

Original Research Paper

Significance of Special Concept and Design of First Bank Plc Buildings in Nigeria

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This paper examines the significance of special concept; physical characteristics and unique design of First Bank Plc buildings across Nigeria. Data for this research were collected through a review of existing literature, interviews, observation, and photographs. The findings reveal that special concept gives proper identity and global recognition to the bank; it is easily recognized among its peers due to its significant form (shape), unique façade, colour code, door type, and roof type. The paper concludes that banking is no more just about financial and other related services and operations, emphases are now also on architectural edifices that house the operations. It recommends the full integration of old First Bank buildings into the new conceptual movement. The work will be of tremendous benefit to architects, academics, and bank administrators.

Keywords: Significance, Special Concepts, Design, Bank, Buildings, First Bank.

INTRODUCTION

Architecture and its concepts are always inseparable duo; in fact, every notable architectural project should be derived from a concept. For example, the design of Borobudur temple in Indonesia adopts both modern and eco-architecture conceptual styles (Andiyan, Cardiah, & Handayani, 2022). Further, Dahabreh, (2019) distils the concepts for comprehending architectural works into spatial, intellectual, structural forms, as well as formative ideas. Therefore, there exist no architectural projects or products without an underlying concept. However, beyond common concepts, there exist special concepts that are significant to the identity of an architectural project, especially bank buildings.

The adoption of the special design concept by banks in Nigeria is occasioned by customers' centricity, innovation, cost efficiency, operational excellence, and an attempt to create a unique brand, to raise the corporate image of the banks to that of a retail bank, capable of capturing the mass market (First Bank, 2021). The concepts embraced by most banks in Nigeria are predominantly postmodern having distinct characteristics, colourful, represented with simple geometrical forms of exposed parapet walls, and walls with glass cladding as building envelopes (see for example plates 2-8). These bank buildings, especially their head offices, are mostly iconic, usually high-rise, with free plans as a preferred option, with all

some trappings of international style. All these attributes are noticeable on all First Bank Plc. buildings across the nation Nigeria (plate 2 refers).

Significance according to Merriam-Webster dictionary (2022) is having great quality or worth, importance, consequence, or weight. Consequently, all banks in Nigeria are competing for attention, and this they achieved by making their buildings unique, outstanding, competitive, and significant. First Bank indeed, is not left out of this move for relevance in the banking industry in Nigeria. The significance of these special concepts to individual Nigerian banks is to firstly, help in creating a unique brand that is symbolic in nature; secondly, to create a sense of a solid capital base, because of their grandiose nature; and thirdly, to attract people, because of its iconic nature.

Concept design requires the understanding of form, bulk, scale, mass, and the generic appearance of buildings within its urban context (Davies, 2019). Davies further proves that concept design signifies an idea, a range of ideas, a development approach, a guiding concept, and a design intent that explores the resolution of the brief. Banks in Nigeria adopt different concepts that are special and peculiar to each of them. For instance, First bank achieves this special concept through its geometrical form, type of roof, cladding materials used for facade, colour code, and security door types.

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Besides First Bank, different brand identities and colour concepts were adopted by other Nigeria banks as well with great significance. First Bank's brand identity is the iconic African Elephant, which is noted for strength and growth, depicting the solid financial base and stability of the bank in the financial service industry; furthermore, the adoption of a new colour palette is a reflection of its brand personality, and profitability pedigree (First Bank, 2021). Consequently, First Bank branches adopted colour white usually considered to be the colour of perfection, and colour blue which stands for depth and stability, trust, loyalty, faith and truth, power, integrity, and seriousness (plates 3 and 9). Meanwhile, United Bank of Africa (UBA), and Zenith Bank adopted white and red colours (plates 4 and 7, respectively); red colour depicts energy and strength; while Guaranty Trust Bank (GTB) accepts white and orange colours (plate 5). First City Monument Bank (FCMB) adopted the colour white (plate 8). These colour schemes were adopted to emphasize each bank's individual brand, missions, and visions.

Certain other elements are also adopted by these banks. First bank, adopted rectangular security door, while GTB, Zenith bank, UBA and other banks adopted circular security doors. Most banks have glass claddings on their facade. For instance, First Bank branch offices have their glass claddings to the left and right of the building facades. This is enveloped by concrete sills, painted with the colour blue. Furthermore, FCMB has recessed glass claddings, with an arch top, covered by a porch carried by ionic circular columns supporting a triangular parapet. This is an expression of monumentality, as its name depicts (consider plate 8).

