

# Nordea Mariehamn goes Nordea Unlimited

## A Service Design Project

Ann-Charlott Lindström

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Author: Ann-Charlott Lindström

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### **Abstract**

The objective of this thesis is to propose improvements to customer experiences within the new branch office model called Nordea Unlimited in the case company. The improvements aim to get the maximum benefit from the customers' perspective and develop the customer experience at the branch. The goal is to improve the existing services and touchpoints and see the branch office from the customers' angle. The aim is to identify touchpoints in need of development, to make the overall customer journey more satisfying. Nordea Unlimited is a well-developed concept but needs to be designed further to fit the specific branch, the case company. The case company is Nordea's branch office in Mariehamn and the research were carried out at the branch.

This study is conducted using service design methods and qualitative research. When this study was initiated, the most important development area was not known. Strengths and weaknesses of the case company regarding the service design and service transition were found through current state analysis, and the fact that Nordea Unlimited is a finished branch model for branches in general, never designed into the case company, was chosen as the focal weakness for this study.

The theoretical chapter of the thesis explains service design and the service design framework. Service design methods offer valuable information when wanting to gain a better understanding of the service experience.

This thesis is produced as a part of the Master of Business Administration - Leadership and Service design program, offered by Novia Applied Sciences/Turku AMK. This study bases its academic research on service design and design thinking guidelines and uses service design thinking to design and propose an improved Nordea Unlimited concept, custom-made to Nordea's branch office in Mariehamn.

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Language: English      Key words: Service design, business development, customer experience

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# 1 Introduction

This thesis is a service design project and it is produced as an ordering project commissioned by Nordea's branch office in Mariehamn, which is the case company in this study. The focus in this thesis is to find dimensions of service quality at the case company and consequently the perceived value of the customer experience. The focus is to study the new branch office model called Nordea Unlimited more closely, concentrating on the customers' perspective, and how Nordea Unlimited can be redesigned into the case company to have even better functionality at the branch office in Mariehamn. The aim is to identify touchpoints for potential growth in the customer satisfaction and to find areas for improvements.

The focus in this thesis is to bridge the gap between customers' expectations and customers' experiences. First there may be a gap between what the bank thinks customers' experience and what they really experience. There may also be a difference between how customers' like the service in the branch and how the bank is orchestrating them. Research shows that the feeling that a service gives the customer often is more important for them than the actual core-product. Therefore, customer satisfaction is recognized as a critical factor when measuring success within businesses.

This thesis is written in different sections: the first section of this thesis introduces Nordea and the case company (the branch office in Mariehamn), the overall business challenge and Nordea Unlimited. The second section presents the research approach and theory of service design. The following sections discuss the current state analysis to find out the strengths and weaknesses and describe the service design methods used for this research. The analysis of the outcomes from the methods used in the study are explained and followed by practical recommendations and a conclusion. The author of this thesis is working in the case company and it is also in the author's interest, both as an employee and a student of service design, to identify potential weak touchpoints in the customer journey at the case company.

## 1.1 Nordea

The case company in this study is Nordea's branch office in Mariehamn. Nordea overall is included in the leading financial groups within the Nordic countries and Nordea is one of the largest banks in Europe, with roots dating back to 1820. Nordea has the leading market position in all four Nordic countries, and are a full-service universal bank. The name Nordea originally comes from combining the words "Nordic" and "ideas". The name indicates how the bank aims to share and develop great Nordic ideas in order to create high quality solutions on common Nordic values. Nordic values worth mentioning are openness, equality and caring for the environmental questions. Nordea's head office is located in the Vallila district of Helsinki. (Nordea C, w.y. Nordea D, w.y.)

Nordea is a universal bank with strong position in household, corporate and wealth management. Nordea's branch office in Mariehamn offers broad expertise, whether the customer is a private, corporate or institutional customer. Under the same roof, at the branch office in Mariehamn, there are three different units operating. The service functions and units are: Personal Banking (three teams including a Premium Banking team), Business Banking and Wealth Management (Private Banking). These are described in figure 1. Besides the units at the branch office, the branch also works close to colleagues in other units, for example Nordea's customer service 24/7, different teams helping with back office tasks and the Nordea's Business center.

