

Touchpoint

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Service Design at Scale



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Birgit Mager

Editor-in-Chief

Jesse Grimes

Guest Editors

Andrea Fineman
Juha Kronqvist

Project Management

Cristine Lanzoni

Art Direction

Jeannette Weber

Cover Illustration

Jeannette Weber

Pictures

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Contact & Advertising Sales

Cristine Lanzoni
journal@service-design-network.org

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Breaking New Frontiers

Six success factors for scaling B2B service design

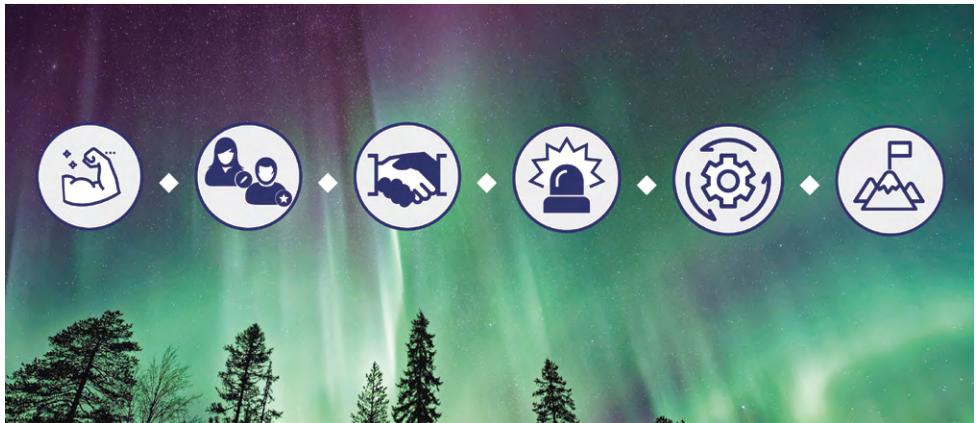


Patrik Havander is Head of Strategy and Communication for Transaction Banking at Nordea, one of the largest and most successful banks in the Nordic region. Patrik is well-recognised as a seasoned executive, author and speaker.

Stefan Moritz is Global Vice President for Customer Experience and Service Design at Veryday. Stefan is an international pioneer in service design and leads the service design practice at McKinsey Design.

Anna Hellmer is a Service Designer and Researcher in Veryday's New York studio, helping clients like Nordea redesign their offerings and build more customer-centric, agile organisations.

Daniel Sjoblom is a Design Director at Veryday focused on digital service design over 20 years and 200+ projects with a passion for combining business and user perspectives.



Change in large organisations takes time, and is challenging. You may follow all the best practices, but inevitably there will be employees who don't want to change, leadership teams with differing priorities, and the realities of legacy systems. But change at scale is possible. Sweden's Nordea and Veryday have worked together on an ambitious initiative to transform Nordea's B2B customer experience in four countries. Working together as a cross-company, cross-disciplinary team, we have made real impact and learned some valuable lessons along the way. Scaling service design at an international B2B financial services organisation is particularly challenging due to organisational complexity, internal fear of failure and local differences. Nordea, one of the largest banks in the Nordic region, has the ambition to combine a stellar customer experience with a company culture that supports and empowers employees.

Teaming up to create value

Our initiative was about using an agile design approach to understand and improve the Nordea customer experience and to increase service consistency across markets. We went through an extensive design process, engaging some of Nordea's largest customers in the process. Many of our solutions were related to changing behaviour and culture within the organisation, as well as the delivery of service to customers.

Scaling in this context meant working iteratively by prototyping, piloting and implementing in several phases, building up from hour-long testing interviews to month-long pilots and assembling structures that allowed the implemented solutions to evolve and grow over time. These efforts have taught us six valuable lessons.

Six success factors



1. Unlock passion

Building new capabilities is about removing obstacles and identifying the creativity, curiosity and drive that people already possess. Build enthusiasm about your higher purpose, let employees have new ideas, and encourage them to run with those ideas. This requires patience and doesn't always work the way you've planned. Find the informal leaders that others look up to who create energy and empower them to help build enthusiasm.

Example: After collecting ideas from around the organisation, we held an internal 'insight to action' workshop at Nordea that allowed team leaders to invest 'passion points' in the idea they were most excited about and to pilot it within their team. Distributing responsibility for ideas became a powerful moment of ownership-building, as people raised their hands and said, "I want to take this on".