The unhidden fact is that banks are to accept deposits and offer loans; engage in fiscal operations such as: one, wealth management, two, currency exchange, and third, deposit boxes. However, the banking financial transactions and other services are as significant as the structures where such deals are carried out. The more reason there are well-designed and beautiful bank buildings dotting major streets of Nigerian towns and cities. The headquarters of these banks are usually grandiose; they pronounce elegance. Despite the fact that the banks in Nigeria, in terms of buildings, have outstanding features, First Bank stands out among its peers.

Architecture-wise, the bank has some special building elements that differentiate it from others of its contemporary financial institutions. It is the first financial institution in the country established in 1894 and the first in the continent of Africa (First Bank, 2021). The focus of this study therefore is on the significance of special concept on the design of Nigeria First Bank buildings. The adoption of special concepts by these national banks was not as a result of genuine transformation of tradition, but rather an imposition of modernity on cultural tradition. These styles became dominant features of our urban landscape in most central business districts (CBD) of our cities, such as Marina Lagos, where modern banking started in the early 19th century.

THE EVOLUTION OF FIRST BANK PLC AND PICTORIAL VIEW OF SOME NIGERIA BANKS.

Evolution of First Bank Plc.

Banking is a vital part of any national economy that facilitates commercial interests. Modern banking system has traversed more than a century in the Nigerian financial structure (Oluduro, 2015). Banking in Nigeria started as far back as 1892 with African Banking Corporation (ABC) in Lagos (Abiola, 2003; Anthony, 2008). After then, the British Bank of West

Africa (BBWA) commenced full banking activities in Lagos and Calabar in 1894 and 1900, respectively (Familoni, 2000). In 1894, BBWA absorbed ABC operations in Nigeria and renamed it the Bank of West Africa in 1957, and subsequently to Standard Bank of West Africa Limited, later Standard Bank of Nigeria in 1965, and finally First Bank of Nigeria (FBN) in 1979.

Concerning architectural concepts, the past two decades witness the beginning of indigenous banks coming up with unique forms, architectural expressions, and styles. Each bank branches adorn the façade of its buildings with elements and components peculiar to them. First Bank in particular has created a niche for itself by evolving a unique building form and style; hence the new-look of First Bank branches and headquarters. Literature shows the evolution of First Bank house-form; as shown in the BBWA building (Plate 1), situated then at Marina Lagos and its architectural transformation to the new looks relative to the headquarters building (plate 2) and branches (Plate 3) buildings. This new house-form now dictates its contemporary architectural concept.

The Pictorial Evidences of Banks Buildings in Nigeria

The pictures represent the pictorial evidences that differentiate First bank from other Nigerian banks relative to their concepts in design, form, colour scheme, and façade configuration. The banks selected are just for representation chosen purposively among Nigerian financial institutions. The iconic banks adopted grandiose, reminiscent of international styles as their branch office buildings. These are expressions of their financial strength as well as a solid capital base for global recognition. Some of the images of these bank buildings are presented above (plates 2-6).

METHODOLOGY

A mixed research method was used in this study. This includes the review of existing literatures. This was carried out to have in-depth knowledge of the theoretical concepts surrounding bank designs from sources such as: published and unpublished reports, textbooks, seminar papers, journal articles, internet materials among others. Case studies of existing banks were done. Personal observations were also carried out to assess and to have clear pictures of the situation on ground. Oral Interview was conducted in both structured and unstructured manners as part of the research methods. Photographs were taken to give a visual expression of the existing bank buildings within the study area.

CONCEPTUAL ANALYSIS OF FIRST BANK OF NIGERIA PLC BUILDINGS.

The bank has some distinct peculiarities that distinguish it from other banks of its generation within Nigeria and even in Diaspora. Such distinguishing conceptual features are analysed in terms of shape (form), façade especially approach, roof design, colour choice, and entrance door. All these are detailed and analyzed in this study as follows.

Unique Form of the Bank

First Bank buildings are of various shapes. It seems the management of the bank did not pay much attention to particular forms as a means of identity at the time of establishment, but now the financial institution is, of recent, paying good attention to self-identity.

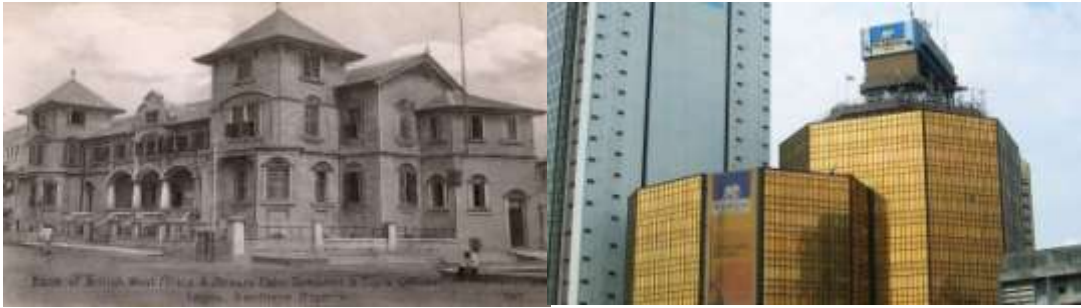


Plate 1: Bank of British West Africa, Lagos. **Plate 2:** First Bank Headquarter, Lagos
Source: First Bank, 2022. **Source:** Oji, 2021.