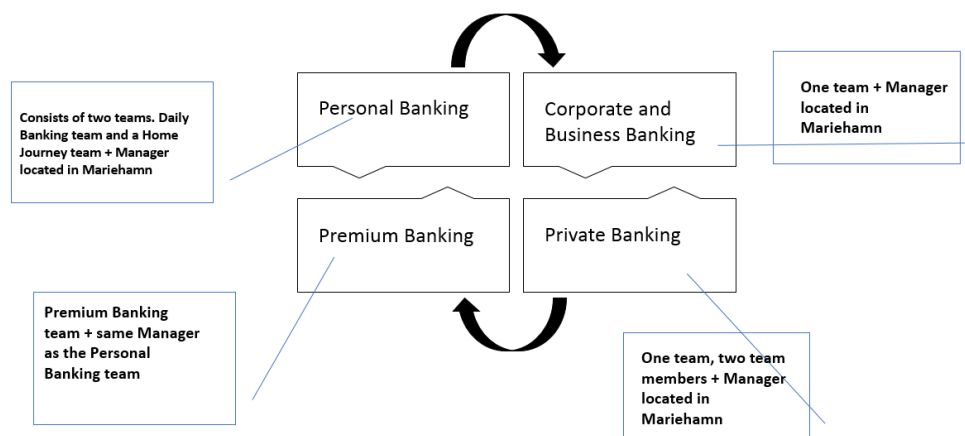


Figure 1 Service functions and units in the case company

Personal Banking consists of three teams, these are internally called Daily Banking, Home Journey and Premium Banking. Daily Banking consists of three employees working at the front-line. The Home Journey team consists of four to five employees working mostly with housing loans. The Personal Banking teams has the same manager as the Premium Banking team, which consists of two Wealth Advisors. The manager of these units is located at the branch in Mariehamn as well as the manager of Business Banking, which consists of five team members. Private Bank in Mariehamn consists of one manager (located in Mariehamn as well) and two employees. The responsibilities and job descriptions differ within the units. Within Personal Banking Nordea offers household customers in all the Nordic markets a full range of financial services and solutions through digital and other channels. In Business Banking Nordea is serving small, medium and large corporate customers and provides transaction banking services to both personal and corporate customers. Nordea also provides high quality investment, savings and pension solutions to individuals and institutional investors.

## **1.2 Nordea's vision**

Due to Nordea's vision the core of everything is the purpose and values of the organization. Nordea describes the purpose and values as the inner direction. The values are co-created by colleagues, customers' and other stakeholders and defines who Nordea is and what Nordea believes in. (Nordea B, w.y)

According to internal documentation, the visions provide the everyday work with direction and meaning. Nordea's values are based on four words: Collaboration, Ownership, Passion and Courage. These values aim to create the culture Nordea wants to build, a culture where the employees can be passionate about customers' and collaborate with the whole organization. Also to keep a sense of ownership and to give employees the courage to speak up and challenge each other along the way. (Nordea B, w.y)

## 2 Objectives of research

Nordea Unlimited is a finished model for activity-based-working for branches in general that was launched at the case company in spring 2017. Nordea Unlimited is not tailor made or designed to fit a specific branch office. The project plan of this thesis was written in fall 2017, while the actual research took place between 2018-2019. The thesis was finalized in spring 2020. The timeline of the thesis project are described in figure 2.

