

# Stepping up design maturity

Lessons from OP

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# 1

## Introduction

OP Financial Group has been a pioneering user of design in Finland. Compared to other large companies and organisations, OP woke up to design and customer-centricity at an early stage. Awareness that a design focus enables a better average performance and results has also generated growing interest in design and customer-centricity within other companies and organisations. In Finland and abroad, this has led to requests to hear the story, particularly the lessons learned, of OP's design journey. Leading figures from OP's Design Team have toured seminars and events to explain how OP has used design, and how we have grown the design maturity of our entire organisation, organised our designers and design work, and measured the results of our design focus.

Research has shown that design benefits companies and organisations most when used as diversely as possible at all levels and in all functions. At OP, we have strong design expertise and experience of how to use design in various contexts, ranging from user interface design to strategy. We have therefore gathered the lessons learned at OP — on how to grow design maturity — into a single volume.

The Design Ladder model, which was developed by the Danish Design Centre to describe design maturity, forms the backbone of this book. The model consists of four steps: the higher an organisation 'climbs', the more comprehensively it is using design. To illustrate the model and its use, we draw on examples from OP's design journey. We hope that our book evokes ideas and thoughts on how to evaluate the design maturity of your working environment and develop your daily work, and that of your team.

Without the journey we have made, our narrative would be flimsy, no more than a schematic, theoretical description of design maturity. We would therefore like to thank all former and current OP employees who joined us on OP's design journey, Ulla Jones who spurred us on to write this book, and you, the reader with an interest in design maturity and using design!

Vallila, Helsinki, 23 November 2020

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# Key concepts

## Design

The aim of design is to identify the fundamental needs of users and customers, and to create solutions they value and that benefit their businesses. Although 'muotoiluajattelu', the Finnish term for 'design thinking', has been in use since around the year 2000, it has still to find its way into everyday language.

The Finnish term for 'service design' (palvelumuotoilu), on the other hand, made its breakthrough as an expression and phenomenon in the 2010s. Unfortunately, it has also become an obstacle to the wider application of design thinking. The prefix, ('palvelu', meaning 'service'), limits the term's use to services only: neither as a term nor a function does 'palvelumuotoilu' (service design) come close to covering the full range of design purposes.

The Finnish word for design, 'muotoilu', is traditionally applied to the design of physical products. However, we regard this Finnish word as the one which, rather like its English equivalent, best covers all aspects of design thinking as a function. 'Design' covers thinking and acting, physical products and intangible solutions, design and the fine-tuning of the outcome: in other words, the full spectrum of design activities from outlining the problem to finalising solutions.

## Customer-centricity

The customer or user are always at the centre of design. Two parallel terms have been used for this approach by the literature and media: customer-centric and customer-driven or, with 'user' as the modifier, user-centric and user-driven. 'Customer-driven' easily gives the impression that the customer or user is only taken into account at the beginning of design work, and then forgotten. However, neither design nor development are, or should be, so restricted. The best results are achieved when design is done customer-centrally, with customers or users participating and being consulted in diverse ways at different stages, from the start to finish of the process, and even after the release of solutions.

## Agile way of working

A range of development methods and practices used to accelerate development and the related processes, and make them leaner, have been gathered under the heading, 'Agile'. The Lean, Agile, SAFe and Scrum methods, and the startup culture, have a common core idea. All agile practices have the goal of faster cycles based on handling smaller parts at a time and continuously learning from one's own activities, the functioning of the solution underway, and the customers' needs.

Since design is intrinsically iterative, with ideas, designs and solutions being tested alongside customers at different stages, design thinking is often regarded as an agile method.



# 2

## Design benefits and design maturity

” The benefits of design thinking cover everything from product and service design to management and organisational development, and pioneering companies have used design to achieve outstanding business results. – – To harness the full potential of design thinking, it must be deeply integrated throughout an organisation.”

Hanna ja Jesse Maula:  
Design ja johtaminen  
(Design and Leadership)  
(2019)

### 2.1 Better business performance through design

Several studies and reports, which explore the positive impacts of design on business activities, have been published in the last fifteen years. Products and brands perform better and business is more productive in companies that make extensive use of design (e.g. The Danish Design Centre 2003, SVID 2008, The Design Council 2008, Candi et al. 2010, Lith 2014). A recent McKinsey study (2018) examined three business sectors – medical technology, consumer products and retail banking – and found a strong correlation between wide use of design and commercial success in all of them. Utilisation of design paid off, regardless of whether physical or digital products, services or combinations of them were examined.

Design can benefit business either directly or indirectly: in the simplest scenario, service use and sales can be directly increased by relieving pain points in the customer experience. In addition, indirect benefits arise as the decrease in customer problems reduces the number of complaints and contacts with customer service. This is in addition to the benefits of the entirely new commercial opportunities that design can provide.

The authors of ‘Palvelumuotoilun bisneskirja’ (The Service Design Business Manual) (2019, p.151) list four perspectives on the commercial benefits of design: the financial, market, internal process, and work culture and competence perspectives. On the other hand, a study by InVision (2019) shows that design has a positive impact on four dimensions:

product quality, operational efficiency, business profitability and market position.

The McKinsey study (2018) identifies four themes (Table 1) as a basis for examining the scope of benefits generated by design. However, designers must not be left bearing responsibility for all four themes. To achieve significant commercial benefits from design, companies must genuinely commit to its utilisation, which must be supported at executive level. McKinsey finds that the most successful upper quartile of companies excels in all four areas. However, the study also reveals that, for example, over 40% of the 300 respondent companies still fail to involve end users in product and service development. In addition, half of the companies admitted to being unable to set goals for their design teams, or evaluate the benefits of design efforts and investments. Failure to establish a link between design efforts and investments, and commercial benefits, can undermine the case for investing in or prioritising design.

Research shows that companies which make diverse use of design gain better business results. Companies love to use the terms ‘design’, ‘service design’ and ‘customer-centricity’ to describe their activities. However, such turns of phrase do not reveal the true role of design in a company. Even stating that a company has designers on its payroll does not reveal their role, or the goal of design — i.e. how design mature the company is.

**Table 1:** The four themes of the McKinsey study (2018), which form a basis for examining the scope of design benefits.

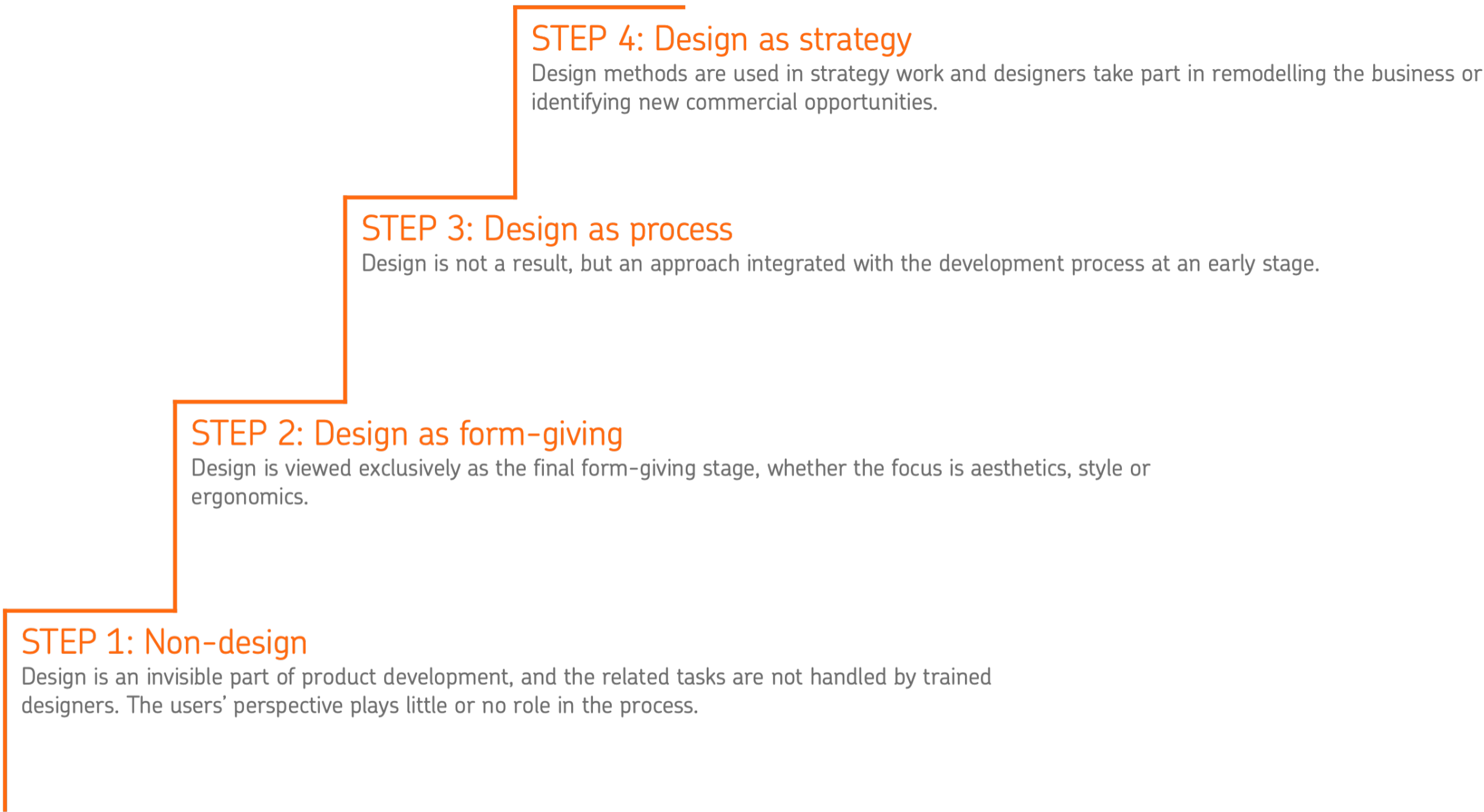
<b>Analytical leadership</b>	<p>Measure and drive design performance with the same rigor as revenues and costs.</p> <p>McKinsey’s study shows that the best-performing companies have succeeded in combining their design and business leadership, and monitor design efforts, investment and returns alongside business performance metrics. This provides them with a clear view of how design efforts impact on sales growth, for example.</p>
<b>User (and customer) experience</b>	<p>Break down internal walls between physical, digital, and service design.</p> <p>The customer experience is a path which often includes encounters with a company (or even other companies) via various channels and services — both physical and digital. Creating a full customer experience requires gathering customer insight from the customer’s world, using observations and other qualitative methods, while managing the customer experience across functional silos.</p>
<b>Continuous iteration</b>	<p>De-risk development by continually listening, testing, and iterating with end-users.</p> <p>Design best flourishes in environments that encourage continuous learning and experimentation. Involving the customer in product and service development from the start reduces the risk of making investments in something that in the end is not desirable. It is also important to refine customer insight by blending quantitative sources (such as surveys) with qualitative ones (such as ethnographic interviews).</p> <p>However, McKinsey’s study finds that almost 60% of companies only test prototypes internally, often solely at an advanced stage of development. On the other hand, the most successful companies foster a culture based on early-stage validation of ideas and customer-testing of prototypes. They also share ‘quick and dirty’ internal presentations — designers are not expected to waste time polishing such material. Design-centric companies understand that iteration does not end with the product or service launch; they continuously learn from customers.</p>
<b>Cross-functional talent</b>	<p>Make user-centric design everyone’s responsibility, not a siloed function.</p> <p>McKinsey’s study shows that everyone has ownership of design in companies that use it widely. Designers work in all reaches of such companies, and people in non-design roles are involved in design.</p> <p>Top-performing companies also resist the temptation to axe customer research, concept generation and prototyping, which are often subject to cuts as soon as sales falter. Design must be as great an investment priority as, say, technology and marketing.</p>

## 2.2 Design Ladder — a design maturity model for organisations

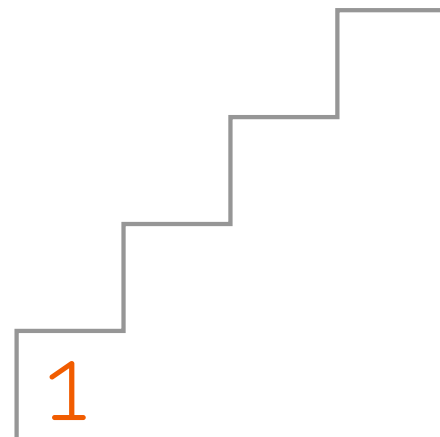
Design became a buzzword in public discussions in the early 2000s. At the time, the Danish Design Centre, a semi-public organisation which had been promoting design in Danish society and the private sector since 1978, developed the Design Ladder model (2001) as a measure of design maturity (see the summary in Figure 1). The model describes the degree of design utilisation in a company. It consists of four steps: the higher an organisation ‘climbs’, the more comprehensively it is using design.

Also other models have been developed to depict design maturity. For example, the Design Value Scorecard (Westcott et al., 2013) defines three functional areas in which design is used. On the other hand, the Design Maturity Matrix model (Artefact, 2015) has five maturity levels and five application categories. The section of our book which describes OP’s level of design maturity is based on the Danish Design Ladder model, which has four steps.

“The Design Ladder has been an extremely clear and simple model, which has enabled us to communicate on the organisation’s design maturity, and the benefits and goals of design. It has provided a framework for our goal-based efforts and helped us concretise the changes needed to attain our goals,” says Tuomas Manninen, explaining the choice.



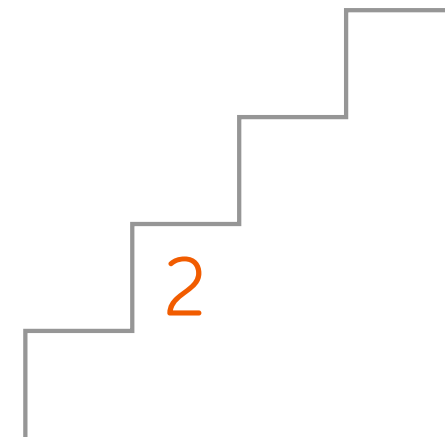
**Figure 1:** The Danish Design Centre’s steps of design maturity, the Design Ladder model.



### Step 1: Non-design

There is no discussion of design, which is not recognised as a company activity. Design is an invisible part of e.g. product development, and the related tasks are not handled by trained designers. The solution is driven by the participants' ideas about good functioning and aesthetics. The users' perspective plays little or no role in the process.

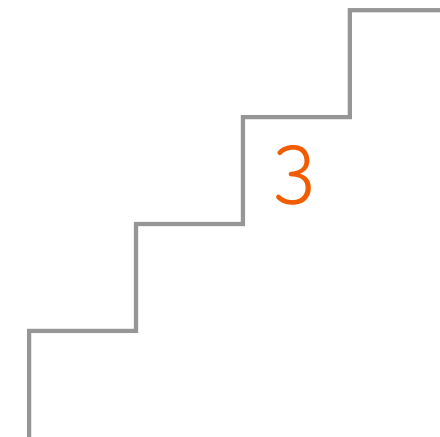
Finnish companies traditionally view their technological expertise as world-class, while believing that high-quality technology sells itself. Design is accorded no value, if the need for it is evaluated at all.



### Step 2: Design as form-giving

Design is viewed exclusively as the final form-giving stage, whether the focus is aesthetics, style or ergonomics. Many designers use the term 'styling', or more informally, 'rounding off the sharp edges', for this process. The task may even be carried out by professional designers, and tends to be out-sourced to design agencies. However, it is most often done by people with no background in design.