Plate 3: Typical First Bank Branch **Plate 4:** United Bank for Africa Branch,
Source: Authors' Field Work, 2021. **Source:** Authors' Field Work, 2021.



Plate 5: Guaranty Trust Bank building. **Plate 6:** Typical Fidelity Bank building.
Source: The Guardian, 2017. **Source:** The Punch, 2021.



Plate 7: Typical Zenith Bank building. **Plate 8:** First City Monument Bank building.
Source: Authors' Field Work, 2021. **Source:** Alphamead, 2019.

More so that their competitors in the financial market are doing well in this regard; the case of Guarantee Trust Bank (GTB) is a perfect example (plate 5). Almost all the bank buildings are rectangular in shape, except for the head-quarter at Marina Lagos. Few others have cubic shapes depending on land space availability and, at times, designer ingenuity.

The headquarter building (see plate 2) has two cylindrical hexagonal shapes towering up skyward though one is a little higher than the other. The building is iconic and a symbol of the postmodern architectural concept. Apart from the hexagonal structure which is one of, if not, the largest in the country located at Marina, Lagos, very many other First Bank branches that form part of the streetscape have rectangular shapes; often rectilinear structures as shown in plate 3.

Approach View of the Bank

As earlier mentioned, the banks' contemporary buildings have developed means of identification in what can be referred to as First Bank trademark buildings. These trademark characteristics are more pronounced in the approach views of the buildings. It should however be mentioned that even old buildings are being renovated to comply with the current trends. The first thing noticeable while approaching any of the buildings is a centralized entrance point with a canopy shielding it, also users, from inclement weather. Also at the edges of the buildings are panels of reflective glasses or metal sheets embedded in the walls and taped along their perimeters with concrete strips as depicted in plate 9. Besides, a long horizontal glass window fixed above the entrance canopy serves as another prominent identifying feature of the bank.

Roof

Roof is another element that marked out the bank. The roof adopted by the bank is usually a mono-pitch type that slopes in only one direction. It is sometimes a combination of reinforced concrete flat and mono-pitch roofs encapsulated in parapet walls. Plain parapets (plate 9) are often used for the roofs to prevent falling off along the edges of the roof. It was observed that the roof, though not always, houses satellite dishes.

Colour

Commonly the structures are painted with white and blue colours, but the white colour is the dominant one (see plates 3 and 9). The white paints are used wholly for the walls while the blue colours are used for the concrete strips around the glass panels and also parapet roof copings. Sometimes the glasses used are tinted blue to complement the building paints as well; however, the headquarters building at Lagos has yellow tinted glasses (refer to plate 2).

Door

The Banks' main entrance doors (plate 10) are made of bullet-proof glass having aluminum frame. They look like any common single-leaf doors in appearance with green and red light indicators on them; green last signifies pass but the red light is for access denial. Usually, there are two pairs of such doors fixed at every entrance to the banks; the first pair allows access into the banking hall while the other pair is for exiting the bank. The pair is constructed in a way that it forms a compartment that temporarily accommodates potential users before gaining access into or out of the bank. This is for adequate and effective security screening of users. Many other

banks use revolving security doors but First Bank doors are clearly different and personal to the bank.

CONCLUSION

Findings from literatures showed little or no documentation in terms of physical infrastructure (forms), spatial analysis, functional/spatial requirements for the banking operations; which are of more architectural interest (Andiyan et al., 2022) but rather efforts were concentrated on the history of the emergence of these pioneer banks in Nigeria (Olukotun, James & Olorunfemi, 2013). Hence, the evolution and transformations of the banking system in Nigeria is more in terms of history, than of bank building forms or concepts. Banks' Identity and unique styles or concepts are a recent development.

However, First Bank is unique among the array of banks in Nigeria due to its conceptual building design. This infers that banking is no more just financial and other services operations, emphasis is now also on architectural edifices that house the operations; thus architectural edifices are a significant part of operations in the modern banking system. First Bank in particular focuses on form, approach view, roof colour and door as its significant concepts. This fact is supported by Dahabreh, (2019) that architectural concept is important to formative ideas and structural forms.

It should, however, be stated that good numbers of First Bank's old branches are yet to adopt new concepts fully, only the new constructions do. It is therefore recommended that the old branch buildings be fully integrated into the new conceptual movement.

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