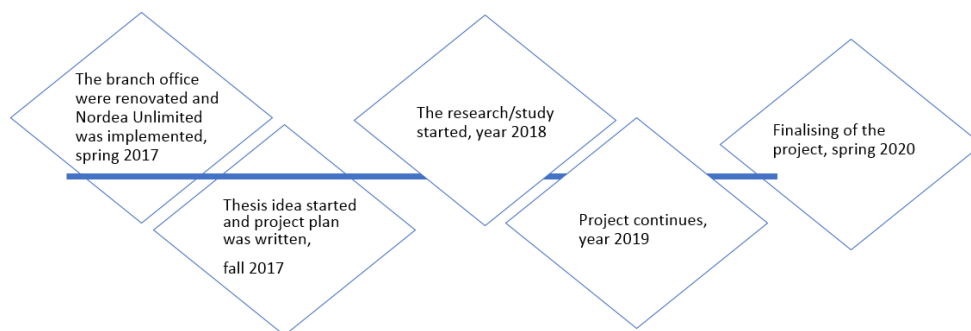


Figure 2 Timeline of thesis project

After the launching time of Nordea Unlimited at the case company, different challenges was recognized. Some of these concerns and challenges have been solved over time and during the writing of this thesis. Nordea Unlimited is a well-developed model for branches in general but without customers' execution and this rarely achieves great service and great customer satisfaction. It takes craft and the right methods and skills to connect customers' with businesses in concrete ways and in this study service design methods are being used to connect and redesign Nordea Unlimited to the branch office in Mariehamn. Service design is a powerful method to help organizations enable a new customer experience, address customer expectations, deal with internal challenges and create business value. Therefore, service design will be used to redesign Nordea Unlimited to fit the case company and meet up with the customers' experiences in the best way.



## **2.1 Aim of the study and problem area**

The aim of this thesis is to provide the case company with valuable insights for improvement in customer satisfaction within the new branch office model called Nordea Unlimited. It is known within businesses that a satisfied customer spend more and visit more frequently. This statement can also be a fact within the banking industry, the bank needs profits and gets profits from customer activities. It is also known that satisfied customers' are more likely to recommend services to another customer, satisfied customers' are valuable customers' for all businesses. Contact with customers' is important and is central in building relationships.

The focus in this thesis is to improve the customer experience at the case company and see the branch office from the customers' angle and therefore redesign Nordea Unlimited to the case company. The aim is to identify possible touchpoints that can be improved. These improvements with the goal to make the customer journey along the way more satisfying. The aim is to identify touchpoints for potential growth in the customer satisfaction and propose insights for improvements.

## **2.2 Frame of reference**

In the frame of reference for this study, the customers' and their experiences are in the centre. Customer satisfaction and expectations from customers are rising in all areas on business and customer satisfaction is an important key indicator in measuring success (Lotz et al, 2018). The customer satisfaction is within Nordea measured regularly, yearly the management are setting up clear targets to achieve. There is a given strategy and vision and mission to follow but rarely studies in the customer journey or how a specific branch is serving the customer satisfaction. In this study the potential weaknesses along the customer journey in the case company are identified.

Nordea Unlimited is a finished model and branch environment for branches in Nordea in general, but never redesigned to fit the case company. No research about how the new branch model is matching customers' needs or experiences has been made. See frame of reference

for this thesis in figure 3.



Figure 3 Frame of reference

## 2.3 Research questions

The research questions for this thesis aim to recognize areas of the development at the case company and also identify possible areas for improvements. The main research questions guiding the project were the following:

How can Nordea Unlimited be improved at the case company?

What are the potential improvements of the customers' experiences in the new branch office?

Which concrete solutions in the customer journey would be valuable for the case company Mariehamn to invest in to increase customer satisfaction?

## 2.4 The research process and plan

The focus in this study is the Nordea Unlimited as a branch office model and how it can be redesigned to meet the maximum benefit of its strategies and create a more satisfying

customer experience at the case company. The study is conducted by studying internal documentation, data of the current situation and by gathering insights from employees of the workplace environment and improving the customer experiences by using service design.

The aim of this study is to provide the case company with valuable insights for improvement in customer satisfaction and implement improvement ideas and as well as to identify weak spots and touchpoints in the customer journey. Weak touchpoints in this meaning means touchpoints that easily can be developed with service design to strengthen the customer satisfaction at the case company. How the research process is performed is explained more detailed in chapter 4.

### **3 Nordea Unlimited**

Each service provider has described their own way to manage their services at some level, and each company may have their own way-of-working model. The description of the working environment or the way-of-working within Nordea can be dispersed to various instructions, guidelines, roles, documents or even unwritten processes. Nordea Unlimited is “an activity based workplace” and started its growth in October 2011 as a part of a bigger picture and strategy. The improved working environment was expected to increase user satisfaction and reduce cost substantially. According to Trine Thorn, Head of Workplace Management in Nordea Denmark, the key to an attractive workplace is creating great employee experiences. (Thorn 2017.)

The key thoughts and elements related to Nordea Unlimited are described in figure 4.