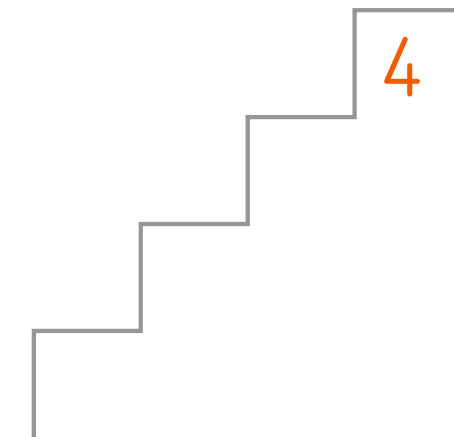
At Step 2, design work often consists of website design, or the creation of marketing material and making visual design choices.



### Step 3: Design as process

Design is not a result, but an approach integrated with the development process at an early stage. A diverse range of people, including professional designers, participate in the process. User surveys and design methods are used to take account of the user's perspective, which drives the definition of the problem. The company has in-house designers, but also uses agencies.

Most modern product design is done by Step 3 companies. They begin with a customer need and the development process progresses, from concept generation to testing, on the basis of custom-er participation.



### Step 4: Design as strategy

Designers take part in remodelling the business or identifying new commercial opportunities. They are at the same table with executives when decisions are being made. At this highest step, design is integrated with the company's vision, business and envisaged roles in future value networks, and design methods are even used in strategy work.

More strategically focused designer roles are needed as the company ascends the design maturity ladder and design has a broad impact on its activities. See Appendix 1 for further details of distinct design roles.



## 2.3 Measuring the impact of design at different steps of the ladder

A recent PhD thesis (Eklund, 2019) claims that design is beneficial regardless of a company’s design maturity, i.e. whether it is used only as a finishing touch, or deeply integrated with the company’s operations. In other words, design always pays dividends. However, design maturity determines which metrics are suitable in each case.

Design-impact metrics can be divided into external and internal metrics, depending on whether they are used to evaluate external or internal factors. For example, market and customer-based metrics are external, but employee or practice-based ones are internal. External metrics can be divided into two sub-groups: the financial perspective and customer perspective. On the other hand, internal metrics divide into four sub-groups: the scope of design utilisation in an organisation, project evaluations, product development process evaluations, and employee experience metrics.

The need for measurement changes as an organisation progresses towards design maturity. Table 2 lists the impact metrics proposed for each design maturity step in research literature on the subject (Björklund, Hannukainen, Manninen, 2018).

Step 1 of the design maturity ladder, when an organisation does not purposely use design, involves external, mainly financial metrics for benchmarking against companies with greater design maturity: share price, financial result or, for

example, quantity of innovations. Such metrics can be used to describe design benefits in peer companies, when making the case for growing design maturity in one’s own firm.

In Step 2 organisations, the design focus on visual identity and user interface design creates a need to measure the sales impact of design. Once awoken to the customer perspective, companies tend to discover the need to measure the customer experience: it makes sense to measure changes in this after upgrading a user interface, for example. Among external metrics, possible success in competitions, such as Red Dot or the Finnish Vuoden Huiput, could also provide motivation. It is logical to introduce the first internal metrics, e.g. size of design investments or ratio of designers to developers, at Step 2. Lead times of new product or service features can also serve as an internal design metric.

At Step 3, the range of customer-related metrics widens. Customer experience metrics are enriched by customer lifetime value and conversion metrics, and various brand metrics. When design has become a holistic approach embedded from the start of the development process, in-house metrics covering the scope of design use become relevant. Such metrics include the number of projects in which design is used and, say, the number of employees with formal training in design. Internal metrics on working practices and operating models include the number of participating customers or number of concept and prototype iterations.

In Step 4 companies, design is fully integrated from the strategic down to the operational level:

expansion into new markets, or even sectors, is the only new metric identified by the literature. The hierarchical level accorded to design — for example, does the company have a Director of Design on the management team — would be a metric suitable for benchmarking between Step 4 companies. Mutual interaction between employees, and the employee experience, are highlighted as internal metrics. Design metrics are no longer needed at project level, because design is so embedded in all company activities.

**Table 2:**  
Design metrics  
at the different  
design maturity  
steps (adapted  
from Björklund,  
Hannukainen,  
Manninen, 2018).

		Step 1: Non-design	Step 2: Design as form-giving	Step 3: Design as process	Step 4: Design as strategy
EXTERNAL METRICS	Company's financial performance and market valuation	Share price Turnover growth Earnings	Sales Earnings ROI (Return-on-investment)	Market valuation Market share Profitability of growth	
	Customer-related metrics		Customer satisfaction Customer feedback	Customer lifetime value Net Promotor Score (NPS) Brand loyalty Brand perception Brand equity Conversion	
	Other	Number of innovations Acquisitions of design agencies	Success in competitions		Entry into new markets or sectors
INTERNAL METRICS	Scope of design utilisation in organisation		Ratio of designers to developers Growth in design budget	Number of projects utilising design Number of concepts finished Number of employees trained in design	Seniority/rank of design positions within company
	Project assessments and metrics		Cost savings Lead times	ROI per project Value and novelty of resulting product or service	
	Product development process assessments and metrics			Internal feedback Number of customer participants Number of prototype iterations	Collaboration within and between teams Team effectiveness
	Employee experience			Customer-centricity in all tasks Empathy	Employee satisfaction

”In a design-driven organisation, the ultimate measure of success is how changes impact externally on matters such as customer behaviour and thereby affect the bottom line. – – It may be the case that no ready-made (benchmarking) models meet an organisation’s needs without being adapted. The key issue is not the model itself, but a critical evaluation of one’s own organisation and identification of any drawbacks and weaknesses.”  
Hanna and Jesse Maula: Design ja johtaminen (Design and Leadership) (2019)

In Chapter 3, we will trace the development of OP’s design maturity and present the metrics used at each design maturity step.

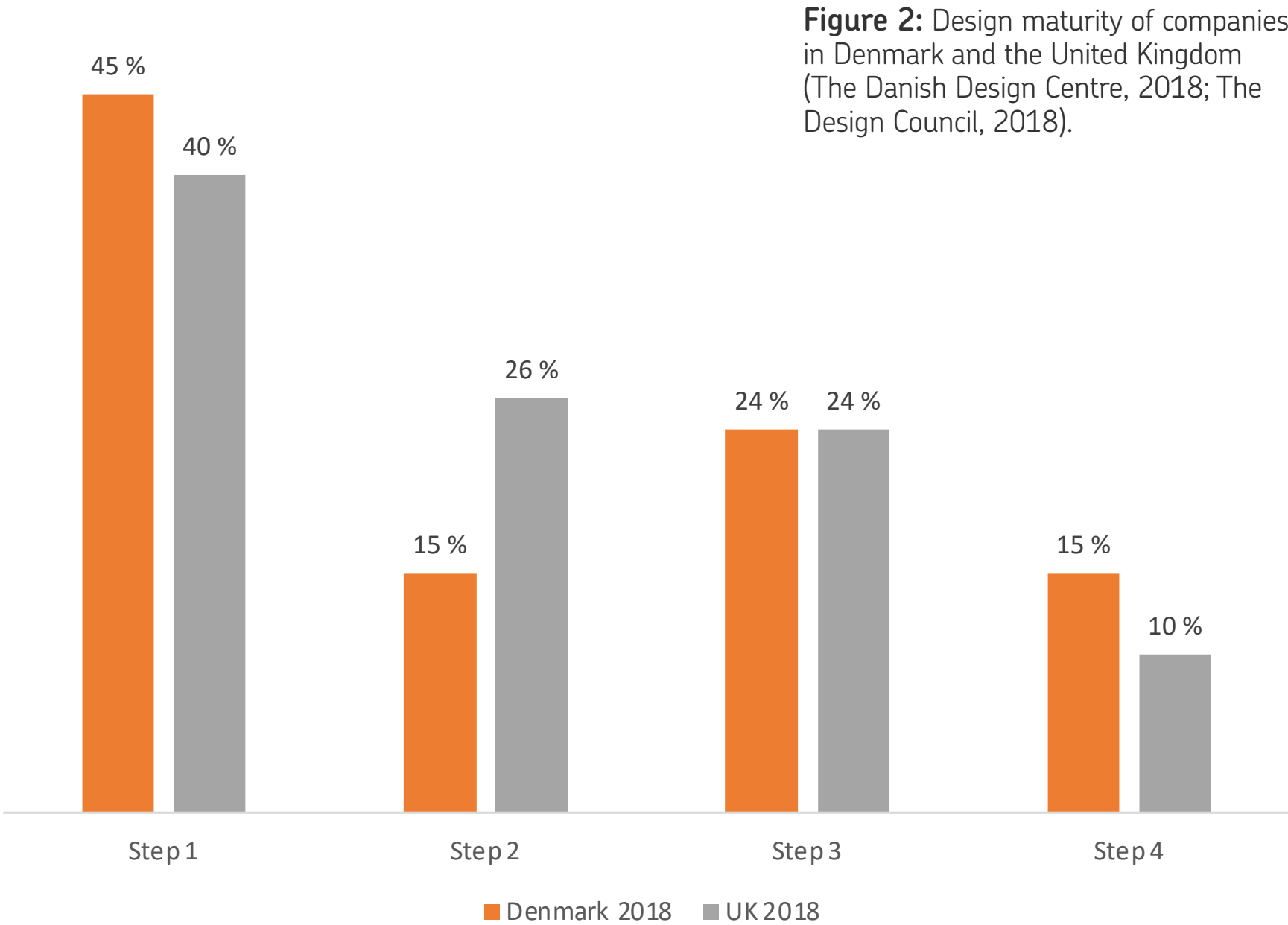
### 2.4 So how mature are companies?

Since the early 2000s, the Danish Design Centre has been systematically using the Design Ladder to evaluate the design maturity of Danish companies, and how this impacts on their business performance, every few years. We know of no cases where the model has been used to evaluate the design maturity of Finnish companies. The latest (2018) Danish results indicate polarisation in the design maturity of companies in Denmark: most (45%) are still at the first, non-design, step, but almost as many (39%) have reached step 3 or 4, with design firmly embedded in the company’s activities. Research shows that the larger a company is, the more likely it is to have integrated design with its development process (step 3). Small and large companies have equally little

representation among those at Step 4. Research also shows that the more design mature a company is, the greater the positive business impacts it sees in design. (The Danish Design Centre 2018)

The Design Council of the United Kingdom has used the Design Ladder model in a study of British companies. The results accord with those of the Danes (see Figure 2). According to the Design Council, in 2018 40% of British companies were at Step 1, 26% were at Step 2, 24% were at Step 3 and only 10% were at the highest level of design maturity, Step 4 (The Design Council 2018).

Although the design maturity of Finnish companies has not been studied using the Design Ladder model, reports have been published on companies’ use of design in general. The Design ROI project (2012) presents a summary of analyses of design utilisation in Finland. It concludes that ideas of design vary from one company to the other, and that design is more often utilised in large companies than in small ones. A study by the Association for Finnish Work (2012) reveals that most Finnish companies remain unaware of the competitive advantages of design. However, 53% of companies viewed themselves as being Step 4 companies with a fairly or very strong design focus. Their general focus areas were: visual identity of a product; the look of the product; product-related brainstorming, visualisation and concept-generation; and brand building and reinforcement. A survey of companies utilising design — performed by the Ministry of Economic Affairs and Employment of Finland in 2015 — found that most regarded their design expertise as lying in product



or service usability or appearance. Such studies suggest that, despite Finnish companies’ avowed focus on design maturity, their investment in it can be small. Finnish companies give visual identity, appearance and usability ‘top billing’ and are therefore most likely to be firmly lodged at Step 2 of design maturity.

In the next chapter, we will use the Danish Design Ladder to explore how OP’s design maturity has developed over the years.

# 3

## How OP grew its organisational design maturity

” Organisations cannot hop to the next design maturity step without learning from and experiencing the previous one. So it is natural for them to become design-aware via a series of highly pragmatic stages,” says Tuomas Manninen, describing the growth of design maturity.

### 3.1 Step 1 – Design is an invisible aspect of development

Design is absent from the first step of design maturity. Products and services are developed and launched, but design plays no role in their development.

This was true of OP until 2008. Services were developed and launched, but design was not recognised as part of development. Designers had no involvement in development projects. At the time, innovations already played a key role in OP’s activities, but tended to be technology-driven, rather than originating in user and customer-needs. Development was based on waterfall projects.

An example of an innovation was OP’s online bank, launched in 1996, the fourth of its kind in the world and the second in Europe (see Figure 3). This service included a user interface, but not one created by a designer.

As websites and apps proliferated, people became more enlightened about the importance of design. Usability was mentioned more often, leading to greater recognition of the related special skills and expertise. Nowadays, this maturity level tends to resurface when revamping various core systems: no value is accorded to the idea that the services provided by the system might drive the project.

### 3.2 Step 2 – The user interface is king!

At Step 2 of design maturity, design is only included at the final stage of development projects, to ensure the usability and visual identity of a product or service. Design is not regarded as an activity that adds value to features such as user interfaces. “In banking, products and services were designed by engineers, during breaks between coding. When the customers complained that they were unable to use them, small, retrospective fixes were made to try and meet customers’ wishes,” explains Petri Soini, one of OP’s first designers on its payroll at the time. Service design entered the discussion as early as 2008, when the conviction grew that products and services would fulfil customers’ needs more successfully, if customers were consulted before a single line of code was written.

#### 3.2.1 Two models, two cultures

In 2011, OP covered some ground towards Step 2 by establishing a digital services development unit in Oulu. Before then, there had been design-related roles, but no formal design positions, within OP.

In-house designers worked on specific projects, with excellent results. Despite this, they also had the task of creating finalised user interface designs and ensuring compliance with the brand image (see Figure 4). On the other hand, design was clearly setting off in the right direction. The success story of OP-mobile bears testimony to this: continuous commercial benefits were generated alongside



Figure 3: OP’s first online bank.



# TERVETULOAA OSUUSPANKKIIN



AAKKOSELLINEN  
HAKEMISTO

ANNA PALAUTETTA



NUORET



OSUUSPANKKIRYHMÄ

OSUUSPANKIT

TYTÄRYHTIÖT

AJAN-  
KOHTAISTA



PANKKIPALVELUT:  
HENKILÖASIAKKAAT

YRITYS- JA  
YHTEISÖASIAKKAAT

MAA- JA METSÄTALOUS-  
ASIAKKAAT



## OSUUSPANKKI

MUKANA ELÄMÄN ERI KÄÄNTEISSÄ

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OP-mobiili

# Tervetuloa



Kirjaudu palveluun

Ohjeet »

## Säätiedot

Seuranta

N Oyj	▲ +1.17%	4.78
F Oyj	▲ +1.22%	19.11
S nso Oyj R	▲ +1.50%	5.40

## Uutiset

PÖRSSI: Nousu jatkuu tasaisena

9.10.2013

## MX Helsinki

0,36%	CAP	▲ +1.13
6768,25	H25	▼ -1.23

Päivitys tänään klo 12:24

## Rahastot

OP-High Yield	▲ +1.17%
OP-Obligaatio tuotto	▲ +11.22%
OP-Delta	▲ +1.50%

Korkorahastot 1v tuotto

## Asiakaspalvelu

- 

Konttorit ja Otot

Näytä lähimmät OP-Pohjolan konttorit ja ottopisteet
- 

Katoamisilmoitukset

Ilmoita kadonneesta tai varastetusta kortista tai sulje verkkopalvelutunnukset
- 

Ota yhteyttä

Pankki- ja vakuutuspalveluiden yhteystiedot

## Työkalut

- 

Valuuttalaskuri

Näytä lähimmät OP-Pohjolan konttorit ja ottopisteet
- 

Avainlukulista

Vaihda tai tilaa uusi avainlukulista
- 

Vaihda kieli

Valitse millä kielellä käytät OP-mobiilia

## Vakuutukset

- 

Vakuutuskartoitus

Tiedätkö mitä vakuutuksia sinulla ja perheelläsi pitäisi olla?
- 

Vahinkotilanne

Ohjeita vahingon käsittelyyn
- 

Tiedotteet

Pohjolan ja Ulkoministeriön viimeiset tiedotteet

Figure 4: OP-mobile user interface from 2014.