2. Help customers have a great day

The focus should be simple: If we make life easier for our customers, we've done our job. Making them more successful is often directly linked to satisfaction. People have different needs at work than they do in their personal lives, and designing for a B2B organisation is about understanding the professional and personal needs of each customer in their differing roles.

Example: Nordea's corporate customers are successful, driven professionals. Our research showed that they see themselves as part of a network of other people – their colleagues – and that what they care about is successfully navigating that network. Their feelings about the bank are based not only on how easy it is to deal with, but how well the bank helps them personally do a good job and internally shine. One respondent told us that she arrives at the office an hour early just in case she needs to prepare information for colleagues about the day's bank statements. As always, a strong understanding of contextual customer needs was crucial to success.



3. Bigger is not always better

Improvements that may seem mundane can make a huge difference. Initial ideas to improve customer experience often require big new technology solutions, and it's always easy to blame IT for the feeling that nothing can be done. Knowing how to prioritise solutions based on cost and timeline is difficult, but don't ignore the basics just because they're 'boring'. Even if an intervention isn't shiny, building trust and confidence to do what's best for the customer is key. In fact, this approach can accelerate impact and momentum while you're busy building more complex platforms.

Example: Within B2B banking, customers have certain repetitive daily tasks. These tasks are critical and are often the largest cause of frustration. Although Nordea's customers reacted positively to some of the more revolutionary solutions presented, we first needed to resolve their daily frustrations to build trust and show our commitment to improving their experience. One such intervention was about always providing an end-of-day update to customers with active queries.



4. Customer partners

Co-creating with corporate customers? At first it might seem daunting to connect so closely with your most valuable customers. It's worth it. Being open to improvements and partnering to solve together is a new way of working that's not easy to accomplish. Trust that your customers have great suggestions and are very happy to contribute. Simply involving them in your transformation can have a positive impact on customer satisfaction — especially if you know they're currently unhappy.

Example: Throughout the project we worked with a set of customer teams, checking in periodically to get their feedback and opinions. After initial scepticism from some Nordea account managers, enthusiasm was high on both the customer side and within the bank. Month after month, customers were able to see their continuous feedback translated into action. It was liberating to discuss openly and work together on finding the best solutions.

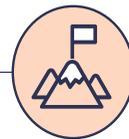


5. Continuity and evolution

Service design implies continuous improvement. Times change, customers change and technology changes, so

solutions should never be static. Building ownership and constant development ensures that even temporary initiatives can have a lasting effect.

Example: The Nordea+Veryday team co-created a playbook and a corresponding workshop format to implement a tailored agile design methodology within Nordea. The methodology is still spreading across silos and hierarchies and leading to more employees being able to drive continuous development themselves. Full-day playbook workshops go through design phases such as initial prototyping and testing, acting as a kick-start for employees' ideas.



6. Set up for success

It's vital to set up solutions for success, and a big part of that is making sure solutions can run by themselves. If a solution is digital this may be obvious, but it may not be so obvious for a process change. Operational and culture changes also require that people are trained to handle updates and to troubleshoot. How's your solution supported internally? Who owns it? How is it continuously evaluated?

Example: We created a tutorial section on the Nordea website to ensure that customers can find information themselves if they choose. The Nordea customer service organisation created video tutorials after taking part in a training programme. Aside from structuring how videos should be created going forward, we had to figure out how to lead customers to them and how to incorporate them into the service flow. Now, enthusiastic front-line experts do in-house video production and the results are promising.

Eyes on the future

Creating a customer-centric, design-driven culture within Nordea is a work in progress. Some of the toughest nuts are yet to be cracked, but as the work moves forward it becomes incrementally easier. Successfully solving problems builds the confidence and trust needed to move on to new challenges. Working in cross-silo teams becomes natural as organisational culture changes and people become more comfortable with new ways of working. Subsequently, Nordea has climbed from fifth place to first place overall on Prospera, the cross-Nordic customer satisfaction ranking. We're excited to see where our work will lead us next — and glad to be able to share some of what we learned with you. Approach your effort like you'd approach a set of Dominoes: You may not be able to change everything at once, but if you start, the rest will follow.