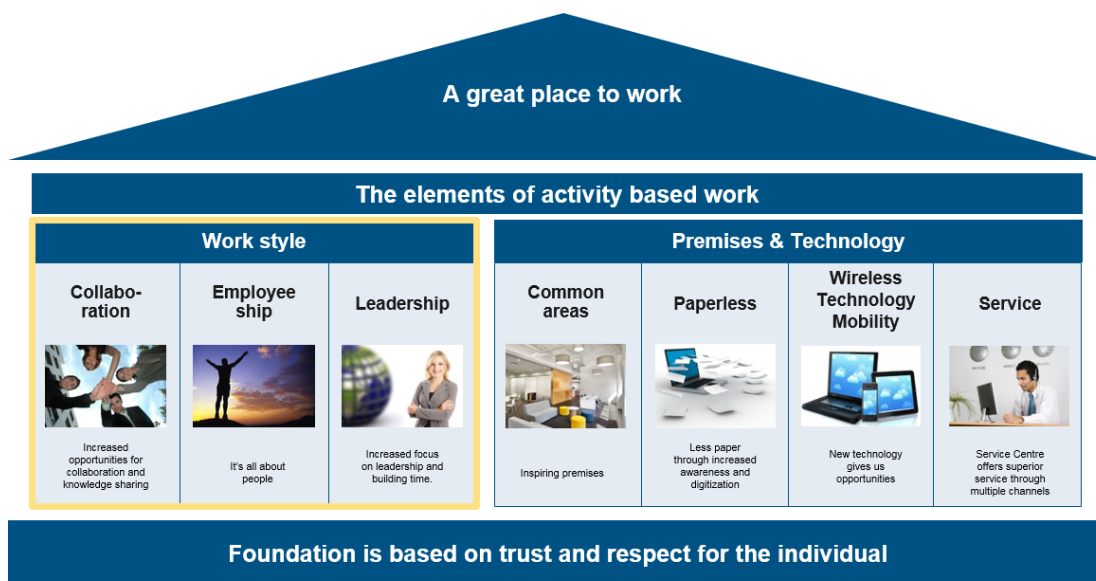


Figure 4 Key thoughts related to Nordea Unlimited

Working activity based is part of Nordea's workplace culture (see figure 5). At Nordea activity based work and Nordea Unlimited means the freedom to choose where and how to work to solve the task at hand. It also means no fixed desk and having to make conscious decisions every day. This is a decision to foster a modern working environment, optimise use of office space and thereby reduce costs and environmental footprint. The model supports collaboration and allows to have great flexibility when performing ever changing daily tasks. However, it also demands employees to take ownership and show courage. (Nordea E, 2019.)

Activity based work is a general trend in modern Nordic workplaces for several reasons. It allows for a flexible and adaptive way of working and suits individual needs throughout a work day. It enables increased collaboration and knowledge sharing and general social interaction with colleagues. It also supports Nordea's transition to working agile. (Nordea E, 2019.)

**Nordea**

**Our workplace culture**

**In Nordea, we are considerate colleagues.**

- 🏠 We keep our colleagues and Nordea safe**  
We always wear our access cards visibly around our necks in Nordea's premises and don't badge others in. We take responsibility for our guests
- 👤 Flexible seating**  
We choose a seat to match our current tasks and remember that any unoccupied workplace is free to use.
- 🚶 Clean desk**  
We take our belongings with us or leave them in our lockers when we go to a meeting or leave for the day
- 🔊 We consider each other when it comes to noise**  
We talk about office etiquette in our homezone. We listen to the needs of each other and find a balance.
- 👥 Meeting rooms and ad hoc rooms**  
Meeting rooms are for meetings – but some meetings can be held in the café or as a walk & talk. Ad hoc rooms provides us with flexibility, so we don't occupy them for lengthy individual work
- 🍴 Food**  
We enjoy our food in the designated areas – not at a desk!

**#workplace culture**

**Thanks for being a considerate colleague!**

Group Workplace Management

Figure 5 Workplace culture (Nordea E, 2019).

Trine Thorn writes in her blog at the website [nordea.com](http://nordea.com) that the way of working in general is rapidly changing and workplaces face a lot of different challenges today. These challenges may be related to different things and different needs and the challenges are, according to Thorn, relevant also for businesses in the financial sector. While adapting to needs and demands that may change with time, the part that operates in a more traditional way must not be overlooked. (Thorn 2017.)

**Nordea Unlimited** is what encompasses the way we work, and enables everyone in Nordea to work according to our values.



Figure 6 Nordea Unlimited according to Nordea's values (Nordea E, 2019).