13



out-standing customer satisfaction.

As the new approach to design began to sweep through OP, design gradually shifted in a more customer-centric direction. Change began with the basics. Customer analysis was used to identify who OP’s customers were and how they were purchasing. In addition, OP conducted usability and A/B testing, using the Experience Wheel tool created by LEGO to describe the customer path.

Due to Nokia’s plight, plenty of mobile app expertise became available in Oulu (a city ca. 600 kilometres north of Helsinki) soon after 2010. OP reacted by establishing a development unit, with mobile expertise at its core, in the city. Development of OP-mobile moved to Oulu, as its technical implementation proceeded. OP recruited its first designers in this context. They were able to affect the position of design in OP, how design was done, how ideas were generated, and how large wholes were broken down into ‘digestible chunks’. Development of the Oulu design culture set off at a brisk pace, unburdened by legacy systems and practices. Within OP, people were soon referring to the Oulu model, hoping to replicate it at the Vallila office in Helsinki.

At Vallila, business unit representatives soon developed the habit of ordering a random range of features from OP-mobile experts, resulting in an overgrowing ‘app jungle’. “Business units ordered all kinds of buttons, forcing us, the designers, to request more details on what they wanted. We sought to understand what each button was supposed to solve, assess whether there was a gen-

uine customer need for them, arrive at the best solution and see how it would fit into the whole,” says Perttu Luomala, one of the first designers recruited. The idea was to edge slowly from ‘finishing touch’ design maturity, towards integration of design from the start of the development process.

While Oulu busied itself with mobile services, Vallila focused on redesigning the op.fi online service. “We redesigned OP’s online services to create a user experience meeting the needs of the new generation. We conducted hundreds of interviews and various concept trials to create a personal daily banking concept and new online banking interface for customers,” Petri Soini explains. Money and effort were invested in the user interface. Its design was shaped by the requirement for responsive solutions adaptive to different devices.

A project begun in 2013, with a focus on card services, is an example of a typical Step 2 approach to design. To highlight the customer perspective from the beginning, a designer was invited to the kick-off meeting. “At the project’s kick-off meeting someone asked, ‘What are designers doing here? The user interface design phase is still a year away.’ At the next meeting, the designer presented a rough prototype, which sparked a positive reaction, leading to the adoption of a new, faster and more experimental approach,” Soini recalls. This provided a foretaste of Step 3 design maturity. However, it involved design by individual specialists, rather than a scalable process.

Around the same time, OP launched the customer experience statement as part of internal quality

OP-Pohjola

ASIAKASKOKEMUSLAUSUNTO1

4.3.2012

INVESTOINNIN TIEDOT

Sisältöä kuvaava nimi		Projektinnumero
Omistajaorganisaatio		
Vastuuhenkilö	Puhelinnumero	Sähköpostiosoite

LAUSUNTO

Top of Form

Lausunnon antaja	Puhelinnumero	Sähköpostiosoite
Lausunnon tulos		

YHTEENVETO

Top of Form

Lausunnon tiivistelmä

Bottom of Form

**Figure 5:** Customer experience statement listing the project’s impact on customer experience. This was an expert evaluation that involved no real customers.

assurance (see Figure 5): no project plans would be approved which failed to mention the customer. The customer experience statement represented a small step towards a customer-centric culture. It also accurately reflects OPs design maturity at the time – confirmation was sought from a specialist, not the customer, that a product or service met the customer’s needs.

At this step, design tends to be regarded as a finishing touch and cost. Design is done if time and money allow, but is not viewed as indispensable to product and service development. In OP, the visible consequences of this included design being used in very few projects, and being regarded as a ‘luxury’. Whenever design expertise was wanted in a project, it had cost implications. This led to business unit representatives discussing the matter first and only bringing in designers when they needed concrete user interface diagrams or, occasionally, slides for visualisation purposes when ‘selling’ a project to obtain additional funding from executives. The silo-based nature of operations was the key challenge. In place of holistic analysis, problems were solved strictly within organisational silos and possible synergies were left unexploited. In addition, a lot of overlapping work was being done.

### 3.2.2 Customer-centric and agile model rolled out at Vallila

A strong design culture and competencies had already bedded down in the Oulu Development Unit. But in Vallila, design was still narrowly viewed as a question of form, such as adding the visual

final touches to a service. In-house design expertise focused on concept generation for service channels, the channels’ realisation, and small-scale innovations. Even the creation of several successful products based on the Oulu model, such as OP-mobile and the Pivo apps, did not lead to the blending of the two cultures.

The idea was to bring the agility, speed and innovativeness of the Oulu model to Vallila. Although the customer experience statement and Scrum methodology were good steps forward, more pairs of hands were needed to bring about a cultural transformation. Tuomas Manninen was recruited to build a bridge between the two approaches. “I joined OP as a customer-experience architect with the job of importing the Oulu model to Vallila, which had a product and service-oriented approach,” Manninen recalls. His job title reflects the mentality of the time. “There was a tradition of listening to IT specialists, particularly architects, at OP. As a customer experience architect, I found it easier to get through to people involved with technical solutions and systems,” Manninen elaborates. Designers and architects faced a shared challenge – to explore and manage the customer experience holistically, rather than designing individual product and service features. This led to quarterly reviews, involving the management of the business units, where releases, the customer experience and architecture were discussed and prioritised. Manninen aimed to grow design maturity by dovetailing the customer experience more firmly with development road maps and upcoming releases.

Harri Nieminen had been championing design at

Vallila during the same period. “I spent a long time working on insurance product development, where life insurance policies were being refashioned. A massive, multi-million-euro, specialist-driven project was completed in 2013, using the classic water-fall model. We had the strong feeling that there must be a smarter way of going about projects like this,” Nieminen comments.

In the summer of 2013, Nieminen and his colleagues were assigned to a pet insurance project, and decided on a concrete approach to exploring the secrets of design. “We decided to try out every possible method,” says Nieminen, with a laugh. By the summer’s end, Nieminen was able to utilise design in new projects and was soon urged to join Manninen in developing smarter solutions meeting customer needs, and promoting the dissemination of design methods and practices in Vallila.

These two examples demonstrate the importance of individuals and the person-dependent nature of design work in organisations with lower design maturity. In addition, the benefits of design are not scaled up.

# Signs of change: Pivo, OP Lab and the Omasairaala Hospital

## Pivo and OP Lab

The Oulu Development Unit was fertile ground for innovation. Some innovations were a natural fit with OP-mobile, but completely new solutions were needed in other cases. In 2011, Kristian Luoma led the mobile payment project, which delivered the Pivo mobile application. "Pivo was an important project, being the first time that a business unit had flagged up the right kind of problem. They had seen that mobile payment was coming and that they needed to react. Instead of coming up with their own preliminary solution and saying, 'now start digging in that direction,' they gave the team a free hand to solve the problem," says Jukka Parkkinen, who was then leading the Oulu Development Unit.

Work on solving the mobile payment problem began, using design methods. The designers gathered customer insight by means such as interviews. They found satisfied card users who were not desperately seeking other payment methods. Instead, they needed help in understanding balances – their spending patterns and where they might save. OP developed the Pivo application to

meet this need. "Four or five years ago, customers were not yet enthusiastic about mobile payment. Instead, they wanted clearer insights into their spending habits, which the first release of Pivo offered them," Parkkinen continues. Pivo categorised card purchases and provided users with information on how much money per month they were spending on items such as food, hobbies and housing. By creating a service that met customer needs, OP attracted a huge user base to Pivo, to which OP added mobile payment when the mobile payment markets matured five years later.

Because the content of the Pivo mobile payment service was not ready for integration with OP-mobile, it was given time to mature under its own brand. OP established an idea incubator, OP Lab, around Pivo, the brainchild of the Oulu Development Unit. Led by Kristian Luoma, OP Lab and its designers used events such as Design Sprints, pitch competitions and demo days to cultivate the mobile unit's start-up spirit. OP Lab served as a platform for new business activities, aiming for a shorter learning curve on technologies and customer needs. It selected employees brimming with

initiative and entrepreneurial spirit. The idea was to experiment, learn and move forward continuously. This internal startup had the management's support and a passionate, solution-seeking team. These factors continuously provided the Oulu model with fresh momentum.

## Omasairaala Hospital

The startup culture also shook things up at Pikku-Huopalahti district in Helsinki, where OP Financial Group and OP Insurance founded their first hospital, an orthopaedics institution specialising in outpatient surgery, in 2013. This unique (for Finland) hospital concept was kicked off with customer consultation and insight. The hospital's operating principle was to ensure an efficient clinical pathway for prompt treatment and returning to daily life as fast as possible. It promised customers that employees injured in occupational accidents would return to work faster than with other providers. In other words, the hospital's concept was based on placing the customer at the heart of design. Even its executives and management team

made all decisions with the customer experience front of mind. For customers, this was reflected in features such as in-hospital Claims Settlement, enabling them to settle claims right away, without weeks of waiting.

An example of the new customer-centric culture was the Health Care Advisor concept, which extended the Omasairaala Hospital's goal of personalised services to reception and lobby services. With the Health Care Advisor concept created in collaboration with Hill + Knowlton, the Omasairaala Hospital was quickly differentiated as a health-care pioneer in Finland, in terms of fast customer service and customer satisfaction. Customer recommendation scores soared month after month. The concept also won Finland's most distinguished design competition, Vuoden Huiput, for the best service design in 2012.

The Omasairaala Hospital changed its name to Pohjola Hospital in August 2016. There are now (2020) Pohjola hospitals in Tampere, Oulu, Kuopio and Turku, as well as Helsinki.

### 3.2.3 Need for metrics emerges

Analytics on service user numbers and utilisation can be regarded as the first attempts to measure the impact of design. Although the primary goal was to monitor service use and the related experience, staff were also seeking correlations between analytics and service improvements and changes. However, a genuine leap forward was taken in service measurement in 2012, when Net Promoter Score (NPS) surveys were introduced to measure the customer experience. For example, during service use, users of OP-mobile were asked: "How likely would you be to recommend OP-mobile to a friend or acquaintance?" NPS surveys were gradually introduced for different channels and services. In 2014, OP also began measuring the customer experience at brand level, outside service use. This provided the first benchmark of how well the OP customer service matched up to those of its rivals.

An NPS survey was used to measure the customer-experience during each visit to the Omasairaala Hospital from the day it opened its doors (2013). Customers were also asked for open feedback. All decisions were subject to the question, will it improve the customer experience or shorten the clinical pathway. If the answer was no, the project or development project was shelved. In this way, the management of the hospital sought to challenge traditional practices and make bold trials of concepts designed to benefit customers.

OP began using NPS surveys at a comparatively

early stage. See Section 2.3 for a more detailed account of measuring the design impact at step 2 of design maturity.

## 3.3 Step 3 – The value of design is recognised from idea to launch

At step 3 of design maturity, design is becoming embedded in the development process, from idea to launch. Designers are accorded a legitimate role at each stage of design. Design is not regarded as a final product, but as an approach in which the user and customer are crucial. Persons assigned to and trained in design, with clearly defined roles, are in charge of the function.

In 2015, OP reorganised its development functions to better meet the needs of its businesses. Whereas service channel development was customer-centric and mainly planned by in-house designers, large product and service innovations and business concepts deep within the business units were purchased from external providers. Such providers were being commissioned to design unique concepts, to provide a competitive edge, in traditional, silo-based, style. "We realised that in-house design expertise was being used at the end of the development process, but most design done at the process's beginning was outsourced. This was expensive and too many concepts remained at the 'great idea' stage, gathering dust in drawers," says Manninen, who continues: "This traditional model was far from efficient. Not everyone had sufficient understanding of OP's businesses and technological limitations, or the deep understanding of concept viability and customer

value that emerges from concept design. In addition, these larger business concepts were on the more expensive side, in other words the euro-investment was significant."

### 3.3.1 Favourable experiences and ambitious goals created a need for more resources

The imbalance between in-house and outsourced expertise was viewed as a straightforward brain drain. OP decided to establish a Channel Experience Unit to 'alleviate the symptoms'. The unit was charged with creating channel-independent concepts. "We adapted Google's Design Sprint framework for OP and began boldly testing the methodology on the right projects. We held our first sprint in May 2015, which resulted in a working, customer-tested business concept in just three days," says Manninen. In OP, people had been used to taking months of meetings to achieve things. Now, customer-validated prototypes had been generated in a three-day sprint. Word soon spread and demand for sprints exploded. Almost 20 Design Sprints were held in the autumn.

Design was clearly gathering pace at OP and needed to be scaled up. There was still a need to clarify priority areas for improving the customer experience and the quantity of new resources needed. Analysis of design investments included a review of the content of design work and the profile of OP's in-house expertise. It also involved an investigation of where, and in what types of tasks, designers were involved, and what kinds of skills or outcomes were being bought in. Design scenarios

were created from three perspectives:

1. The financial sector was undergoing a digital transition, due to which customer behaviour was changing markedly.
2. OP had announced large additional investments over the following five years.
3. The investment balance between in-house and external design costs would need to be rationalised.

An analysis from the first perspective concluded that OP Financial Group needed additional specialists in customer behaviour, customer needs, and customer-centric development methods. All of these are core elements of design expertise. The second perspective pointed to resource needs, even without analysis. Taken together, additional investments and the expertise required by digitalisation suggested an even greater need for designers. Analysis from the third perspective confirmed that strong in-house expertise was focused around user interface design at the end of the product and service process. Major concept decisions and concept design at the early stages of the design process, which had most impact on OP's businesses, were being sourced from outside. Early-stage design expertise had to become as strong as that which OP had developed at the end of the development process.

The up-scaling of OP's design expertise and rollout of its design culture were backed by the management's bold vision: 'We are transforming OP's corporate culture from product and system-oriented

to customer-centric.’ This extended the importance of design beyond individual projects. Companies in the financial sector have traditionally believed that they know what the customer needs. This perspective must be turned 180 degrees when building business models, products and services based on genuine customer insight. Investments in design and its integration with daily work, i.e. the embedding of design methods in development, would never have been possible without Group Executive Management’s bold approach and strong mandate.

”Of course, we calculated the costs. We confirmed that cost-savings would grow alongside investments, as the corresponding work was done with in-house resources rather than being outsourced. Although costs continuously fell, as planned, they were never a major driver in growing our in-house design expertise. The key driver behind such decisions was preparation for the business transition and growing our competitive edge, with intellectual capital that others lacked,” says Manninen. Of course, a broader cultural transition was only achieved through action.

### 3.3.2 New roles foster broader use of design and greater design maturity

Because design had long played a highly operative role at OP, there was a need to highlight its new, more strategic dimension in job titles. So two new roles were created for designers alongside those of service designer, UX designer and graphic designer: business designer and strategic service designer,

charged with designing channel-independent service concepts at business unit and portfolio level. Traditional design tools, from customer insight to prototyping, could still be found in the toolkits of both roles, even if the context required such skills to be applied in a particular way.

The Executive Management Team approved the hiring of nine designers in September 2015: four business designers, four strategic service designers and a UX design lead joined OP in early 2016. Although the recruitment focus was early-stage development, functional design was also strengthened with a UX design lead, to ensure a unified customer experience.

Strategic service designers had the task of making the early stage of OP’s development process as customer-centric as most of the implementation stage had been since 2011. On the other hand, business designers were to seek commercial opportunities from changes in customer behaviour and identify market signals about customer needs across sectoral boundaries. They also had to understand the frameworks within which the businesses were working. On this basis, the business designers were to design business models that generated customer value and thereby commercial benefits. Business design was initially focused on OP’s four development portfolios and influenced their prioritisation. The key goal was to create embryonic development ideas that might provide OP with a competitive edge.

