Viva. Arquitectura Viva, January 14, 2021. https://arquitecturaviva.com/works/1111-lincoln-road-2-7.

Figure 8: Research Diagram. Jeremy Li Ho Kong