”Business design took design thinking where it was most needed and least used. This required

a lot of patience, stamina and diplomacy,” Manninen recalls. Infusing the new roles into existing processes was not easy. Business designers, in particular, devoted a great deal of time to training and shaping opinions, and sparring on OP’s overall development model.

Despite the strong mandate for strategic-level design, and recruitment to ensure sufficient resourcing, the new function met with resistance. One of the challenges lay in older ways of thinking and working. OP’s services had been developed very channel-centrally. The channel for providing new products and services was chosen before the related concept was even ready. But customers wanted the same service, regardless of the channel: for them, the key issue was the service content, not the channel. Even at the time of writing (2020), OP has not entirely discarded its channel-based operating model.

The second, greater challenge was cultural. Change is never simple and easy when businesses must be led from day to day according to strict goals. Thinking began to polarise between the new and old way of working. For example, it was easier to criticise the new way by emphasising the costs than to be open-minded about initiatives.

### 3.3.3 What and how to measure?

At Step 3, design is not merely a finishing touch added to a service or product, but a fixed part of the development process, and designers are part of a multi-skilled team. When the number of

designers began to grow, so too did the need to understand the scale and impact of their input. So OP began to measure the so-called design percentage, i.e. the extent to which projects utilise design. By this stage, NPS surveys during customer encounters had become a standard way of measuring the customer experience via all channels.

At the same time, OP adopted the Design Ladder model to visualise development of the organisation’s design maturity. It was very soon apparent that measuring the design percentage was a suitable way of illustrating the growth speed of design utilisation within OP, and the design maturity step attained. Just 10% of projects utilised design in January 2015. By the end of the year, designers were already involved in 38% of projects. During 2016, the process accelerated to the extent that designers were involved in around 150 projects, and the design percentage was 78%.

See Section 2.3 for a more detailed account of measurement at Step 3 of design maturity.



# Design Day



Figure 6: Design Day in June 2019.

The internal rollout of design involved a combination of determined effort and good fortune. OP Financial Group became aware of the inevitability of changes in customer behaviour and the need to transform. Design was viewed as a way of reforming design practices, while lending an ear to the customer.

The idea for the first Design Day sprang from the need to highlight design throughout the organisation. This internal OP event would explain what design meant, why it was worth using, and how to implement it. "Initially, it seemed impossible to obtain funding for the first Design Day — in 2015, during our massive designer recruitment exercise and multiple Design Sprints, it felt best to skip the whole idea. But then we were given funding, so we had to arrange the event," says Manninen, who continues: "The first Design Day was fully booked within just a few minutes. The speakers included our own specialists who, for example, shared their experiences of the Oulu model and the new idea incubator, OP Lab, founded alongside the Oulu Development Unit. Participants got to try out customer-centric and agile ways of working in workshops."

Over the years, Design Day proved to be a key way of familiarising colleagues with design and the related practices, and teaching the entire organisation about design tools. By summer 2019, seven Design Days had been arranged and around 1,500 OP staff had participated (see Figure 6). Design

Days were a superb way of generating inspiration and enthusiasm. Participants were energised and learned about matters they could apply to their work. Feedback on Design Days was uniformly positive. However, in the end it became clear that single events were not the best way of systematically rolling out design thinking. Design Days work well as 'boosters', but strong, systematic change is also needed in order to achieve a permanent transformation.

Each Design Day had a particular theme:

Design Day 11/2015:  
**What is service design in OP?**

Design Day 6/2016:  
**Why does OP invest in design?**

Design Day 11/2016:  
**What is Data Driven Design in OP?**

Design Day 5/2017:  
**Design is a way of thinking**

Design Day 11/2017:  
**Human + machine**

Design Day 04/2018:  
**Anything can be designed**

Design Day 6/2019:  
**Generating value with design**



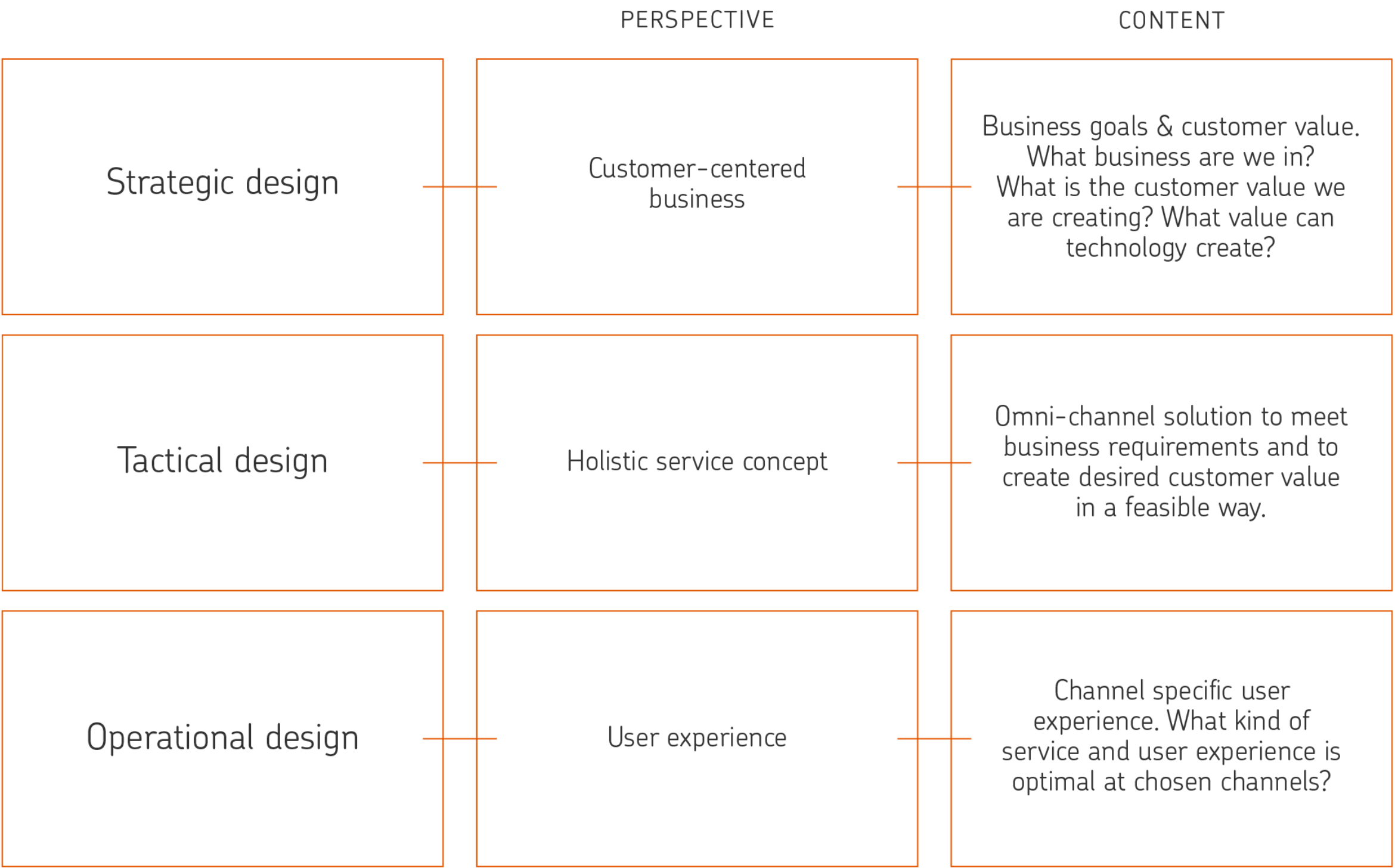
### 3.4 Step 4 – Design is embedded in all operations

Whereas, at Step 3 design is chiefly viewed as part of product and service development processes, at Step 4 its role widens to embrace all decision-making and development within an organisation. Design is regarded as part of business development, with human-centric thinking at the heart of the organisational culture. Designers can be found at every level of the organisation and participate in decision-making forums. Non-designers also feel at ease with using design methods.

OP made its first moves towards this step during 2016, when designers were involved in business-unit decision-making. They helped to create new perspectives on business and product-line strategies. In the long term, design helped OP to generate a competitive edge and identify new commercial opportunities based on its products and services.

#### 3.4.1 Bringing designers together in an in-house team

In 2016, OP established a Development & Technologies function, combining product and service development with ICT organisations. It was also realised that designers should be brought together. So OP created an in-house team. “The organisation as a whole was surprised by the number of designers we had. People had imagined that OP had around 50 designers (including externally sourced designers). However, the total was more



**Figure 7:** Holistic view of design and its three levels: strategic, tactical and operational.

than double this,” says Juha Forsblom, who was a design manager at the time.

Bringing designers together provided a clearer view of how design and design methods were being used in OP, what designers were working on, and how responsibilities were divided. The creation of an in-house design team also rationalised the use of externally sourced design expertise. An in-house team enabled the avoidance of overlaps, greater efficiency, and a more uniform approach to building a better customer experience. Centralisation of design also clarified responsibility for all design expertise at OP, its development, and fostering a design culture. Systematic capacity and cost management is a prime example of activity typical of Step 4 of design maturity.

For example, the benefits and impact of Step 4 design can be illustrated at three levels (see Figure 7):

The contextual basis of design was explained by describing its holistic dimension, i.e. its three independent levels. Understanding the contextual basis helped people to see what design requirements arose in different contexts, and how they arose. Depicting each element as independent also reinforced the idea that design could be embedded, from beginning to end, as part of the function in question.

In 2017, just over a year after the in-house design team’s establishment, there was a pause to take stock of what had worked, what had not, and how the design team could be developed. A range of design methods were used in operational planning.

The design team decided that it should be organised around strategic service themes (see Section 3.4.3), not only roles. A multi-skilled group of designers worked on a certain strategic service theme, such as living & mortgages or health & wellbeing. It quickly became clear that one of the benefits of multi-skilled groups was the formation of mutually supporting working pairs within the groups. This structure also fostered designer specialisation, the development of job roles, and more precise competence development. In addition, design output was steadily increased by role development.

“When the surrounding organisation has matured in utilising design, tasks develop in line with contextual requirements. Monitoring and measurement of design and its benefits are also underway. This sets more ambitious goals for what design should achieve. Goal-drivenness has also steadily raised the requirement for design efficiency,” says Tuomas Manninen, describing the interrelationship between the changes.

### 3.4.2 Design roles mature

The roles and responsibilities of designers change in step with an organisation’s design maturity. In general, new roles, such as that of business designer at OP, appear as maturity grows. Designers’ roles are essentially stable in organisations with the highest maturity. See Appendix 1 at the end of this book for more precise role descriptions than those presented below.

The roles presented below still exist, in principle, at OP. In addition, titles have been changed since this book was written, with fewer fine distinctions made between roles. We had the following roles and responsibilities until the end of 2018:

#### Business Designer

The work of business designers focused on customer-centric business activities, and identifying and setting the future direction of such businesses. Business designers were in charge of developing existing business concepts, and identifying and creating new ones in collaboration with representatives of business units.

#### Strategic Service Designer

Strategic service designers ensured that customers encountered OP’s service ranges as meaningful wholes, and that the services met genuine customer needs. They made sure that product and service ranges were developed customer-centrally in line with OP’s strategy and the direction set by management.

#### Service Designer

Service Designers refined preliminary product and service concepts, and ensured that they generated an excellent customer-experience when realised. They were strongly involved in customer participation and the evaluation of promising concepts.

#### UX Designer

UX designers were in overall charge of ensuring a uniform user experience of digital services, and the implementation of user interface solutions. They worked in close collaboration with service designers,

content designers and software developers.

#### Content Designer

Content designers were responsible for ensuring an excellent user and customer experience of products and services, based on high-quality content with OP’s tone of voice.

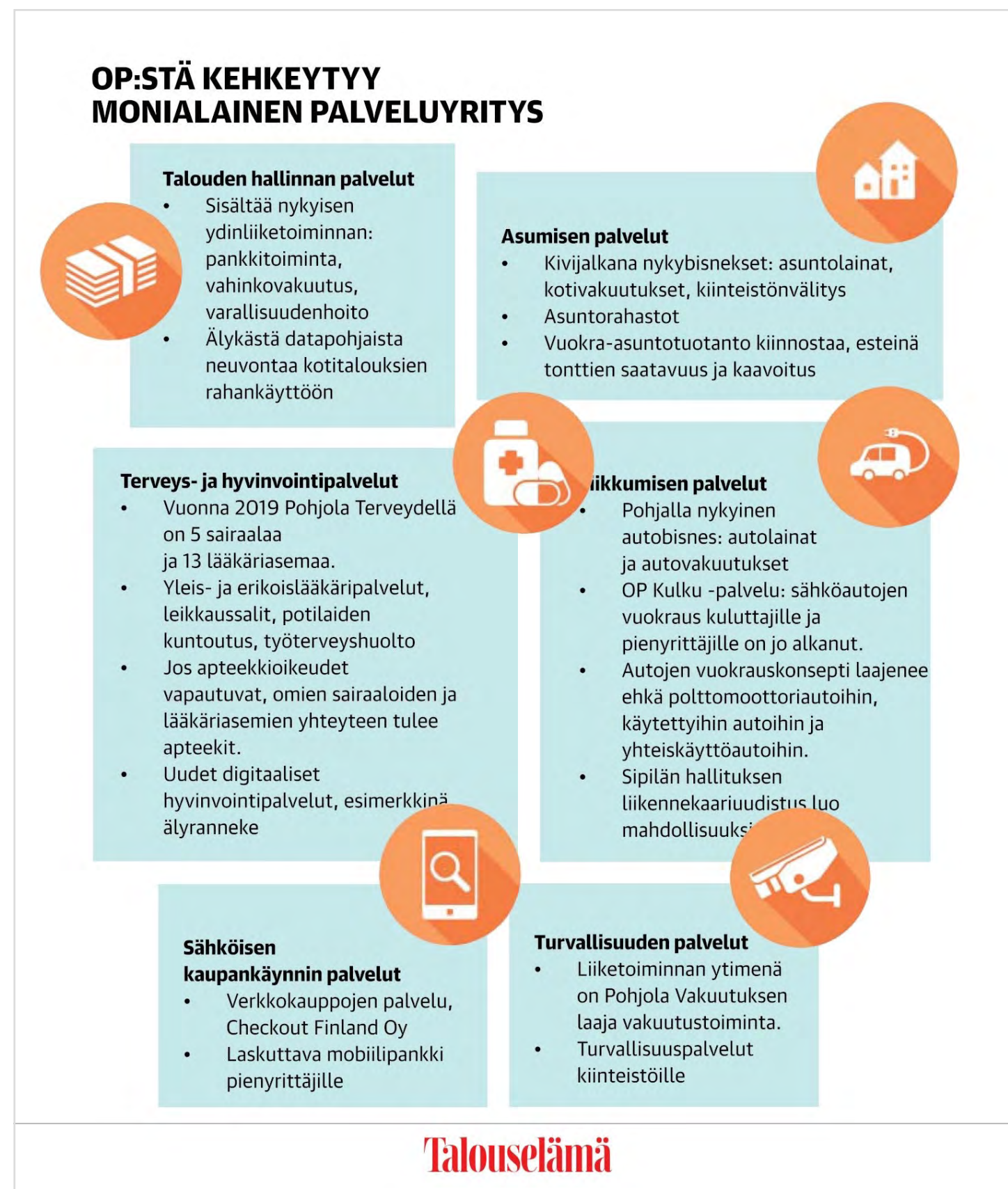
Despite the specialisation and division of responsibilities associated with these roles, design is best done in collaboration with various design, business and development specialists. In the most design-mature organisations, designers feel at home working in multi-skilled teams on a daily basis. For example, OP-mobile designers have been part of development teams from the beginning at OP. Similarly, business designers were a fixture on the management teams of development organisations in business units.

### 3.4.3 The evolution of strategic design

The business designers had already noticed that, for customers, the logical themes of OP’s products and services cut across internal business divisions and that the themes were difficult to visualise or manage from separate business units.

The OP strategy published in 2016 included strategic service themes (as outlined in Figure 8). OP began reviewing its business activities accordingly, at the level of the entire organisation. In terms of business design, strategic service themes provided a logical basis for categorising products and services more customer-centrally. This reduced





**Figure 8:** OP's strategic service themes: Personal financial management, Living & mortgages, Health & wellbeing, Mobility services, E-commerce services, Safety & insurance (Talouselämä 3/2017, a large national financial weekly magazine)

resistance to thinking across business boundaries.

Business design was whirled into a new phase by strategic service themes. It became even more forward-looking, with a focus on customer behaviour and the business environment. There was a shift from individual business development to developing OP's product and service range, as a whole. Whereas business designers had previously been more concerned with facilitation, the focus was now on generating embryonic concepts and envisioning business areas in new ways. Such design work is typical for Step 4. "When business designers were no longer only facilitating discussions, but feeding into decision-making by business units, their activity was clearly raised to a much more strategic level," says Tuomas Manninen, describing the impacts of the changes.

Although the strategic service themes enabled design to take an increasingly strategic direction, needs to adjust roles and tasks originated in post holders and their observations of the impacts of their work. However, repeated changes of the same duties and areas of responsibility hampered communication on roles and their significance. The situation was also complicated by the fact that, in terms of its content, business design was pioneering at OP. As a result, no benchmarks or earlier experiences and the related impressions were available concerning business designers in other organisations. In addition, at OP the aim was to keep faith with the idea that business design should not become business development but remain true to its design roots.

### 3.4.4 Collaboration with partners evolves

For many years, OP had been buying in a large amount of design expertise, as single specialists or full projects. This had been the case for so long that it was more the rule than the exception. The employment relationships of external designers were long, with long-term interpersonal attachments. The good side of this was the close and deep integration of individual designers. Externally sourced designers were regarded as colleagues and part of OP's working community. As long-term workers at OP, they had also embraced the working culture and were strongly committed to OP and its design goals.

The downside of long-term, personal relationships lay in blurring of the boundaries between employer responsibilities. External designers had worked so long with the same stakeholders that their participation and privileges were no longer questioned. Use of externally sourced designers had also taken an unfavourable direction for OP in non-interpersonal terms. From the perspective of cost alone, better handling of outsourced expertise was an unavoidable and natural continuation of the development curve adopted.

When the in-house design team was established, management of externally sourced designers was centralised. The business units and other stakeholders were given straightforward instructions: from now on, all designers would be recruited or sourced via the design team.

Active discussion of weekly needs for design

resources, the duration of such needs, and forecast needs was begun with business units and other parties in need of designers. Efficiency was markedly increased by taking a needs-based view and centralising design-resource management. Once overlaps and overcapacity had been identified, the same output as before was gained from a smaller number of designers.

“In retrospect, you could say that the former outsourcing culture was justified. It worked during the overall stage of development in question. As the organisation’s design maturity grew, our use of external resources developed. Purchasing of the required workforce became more systematic, efficient and professional,” says Juha Forsblom.

### 3.4.5 Measurement of design evolves

At Step 4 of design maturity, design becomes part of daily life regardless of roles or tasks. The ‘service design percentage’, which made its breakthrough in 2016 (see Section 3.3.3), measured the integration of design with OP’s product and service development process. An organisation’s perspective widens and the design impact changes as it moves into Step 4. Metrics must change accordingly (see Figure 9). As design is embedded in an organisation’s practices and thinking, metrics must be used to monitor its broad realisation. The service design percentage was 78% by the end of 2016, but already higher than 90% by 2017. As the results reached saturation point, the metric lost its ability to measure change in the organisation. Accordingly, in 2017 OP decided to shelve the service

design percentage and set three new metrics of design usage:

- 1. Feature turnaround time, which measures quality and efficiency of design.** Development becomes more efficient when we can design services and their features well. We only develop relevant embryonic concepts, and are able to eliminate dependencies and overlaps. We measured these criteria once a month.
- 2. Satisfaction with the use of design at different stages of design projects.** We studied whether design methods lead to new innovations and learning within the organisation. We used a targeted, quarterly survey to measure this.
- 3. Broad measurement of the maturity of OP’s innovation and design culture.** We surveyed whether OP’s culture and its employees’ way of thinking were becoming more customer-centric. For this, we used an organisation-wide survey. We used a previously created maturity model when formulating questions and analysing results.

The first metrics broadly described development efficiency. They revealed a shorter feature turnaround time in teams that made extensive use of design.

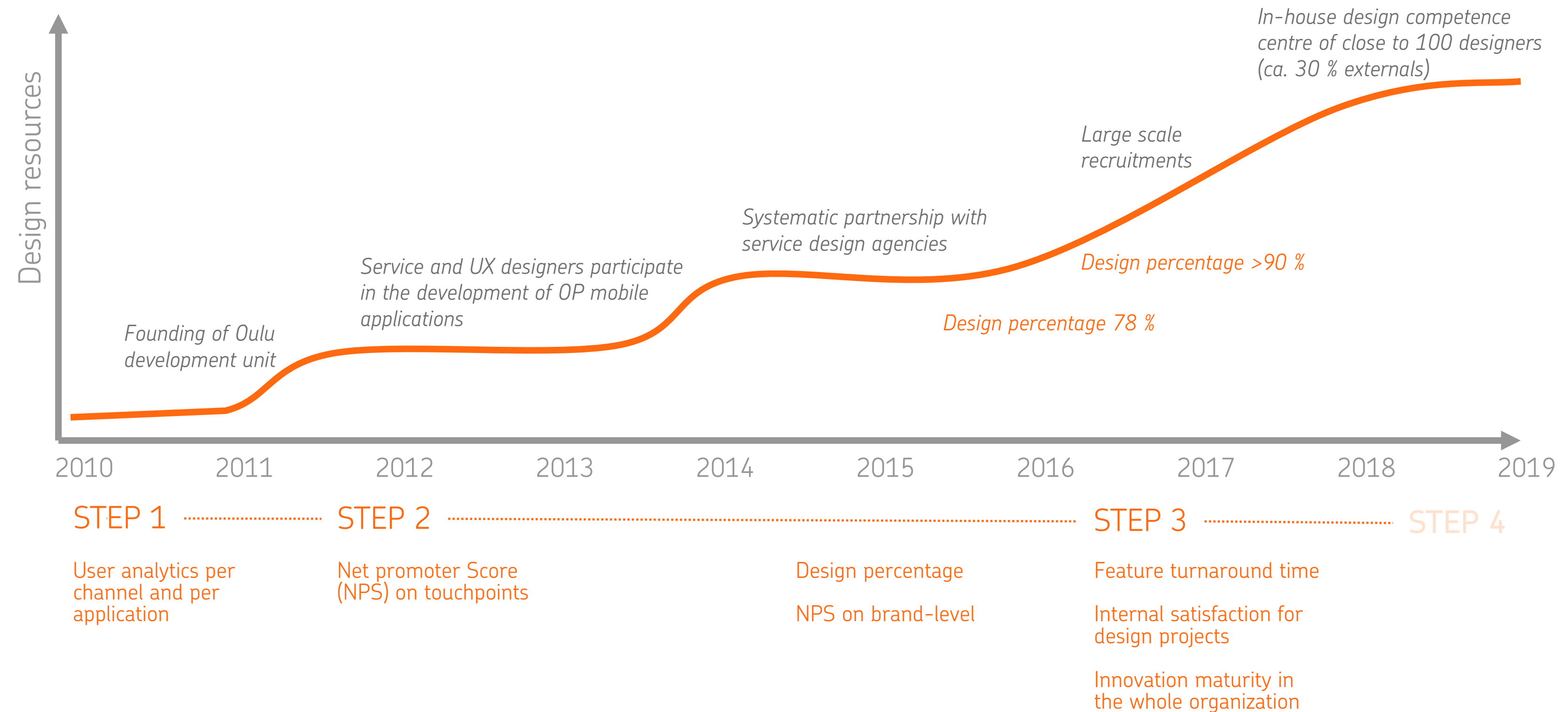
We explored design use and the lessons learned in a quarterly survey of team members, asking if those who used design methods would recommend them to colleagues. Over 90 per cent

responded positively in each survey.

We piloted the measurement of innovation and design culture maturity on two occasions. However, we did not continuously or repeatedly use such metrics, even though the Design Management Institute regards them as key design use metrics.

What about the external perspective? How does the end customer benefit from all this? After several discussions and sparring sessions, we came to the following conclusion: if design thinking permeates an organisational culture, its impacts are so extensive that it would be pointless to differentiate it as a separate metric, or distinguish it from measurement of the overall customer experience. For this reason, we restricted ourselves to internal metrics. Figure 9 presents the metrics used by OP at the different design maturity steps. See Section 2.3 for further information on measurement in general.





**Figure 9:** Design metrics in OP at the different design maturity steps.

# 4

## Customer insight and how it is attained at OP

” When an organisation’s design activities mature to the higher steps, customer insight must follow suite. Operating at the higher steps requires the systematic generation of customer insight,” summarises Pia Hannukainen.

### 4.1 Customer insight at the lower steps of design maturity

For several years, surveys were handled at strategic level, by OP’s Market Intelligence (MI) Team. The surveys focused on very traditional market research themes, such as competitor analysis, measurement of market share, and NPS (Net Promoter Score) surveys at brand level. At the end of 2015, Pia Hannukainen, who had a background in product development and design, joined MI as Senior Research Manager. “My first question was, how does this research function benefit early-stage product development. The answer was soon forthcoming: in no way at all,” Hannukainen recalls about the early days. Surveys mainly served Group Executive Management and strategic planning, not being intended to provide information in support of service development and design. “I next wondered how customer-insight is gained for product development, if not by the company’s actual research function. To find out, I acquainted myself rapidly with people in the development functions and business units and, of course, designers,” Hannukainen continues. A round of interviews revealed that they sought customer insight independently, by a variety of means.

If designers needed customer insight in support of their work in 2015–2016, it was acquired for projects on a fragmented basis, in individual surveys from random partners. Various questionnaire or qualitative surveys were commissioned for ongoing projects, after which they were set aside to gather dust. Another typical practice was to conduct customer interviews “to get into the subject”, in addi-

tion to customer validations and user testing at a later stage. In those years, the Market Intelligence Team could only occasionally spar on the research methods worth using at different stages of the design process, and which surveys would be worth buying. In addition, the business units bought surveys according to their own needs.

Measurement of the customer experience was also fragmentary. Channel and service NPS surveys had been used sporadically in OP since 2012, being realised in slightly different ways and outside OP’s research function. Measurement of the customer experience may have served individual channels or services well in practice, but no overall picture could be formed of the development of customer experience. User analytics were collected in relation to individual services and channels, but customer data was mainly examined for marketing purposes and — once again — outside the research function.

“I joined OP as a research manager in early 2009. Back then, the research focus was chiefly on monitoring the business environment. We performed customer and market research, and competitor analyses, in support of strategic decision-making and goal monitoring. With the foundation of the Customer Insight Unit, research shifted to providing customer insight as a development input and for more designer-specific purposes, in addition to a helicopter view. For example, the business segments have become much more involved in research from the customer-insight perspective,” says Anne Pärkkä, describing research work at OP.

When OP began consolidating its position at Step 3 of design maturity, it became clear that its method of generating customer insight was inadequate. Services were being developed with customer participation in individual projects, but research data gathered or acquired separately for projects was not being further disseminated, let alone accumulated, outside them. In other words, each project was segregated in terms of customer insight, and insights on customers and their behaviour were not being refined beyond the scope of individual surveys or analyses. “The raw ingredients of customer insight – research, customer data analyses, measurement of the customer experience, and customer participation – were scattered around the company and could never be cooked into a dish that would satisfy a designer,” states Hannukainen.

## 4.2 Unified measurement of customer experience

Due to Group Executive Management, measuring the customer experience was gaining in importance in OP, but it was only centralised as part of the research function in 2016. This was due to a series of coincidences. When the person in charge of NPS surveys at the OP cooperative banks resigned, Hannukainen suggested moving the function to the Market Intelligence team, alongside the research function. Decentralised development of customer experience measurement had led to overall fragmentation: NPS surveys were inconsistent in terms of content and implementation method, and different channels could not be

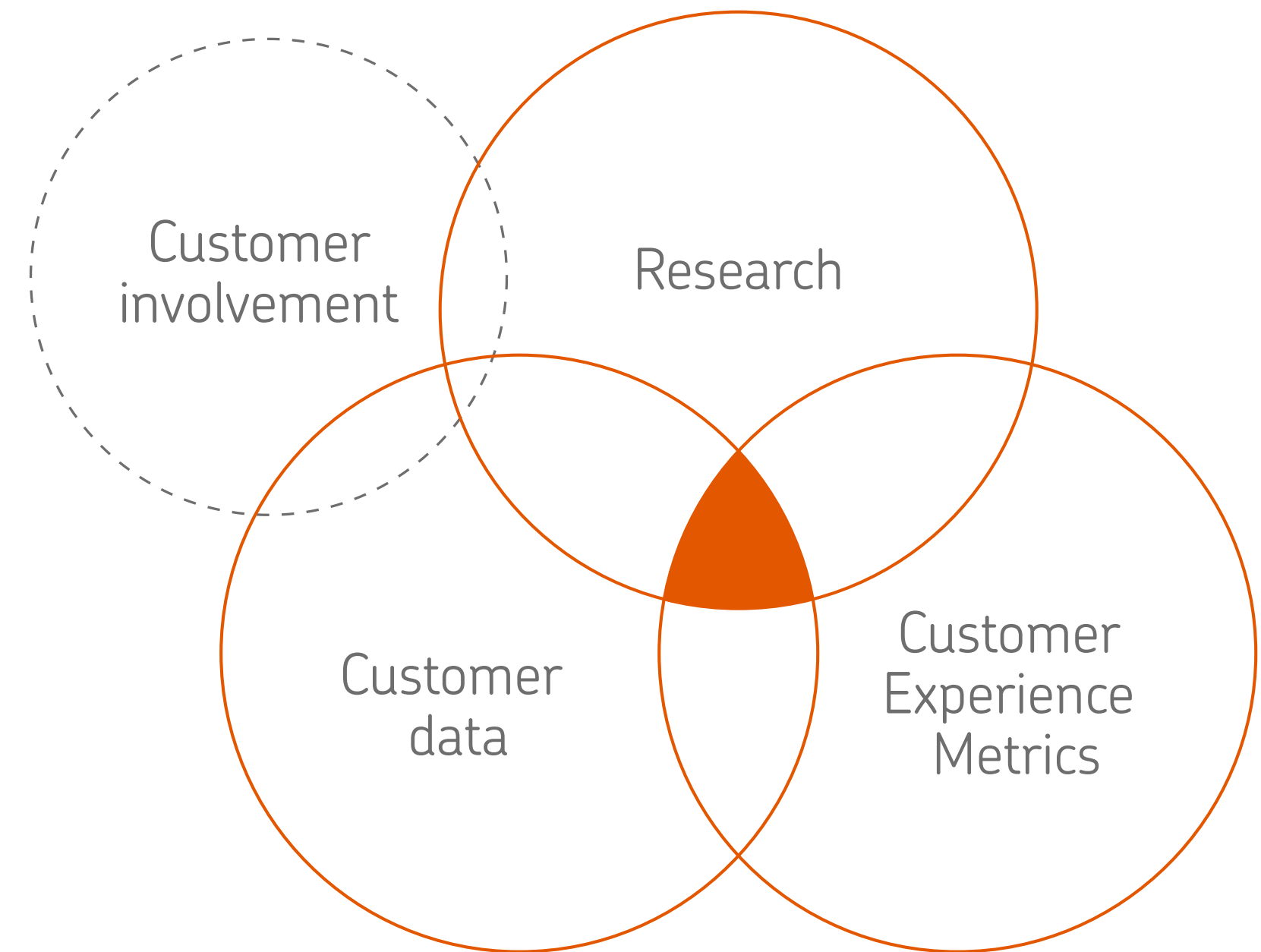
compared. Somewhat ironically, due to growing enthusiasm about measuring customer experience, some customers were being bombarded with so many surveys from multiple channels that the customer experience suffered. The time had come for a cleanup.

“The first step towards better, broader customer insight was taken in autumn 2016, when measurement of the customer experience was moved from service channels and individual services to become part of the research function, and a research manager was hired,” Hannukainen recalls. Work began on harmonising information gathered about the customer experience. On a multichannel basis, we asked the question: What precisely are we measuring? Where? And with what kinds of metrics? How can we form Key Performance Indicators (KPIs) from them? But this was just the beginning.

“Even by measuring the customer experience, we were still unable to answer the question: Why?” says Hannukainen, recounting the importance of holistic customer insight.

## 4.3 Customer insight expertise must grow alongside design maturity

As the number of projects utilising design grows, so too does the need for wider and more diverse customer insight — and it is needed more quickly. “Growth in volumes led to an unbearable situation. The more that designers became involved



**Figure 10:** Customer insight is like a meal cooked from customer insight ingredients. Such materials include research data, customer data, measurement of the customer experience, and insights from customer involvement.

in development projects, the greater became the need for customer understanding and insights. It became clear that obtaining customer insight only project-by-project would be inefficient, retard projects, and hamper learning. It was then noticed that generating customer insight was no one's job at OP," says Hannukainen.

Spurred on by this realisation, work began on forming a Customer Insight (CI) Team with the goal of generating customer insight for designers across service themes (see Section 3.4.3 for further details). Hannukainen's questions were being addressed at last. In addition to the research and customer-experience measurement functions hived off the sectoral analytics and research-focused MI Team, the following customer insight 'raw ingredients' were added to the CI Team: the customer participation function and expertise on customer data and analytics, and the processing of customer behaviour data. Additional researchers were also recruited. The CI Team soon gelled into a multi-disciplinary group with customer insight and expertise in qualitative and quantitative research, design, product development, data science, business studies and social psychology.

When the need for customer insight arose, the CI Team threw itself into the task by all means available: it gathered hints from previous research, read free-text feedback given during NPS surveys and mined customer data from the perspective of the challenge in question. Team members investigated whether customer participation had yielded insights related to the theme. All of this was combined into a more refined insight (Figure 10). They

also experimented using the sprint model to generate customer insight.

"To achieve high quality and efficient design, customer insight and the resulting perspective must be systematic and well-managed. Design maturity took a leap forward through the CI Team. Of course, the team's establishment was not an end in itself, but led to continuous and active dialogue between the CI Team and designers," Manninen sums up.

Research commissioning practices were rationalised across the company. The CI Team provided research consultation on aspects such as method selection and the use of suitable research partners, regardless of whether the research was part of the CI Team's portfolio or paid for with project funding. This avoided repeated research of the same topic and ensured that information from distinct research projects could be combined.

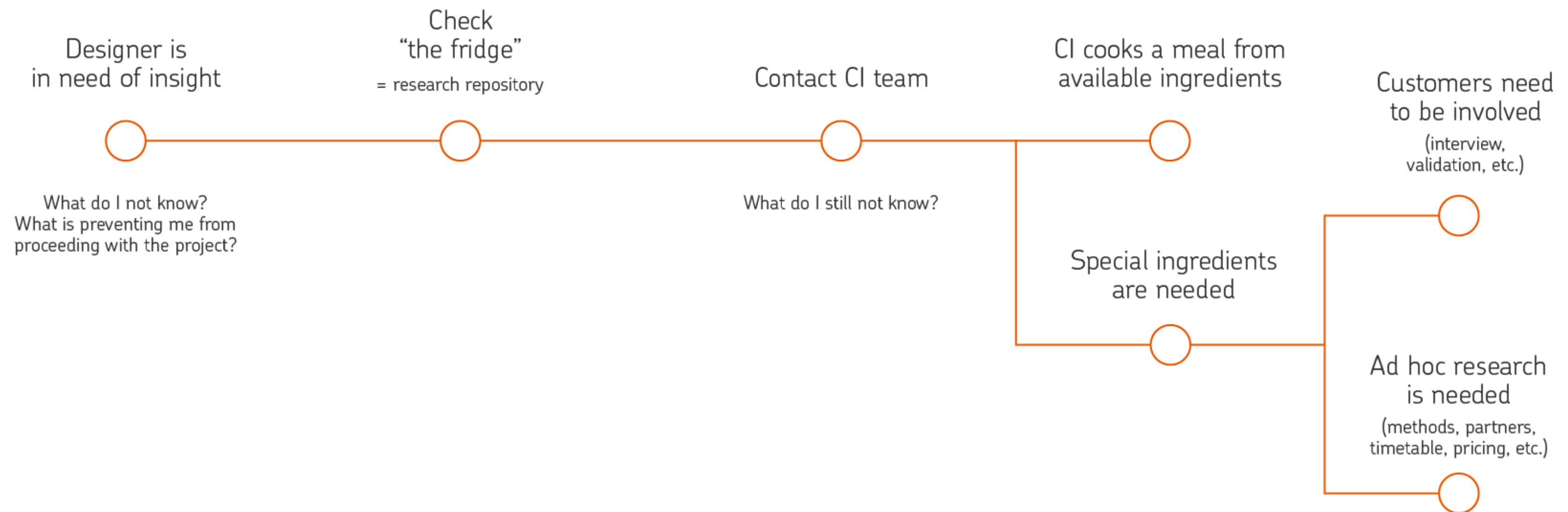
"The value of the CI Team lies in the accumulation of multi-disciplinary data on the customer and the fact that those processing such data work together. Combining specialists and tasks leads to the continuous accumulation and refinement of customer insight, which enables early-stage support for service development and faster progress for projects. In addition, efficiency improves when research and customer participation can be viewed and realised across projects," states Hannukainen, summing up the benefits of the Customer Insight Team.

## 4.4 Customer insight tools for everyone

When the scale of the need for customer insight exceeds a team's ability to provide 'ready-made' insights, new practices must be found or developed. The year 2018 was the first full year in operation for the CI Team, with its focus on accumulating customer insight. One of the year's biggest achievements was the creation of OP's first customer-centric segmentation model, based on customer motives, alongside specialists from OP Financial Intelligence. Personal customers could now be divided into motive-based segments within different business units. When motives were combined with customer and research data, and the whole was visualised, designers and business developers gained a tool that they could use independently at all stages of the design process.

Naturally, all research was made available for all OP staff, not just designers. The CI Team also developed tools to be used freely in the organisation for analysing free-text feedback from NPS surveys, depending on the development need in question.

"Continuously gathered customer feedback is clearly the lowest-cost way of accumulating insights on customers and their pain points. Free-text feedback provides direct answers to questions such as why part of a process seems to be going wrong. In addition, customer needs can be mined from feedback. It's worth looking at what gathered feedback says, before rushing into customer interviews or more drastic (and expensive) research and participation methods," Hannukainen hints.



**Figure 11:** Joint operational model of designers and the CI Team.



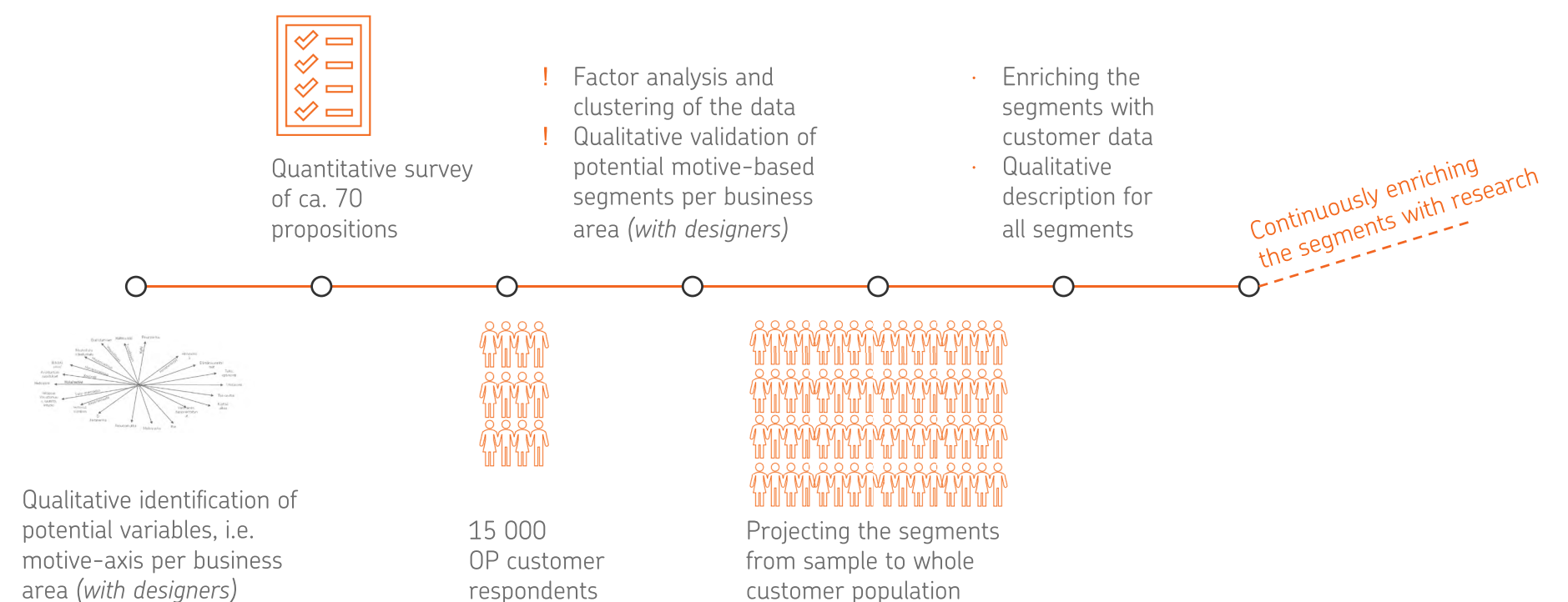
# Motive-based segmentation

The goal of motive-based segmentation is the investigation and analysis of how customers are differentiated from one another by motives. A motive answers the question 'why', i.e. why does a customer buy, use and commit to different products and services. On the other hand, segmentation means categorising customers based on their fundamental characteristics. The motive-based segmentation of OP's personal customers was based on collaboration between Customer Insight and OP Financial Intelligence, with participation by designers and business unit representatives. "The market is defined by customer needs, but motives differentiate customers in the market in question," sums up Mika Laru of OP Financial Intelligence.

Because people can be motivated in different ways, depending on the context, motive-based segmentation of personal customers divided them into five business areas: my finances, savings & investment, non-life insurance, living and health & wellbeing.

The motive-based segmentation framework is generally applicable, but axes that set the boundaries of the motive field (knowledge and receptiveness to change) have preciser meanings for each business area.

Motive-based segmentation can help us to develop services that are more suitable for customers. We can also identify under-served customer segments. Although motive-based segmentation is primarily intended for service development, segments can also be used to tailor sales and marketing. Segmentation-based predictions are matched with customer data to enable the enrichment of segments in accordance with the purpose in question. In addition, research on OP's own customers provides the opportunity to analyse the results by motive-based segment.



Stages of motive-based segmentation of personal customers.

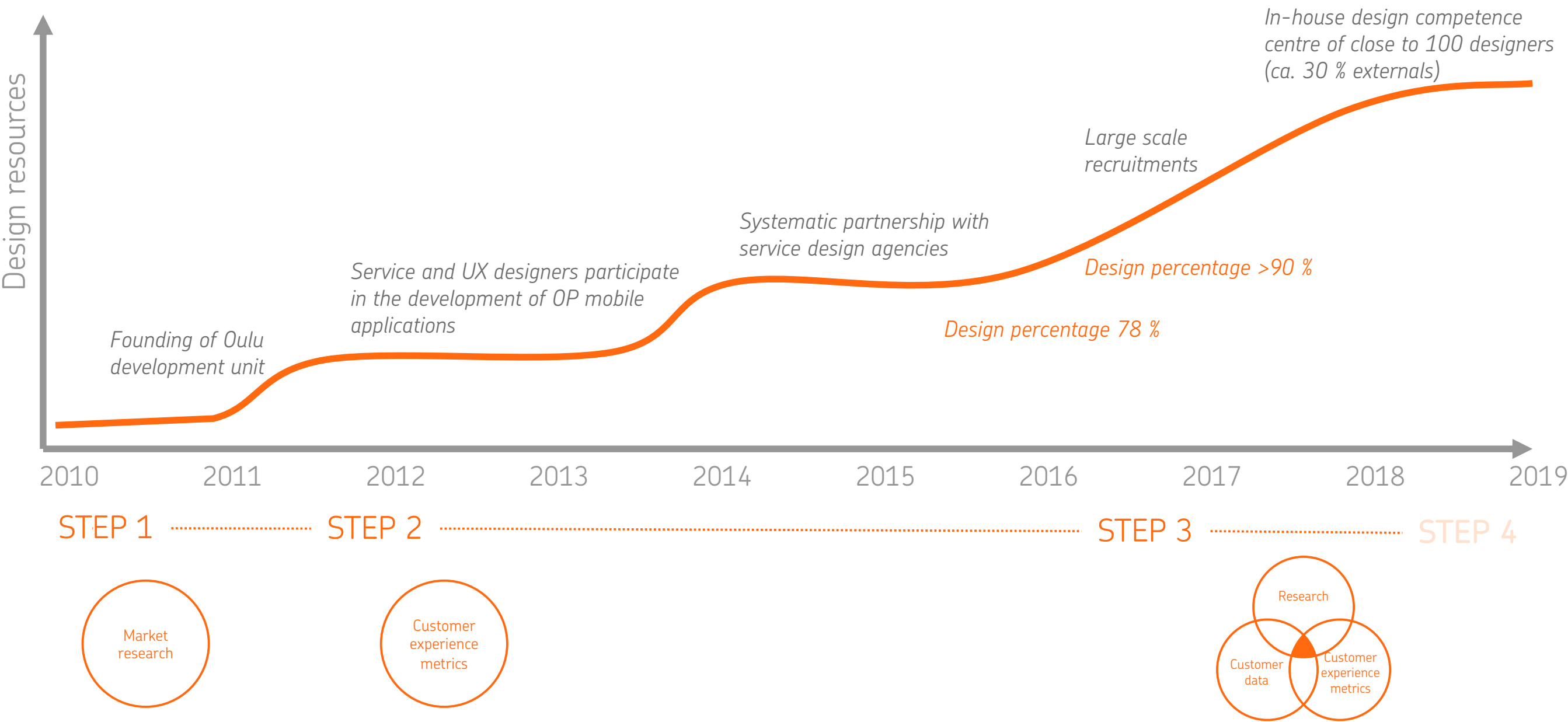
4.5 Lessons on the generation of customer insight

Despite the eventual support provided for design and product development by the Customer Insight Team, which acquires and refines customer insight as its core task, the development of this function could have been faster. Figure 12 illustrates the growth in design resources at OP over the years, and how comparatively late the ranks of customer insight experts were reinforced. "Better late than never! With hindsight, it might be said that we should have recruited more customer insight resources at an earlier stage," says Hannukainen.

OP has a unique approach to generating customer insight. For example, in almost every other company, measurement of the customer experience is part of marketing or done by business units, and research is often separate from data analytics. The CI Team uses open feedback from NPS surveys as raw material for refining perspectives, to ensure that observations are connected up. Although OP's data-mining 'big guns' are all in Financial Intelligence, it has proven rewarding to have a CI Team able to explore customer data, channel-based behavioural data and data gathered in other systems, based on smooth collaboration with Financial Intelligence.

Development of customer-experience measurement has also been hampered by seemingly endless troubleshooting of measurement technology. "As NPS metrics sprouted like mushrooms, with no one assigned to evaluate measurement of the customer-experience across OP, a wide variety

Figure 12: Investment in design and customer insight over the years.



of measurement techniques with varying content sprang up. As did a huge number of technical solutions with a wide range of partners," says Hannukainen. In other words, the company had sown what it had reaped. At Group level, measuring capability has been developed while still using existing solutions. OP has gradually dispensed with this plethora of outcomes. A single, harmonised

approach to measurement capability is necessary to enable content-based development of customer experience measurement. For example, an overview of the customer path and resulting customer experience cannot be achieved if a different measurement method is used for each touchpoint, possibly in different channels. There still is work to be done, as to this day, the company cannot iden-

tify customers in all touchpoints. It still sometimes happens that a customer receives surveys via different channels on the same day, due to lack of cohesion between measurement implementations. Not all things need to be managed at Group level, but customer experience measurement should be.

# 5

## Understanding of design benefits leads to growth of maturity and demand

Design maturity grows in organisations with a holistic understanding of design benefits. To increase such understanding, design, design phases and the related outcomes must be described and presented to as many people, in as many contexts, as possible. There are many ways to do this, and as ever, they all have their advantages and drawbacks. The design team has tried out a process-centric and contextual approach, but the use of design can also be evaluated along innovation horizons.

In a process-centric description, different design roles are assigned to different stages of the design process. This has enabled, for example, a precise account of the difference between a service designer and UX designer. The challenges associated with design description of this kind include distinguishing design from other development. An effort has been made to overcome this by describing the design process as part of the agile development model. Ultimately, this has not prevented some people from viewing design as a separate activity. Process-centric description has led even some designers to use the design process as justification for isolating themselves from other development roles. Another major challenge of process-centric description lies in the widespread perception of design as a waterfall-model activity, where one phase cannot be started without completing the preceding one. It is true that certain design phases must be carried out in a certain order. For example, user insights must be gathered and use cases described before creating a single drawing of a user interface. However, all phases can be completed in an agile way and can partly

overlap. The essence of design lies in lean thinking and iterativeness where continuous learning from previous solutions enables faster and better decision making.

Ultimately, design maturity cannot be grown substantially across an organisation solely by evangelising about the design process and highlighting its benefits. Design must adapt to the surrounding organisation and its way of processing and conceptualising issues. Our level-based approach (see Figure 7) – strategic, tactical, operational – created an impression of a waterfall-based flow. We realised that other parts of the organisation would gain a clearer idea of design benefits on the basis of three design contexts, rather than levels: vision and strategy, business concepts and service processes, and products and services (Figure 13). From the design work perspective, each of these contexts is independent of the rest and always applies the same design process. Efficient and goal-driven completion of the design process can be achieved in each context. However, design generates maximum value when there is continuous dialogue between contexts. In addition, design efficiency grows when different contexts are mutually supportive. The benefits of communication on context-based design became crystal clear in 2019 when, during a company-wide reorganisation, we moved from an in-house design agency model to a distributed one. In this model, designers are members of cross-functional, multi-skilled squads working together with product owners, software developers and other roles. Focusing the design work of autonomous squads on individual products and services helped to clarify the roles of design



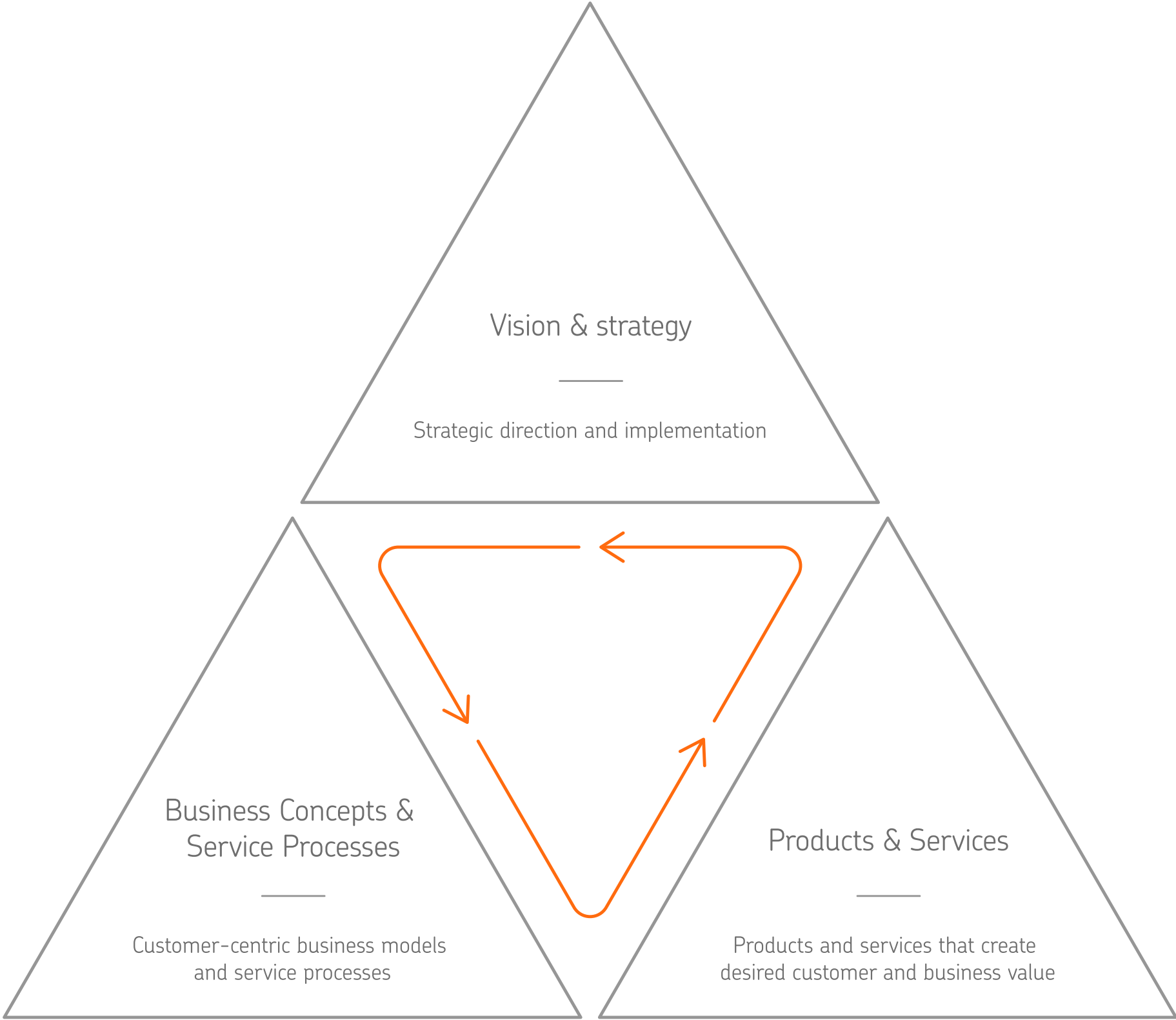
and designers within the squads.

Alongside contexts, we have visualised the benefits of design along different innovation horizons. The three horizons framework, originally presented in “The Alchemy of Growth” (2000) by Baghai, Coley and White, and subsequently popularised by McKinsey, describes how an organisation should view innovations along three horizons: horizon 1: 1–2 years; horizon 2: 2–5 years; and horizon 3: 5–10 years. Sustaining and incremental innovation, building on existing capabilities, prevails in horizon 1. In horizon 2, extending existing capabilities and entering new markets is in focus. Radical and disruptive innovations are the goal in horizon 3. Organisations are now able to generate radical innovations much more rapidly, as innovation methods have developed and active use has been made of design. This has led to criticism of the time-based perspective of the three horizons framework. Nevertheless, horizon-based thinking and depiction is still regarded as an excellent way of looking ahead and also outlining design benefits. Design methods (such as visualisation of scenarios, rapid prototyping and various co-creation methods) can be used on each horizon and, within each context (vision and strategy, business concepts and service processes, and products and services), work can focus on different horizons. Parallel design can proceed on all these fronts simultaneously.

As an organisation’s understanding of design and its benefits grows, demand for design experts increases accordingly. This has been particularly noticeable at OP in recent years. The above-men-

tioned reorganisation of OP Financial Group into tribes and almost 150 multi-skilled squads in 2019 created more demand for designers. In our changing organisation, the idea was to scale design expertise to make it available to everyone seeking to create an excellent customer experience. Accordingly, one designer may work in one or several squads under the new operating model.

“When moving from a centralised to a distributed design model, we found that OP’s design principles had not been documented. This created the need to describe what design is at OP, with everyone designing according to the same principles,” says Tuomas Manninen, recalling the context in which OP Design DNA (see below) was formed.



**Figure 13:** The three contexts of design.

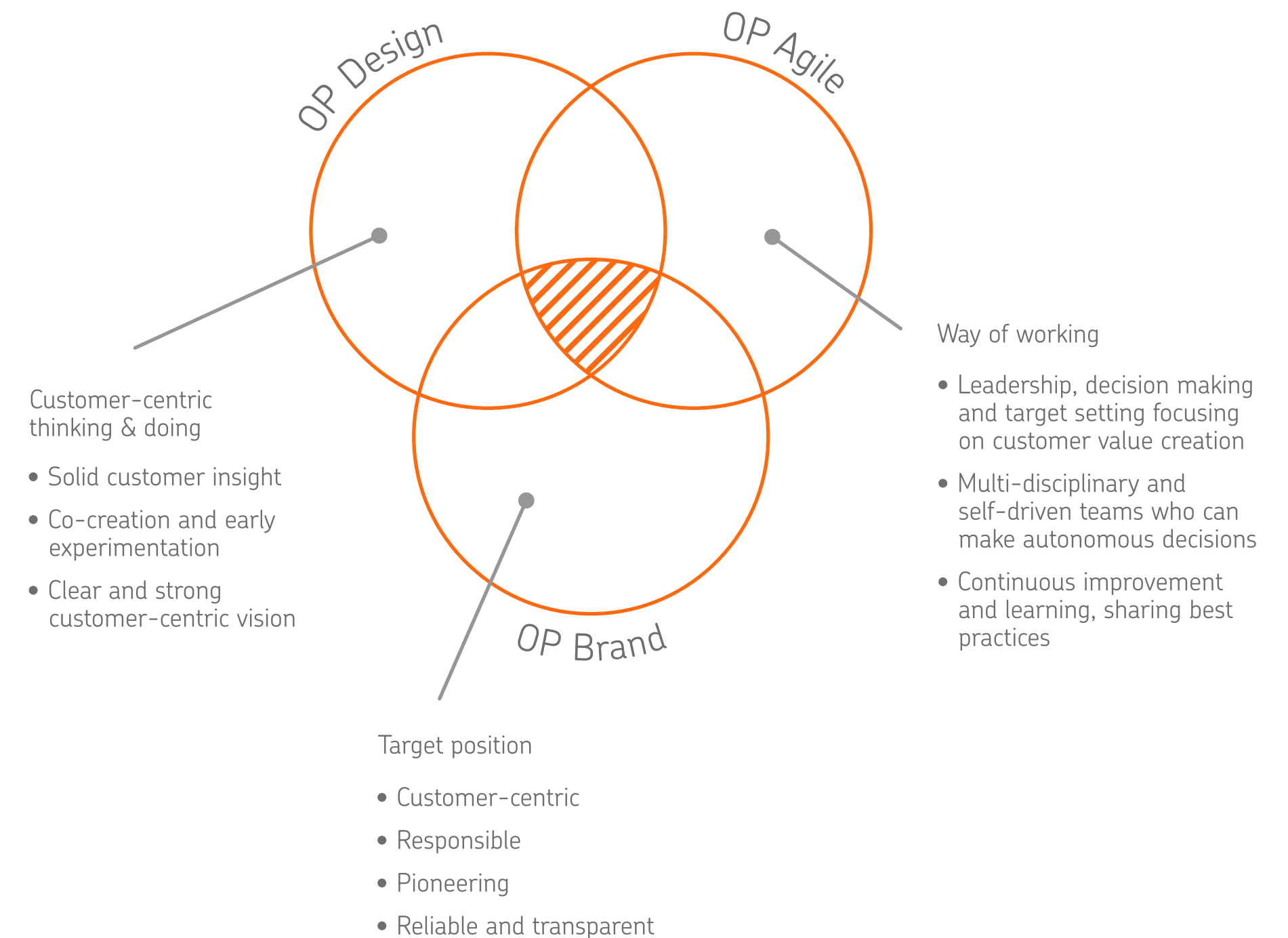
# OP Design DNA

OP Design DNA originated in the need to document and widely disseminate design principles and methods around OP Financial Group and different roles. Design is not the preserve of designers. It is a competence requiring special skills and training, but all employees should grasp the basic principles of design. Design generates greater benefits when everyone understands the basics and how and when they can use design in their own work. For this reason, OP's design principles and methods have been documented in 'Design DNA' on the intranet. It includes a wide range of information on design and methods, as well as instructions and templates. OP Design DNA is continuously updated and available for all personnel.

The goal of Design DNA is to ensure that we engage in consistent design work taking account of the strategy, brand and agile practices.

"Design is agile by nature. Design methods bring together the business's, developer's and customer's perspectives, seeking the best possible solution through trial and error. Designers are an important 'glue' when making an organisation agile. They create holistic concepts and visions through which teams can interlink and prioritise their tasks. They also provide tools and competencies for independent product and service development by multi-skilled squads. For this reason, Design DNA not only defines what design is at OP, it also provides 'precision tools' for the introduction of agile practices," says Tuomas Manninen, describing the possibilities Design DNA offers.

Via OP's intranet, everyone can use OP Design DNA either independently, with easy-to-use instructions and video examples, or with the support of specialists.



A winning customer experience is the product of interaction between design, the brand and agile practices.



## Design principles

Our principles ensure that we engage in consistent design work taking account of the strategy, brand and OP's agile practices.

### Principle 1

Understand the fundamental needs of the customer

- Crystallise the problem you aim to solve for the customer
- Outline the big picture — current status, future and boundary conditions
- Use available customer insight and involve the customer, where necessary.

### Principle 2

Make use of others' skills, concretise and gather feedback

- Gather perspectives across organisational boundaries
- Test ideas agilely and refine them critically based on feedback
- Actively disseminate insights, ideas, tools and responsibility.

### Principle 3

Be a designer!

- Use your expertise to ensure quality — make use of customer-perspective, business and technological opportunities, and take account of the framework in question
- Lead the design work — plan and schedule, gather feedback from e.g. demos and retros

- Document and communicate on design work, to make it available to others.

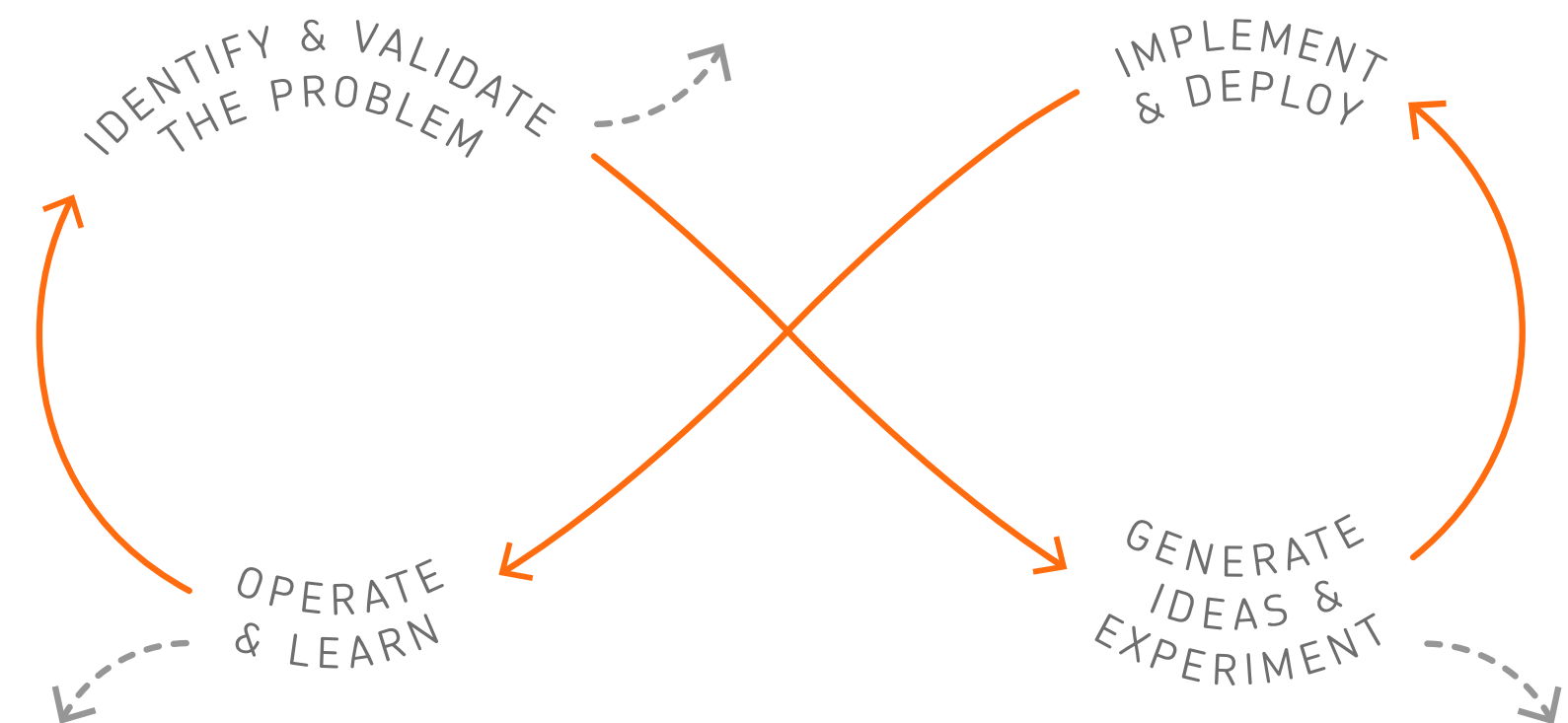
## Methods and tools

OP Design DNA's methods and tools can be used to define and resolve problems customer-centrally. Methods, such as contextual interviews or co-creative practices, are used to clarify thinking and create a shared understanding of the problems to be solved. Tools include templates for specifying and communicating on insights gathered by various means in order to enable progress with development. Of course, the internet is brimming with tools and methods but, in consultation with designers and stakeholders, the best have been chosen and turned into suitable versions, with instructions, for OP. We continuously update the toolkit. In addition to OP Design DNA, there is OP Design Systems, a central source of solutions for user interface design and development within OP Financial Group. These include user interface components with the related code.

### Design operating model

The design operating model is an iterative process with an impact in three contexts:

- Vision and strategy
- Business concepts and service processes
- Products and services



# 6

## Work continues

” In general, it [research] suggests that the use of design thinking tools in organizations triggers an experiential learning process that ultimately supports the development of organizational cultures defined by a user-centric focus, collaboration, risk-taking, and learning, which in turn, support the further use of design thinking tools. Importantly, the physical artifacts and emotional experiences that result from the use of design thinking tools provide sources of reflection that help organizations to build such cultures.”

(Elsbach & Stigliani 2018)

Like all competences, design evolves and develops. The Danish Design Centre’s Design Ladder is a good, general-purpose design maturity evaluation model. However, it will soon be 20 years old and is imprecise. It provides a general direction and is excellent for goal-setting, but does not provide a detailed perspective for operational management and development. Extensive interpretation, judgement and the organisation’s own design maturity measurement capabilities are needed to evaluate the organisation’s position on the Design Ladder model. More precise evaluation of an organisation is needed at the higher design maturity steps, in particular. The model also addresses design maturity from the perspective of the entire company. But it does not highlight distinctions between functions and teams, a deficiency which impedes organisational learning of good practices aimed at growing

design maturity. Because the Design Ladder model does not include an objective way of measuring design maturity, each company must ponder how to assess maturity for itself, making comparison between companies impossible.

New models suitable for assessing design maturity have appeared in recent years. One of them is Design Maturity Assessment (DMA) by InVision. Based on five levels, this model assesses design maturity through people, practices and platforms. The DMA model provides concrete tools enabling the analysis and growth of design maturity. We have adopted InVision’s model for the assessment and measurement of design maturity at OP. (See Appendix 2 for a more detailed account of the differences between the Design Ladder and DMA models.)

Over 2,000 organisations across the globe have conducted DMA evaluations, thereby creating a basis for standardised research. This makes the results of different companies comparable. The outcomes include highly concrete proposals for further action, with which the organisations studied can grow their design maturity. DMA also enables the comparison and sharing of practices between different parts of organisations and teams.

DMA was performed in all of Retail Banking's squads and tribes in late 2019. The results confirm that design maturity has stalled alongside the organisational restructuring of OP. A few key reasons, confirmed by DMA, have been identified for this:

- Agile practices at tribe-level in OP take no account of roles related to the customer experience and design. All designers working in tribes act within squads engaged mainly in operational design.
- Business design has shifted away from the everyday work and decision making of tribes and squads.
- A customer's experience is created at a broader level than in individual squad activities. Design across squad and tribe boundaries is difficult in the current organisation.
- No goals and metrics have been set for design and customer experience. In design mature companies, management of the customer-experience, brand and marketing communications shares at least the same goals and metrics.

At OP, DMA is also underway in non-life insurance and corporate banking tribes and teams, and will be repeated in retail banking tribes and teams at the end of 2020.

Design maturity can be measured and assessed using a range of models, but the same causal relationship prevails: the higher the design maturity, the better the company's business performance. This has been repeatedly proven by research (e.g. Candi et al. 2010, McKinsey 2018). The models also have the following in common: the greater an organisation's design maturity, the more widely design is utilised in various roles around the organisation. Achieving this requires a unified and customer-centric culture that directs everyone's work, not just that of designers. In such a case, design is not the preserve of trained designers.

Certain measures must be taken to promote a culture in which customer-centrism and design maturity can grow. At OP, these have included various design days, training, the formation of OP Design DNA and broad participation in design work in general. Words guide thinking, and thinking guides action. A common culture and practices arise from action.

As we stated at the beginning, this volume brings together OP's lessons on growing its organisational design maturity and provides a step-by-step account, illustrated by examples, of OP's journey up the Design Ladder. This journey continues, even if the steps and related ways of assessing and describing maturity are no longer used at OP. And you, dear reader, have accompanied us.

Developing organisational culture is a task shared by every one of us. What will you do next, to turn your culture in a more customer-centric direction? What would you like to learn about design, or what needs for design tools have you identified while reading this text?

Get inspired, ask and experiment!

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# 8 Authors and interviewees



**Pia Hannukainen**, Expert, Customer Value Creation. Joined OP in autumn 2015. Over 15 years of experience of design thinking as a researcher, designer, educator and consultant. Established the Customer Insight function in OP Financial Group. Now works as an in-house consultant on managing and developing customer experience. Notable number of international academic publications on design and innovation.



**Mari Kiirikki**, Senior Designer, Concepts. Joined OP in autumn 2017. Moved into current role after serving as a Senior Copywriter and Content Design Lead. Wide experience in application of design thinking and design of advertising and marketing communications. Also created a Design Sprint Model for Primary Schools donated to the City of Oulu.



**Tuomas Manninen**, Competence Lead, Design. Joined OP in 2014. Almost 20 years of managing and developing the customer experience within agencies and large organisations. Helped to grow design into a strategic competence area in OP. Keynote speaker at several Finnish and international seminars and events, and interviewed for publications such as the book, 'Designin uusi aalto' (The New Wave in Design).



**Liisa Säkkinen**, Service Design Lead, Fiskars Group. Employed by OP 2015–2020. Over 10 years of experience of designing digital services while working for leading design agencies and as an in-house designer. Worked as a strategic service designer at OP, particularly in promoting the digitalisation of health and wellbeing services. Also led a team of service designers. In charge of development and rollout of OP's Design DNA before taking up current post at Fiskars.



## Interviewees and quoted persons:



Harri Nieminen

**How long have you worked for OP?**

I joined OP on 31 July 2001 and worked there for around 16 and a half years.

**What was your first post?**

I was a part-time customer advisor at the contact centre in Tampere.

**What is your current position?**

I now work as the In-Resort CX Manager for Holiday Club Resorts Oy.

**Which of your achievements at OP are you particularly proud of?**

I am proud of many achievements at OP, but perhaps most of all the energy I put into making customer-centricity and service design part of the organisation's development culture.



Jukka Parkkinen

**How long have you worked for OP?**

Nine years.

**What was your first post?**

I joined as a Senior Manager to help build the Oulu Development Unit.

**What is your current position?**

SVP, Digital Service Delivery Capabilities

**Which of your achievements at OP are you particularly proud of?**

The relaxed atmosphere at the Oulu Development Unit and the part I played in OP's agile transition.



Anne Pärkkä

**How long have you worked for OP?**

I have worked at OP for 11 years.

**What was your first post?**

I joined OP as a research manager for the Business Environment and Competitive Analysis Team in Strategic Design.

**What is your current position?**

I am now Senior Research Manager in the Customer Insight Team.

**Which of your achievements at OP are you particularly proud of?**

I developed a broad, interlinking research portfolio on OP's customers, which is the only one of its kind in Finland. I was in charge of the quality and reliability of research from the viewpoint of methodology and interpretation of findings.



Mika Laru

**How long have you worked for OP?**

For four years, as of August 2016.

**What was your first post?**

Team Leader of Customer Analytics in what was then Information and Analysis Services.

**What is your current position?**

Lead Data Scientist, Financial Intelligence CoE. I develop customer profiles for OP's personal and corporate customers.

**Which of your achievements at OP are you particularly proud of?**

Development of an analytical customer profile, including both the customer's and the OP perspectives.



Perttu Luomala

**How long have you worked for OP?**

Nine years, since the establishment of the Oulu Development Unit.

**What was your first post?**

Service Designer, Mobile Services.

**What is your current position?**

Designer, Concepts Chapter Lead, Concepts & Customer Experience.

**Which of your achievements at OP are you particularly proud of?**

Elevating OP-mobile to a key channel and facilitating logins, culminating in Mobile key.



Petri Soini

**How long have you worked for OP?**

Since 2008, i.e. 12 years.

**What was your first post?**

Concept Manager.

**What is your current position?**

Designer, Concepts

**Which of your achievements at OP are you particularly proud of?**

Many: not giving up and advocating prioritisation of the customer's viewpoint before general acceptance of the idea. A couple of individual concepts which were never realised but stirred surprisingly positive feelings in test customers. Watching the transition to the current situation and helping to nudge development in the right direction.



Juha Forsblom

**How long have you worked for OP?**

Four years, since early 2016.

**What was your first post?**

Business Designer.

**What is your current position?**

Head of Customer Insight.

**Which of your achievements at OP are you particularly proud of?**

Collaboration with experts in various fields and the spontaneous, positive feedback I received as a team leader.

# Appendix 1: Most common design roles

**D**esigners are in charge of realising customer-centricity and help to reconcile customer and business value. The need for various kinds of design expertise varies by goal and development target. Because this is a wide field of expertise, designers often focus on a certain specialist role. Such roles include business designer, service designer, UX designer and content designer, also known as copywriter.

However, roles are not set in stone but, if needed, a service designer can fill the user experience and user interface design role typically associated with UX design. Design work is not for lone wolves, but is participatory by nature — customer and specialist perspectives help designers to create better services meeting genuine needs.

Designers tend to advance along their career paths by deepening, or selectively widening, their expertise. Another way forward is to master the basics of all design areas and maintain broad design expertise without needing to go deeper. In such cases, specialisation tends to occur in areas such as coaching, practices, technology or business insights. We need both specialists and generalists.

**Business designers** are tasked with using design methods to develop new and existing business concepts which match customer needs with business goals. The ability to think beyond traditional practices and identify the opportunities created by a changing business environment is highlighted in business design.

In addition to proficiency in design methods and tools, business designers must have: knowledge of business, ability to work independently, the desire to challenge current practices and the ability to create and direct wide collaboration networks.

**Service designers** are in charge of customer-centric design and ensuring that services are in line with the organisation's vision and strategy. On the basis of e.g. workshops, surveys and brainstorming, service designers research and analyse stakeholder and customer needs in order to create viable concepts.

As well as understanding design methods and tools, the following skills are highlighted in service design: skills in arranging and planning workshops, facilitation skills, and the ability to analyse informa-

tion from customer participation and workshops for the design of service concepts. Service designers must also be able to create and manage their own collaboration networks.

**UX designers**, also known as user experience designers, preside over ensuring a unified service-user experience and the realisation of user interface solutions. Their expertise is focused on management of prototyping and the ability to understand the requirements placed on design by various use cases, channels and platforms. UX designers also ensure that the available qualitative and quantitative data on solution usability is fed into interface design.

Accessibility, i.e. the idea that a service or product can be used equally by everyone, regardless of possible disabilities, is a wider concept than user experience. An accessible service is the sum of its technical implementation, its user interface's intuitiveness, and its content's clarity. UX designers must ensure that account is taken of accessibility in the user experience.

**Content designers**, also known as copywriters, have overall responsibility for content in different channels and platforms. They ensure that content is interesting and understandable. They must also make sure that various details, terminology and new product names are customer-centric in line with the brand in question.

In addition to specialising in language and communications, and grasping the basics of design, content designers master customer-centric thinking and the creation of content that supports visual identity, and understand the content design requirements set by various channels and platforms.

# Appendix 2: Differences between maturity models

	Design Ladder The Danish Design Centre	Design Maturity Assessment InVision	
Design methods are used in strategy work and designers take part in remodelling the business or identifying new commercial opportunities.	4	5	Design brings a unique lens to strategy making through exploratory user research techniques, trends and foresight research that assess product market fit, and the delivery of unified cross-platform strategies. In Level 5 companies design has impact on the widest range of benefits, from employee productivity to growth in market share to the development of new intellectual property.
		4	Organizations at this level are masters of data-driven design. They have sophisticated practices for analytics, experimentation, recruiting for user research, and monitoring and measuring the success of specific efforts. Executives are all in, publicly declaring the importance of design, as well as measuring and monitoring its impact on the business.
Design is not a result, but a scaled approach integrated with the development process at an early stage.	3	3	Design is a scalable function for Level 3 organisations. They have moved beyond basic participatory design processes and have shared ownership, role clarity, joint accountability, and more documentation of their now more substantial design practices. Design is integrating itself into equally complex internal operating structures.
		2	Designers at Level 2 organizations have developed more collaborative processes, incorporating joint working sessions and integrated tooling with non-design peers. Overall, there's more talk of design in the air – from executives who espouse its importance to employees who express more interest and empathy for customers.
Design is viewed exclusively as the final form-giving stage, whether the focus is aesthetics, style or ergonomics.	2	1	Level 1 companies are focused only on the most visible aspects of design—the pixels on the screen. At this level, organizations make early attempts to create efficiency and consistent story through visual identity guidelines but neglect processes, collaboration, and advanced tools.
Design is an invisible part of product development, and the related tasks are not handled by trained designers. The users' perspective plays little or no role in the process.	1		