Nordea's working environment offers an attractive workplace in a modern company culture and gives possibilities to performance at the same time. Nordea Unlimited according to Nordea's values are described in figure 6, and the Unlimited concept was introduced as an agile concept that accommodates new ways of working. According to Thorn, a modern environment for work is nowadays not just about the furniture's and the buildings. A modern workplace is about the experiences that the employees have possibility to gain during a working day. *"At Nordea, we want our employees to give great customer experiences, so we also need to make sure that our employees get great employee experiences too."* (Thorn 2017.)

### 3.1 Nordea Unlimited in the case company

The biggest change for the case company, when Nordea Unlimited was launched in spring 2017, was the renovation of the branch office and therefore the new environment. Earlier

every employee/advisor had their own rooms and when a customer walked into the branch he/she was met by consulting/cash-advising team and couldn't "walk around" by themselves in the branch office. The info-desk and therefore the new role called "Floor Manager" was implemented with the renovation and the launching of Nordea Unlimited. The new branch office is open and rooms should be booked beforehand for customer meetings, means new routines and stronger collaboration internally. See pictures of the modernized branch office environment in figure 7.

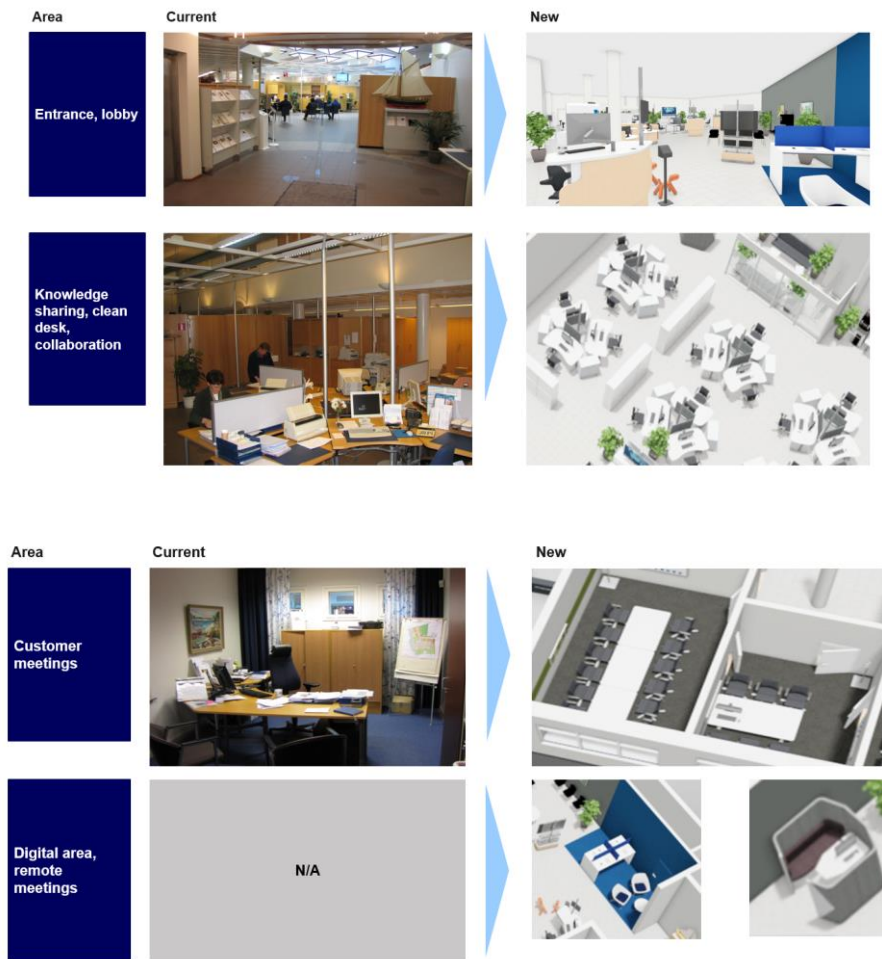


Figure 7 Before and after pictures of branch office environment

### 3.1.1 Lay-Out: Nordea Unlimited at the branch in Mariehamn

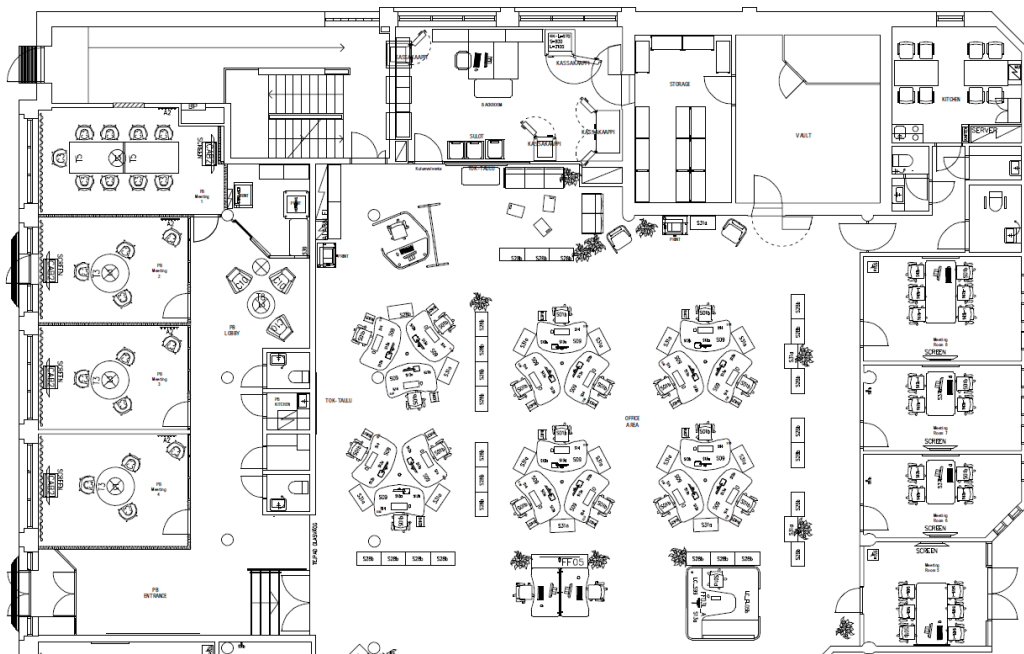
An outside contractor planning and making drawings of the new office plan. Drawings and design of the new branch office in figure 8. The first picture in the figure shows the earlier

situation (before renovating the office) on left side and the renovated office on the right side.



Figure 8 Drawings of current (earlier) and new branch office

The new branch office plan and landscape is shown in figure 9 and 10.





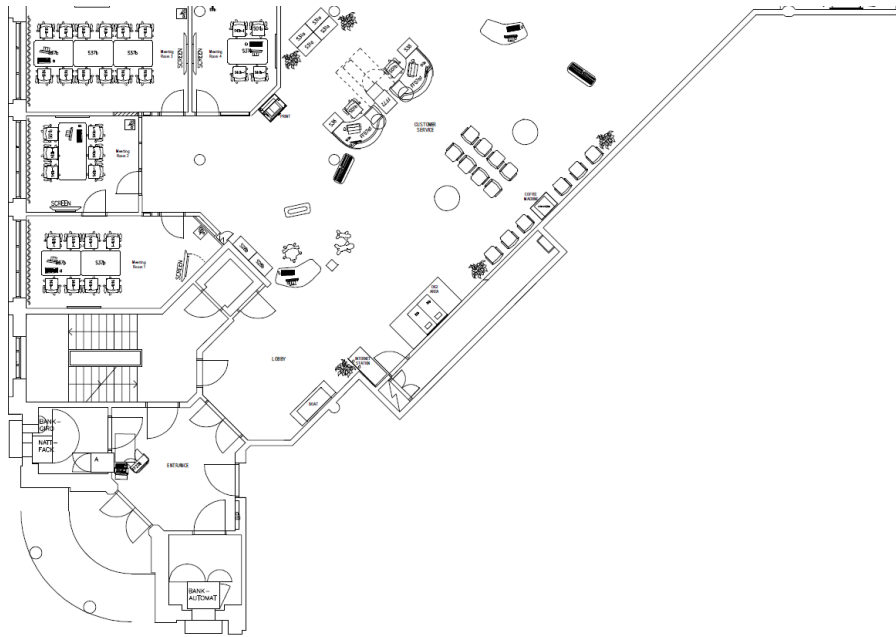


Figure 9 New branch office plan



Figure 10 The landscape of the new branch office

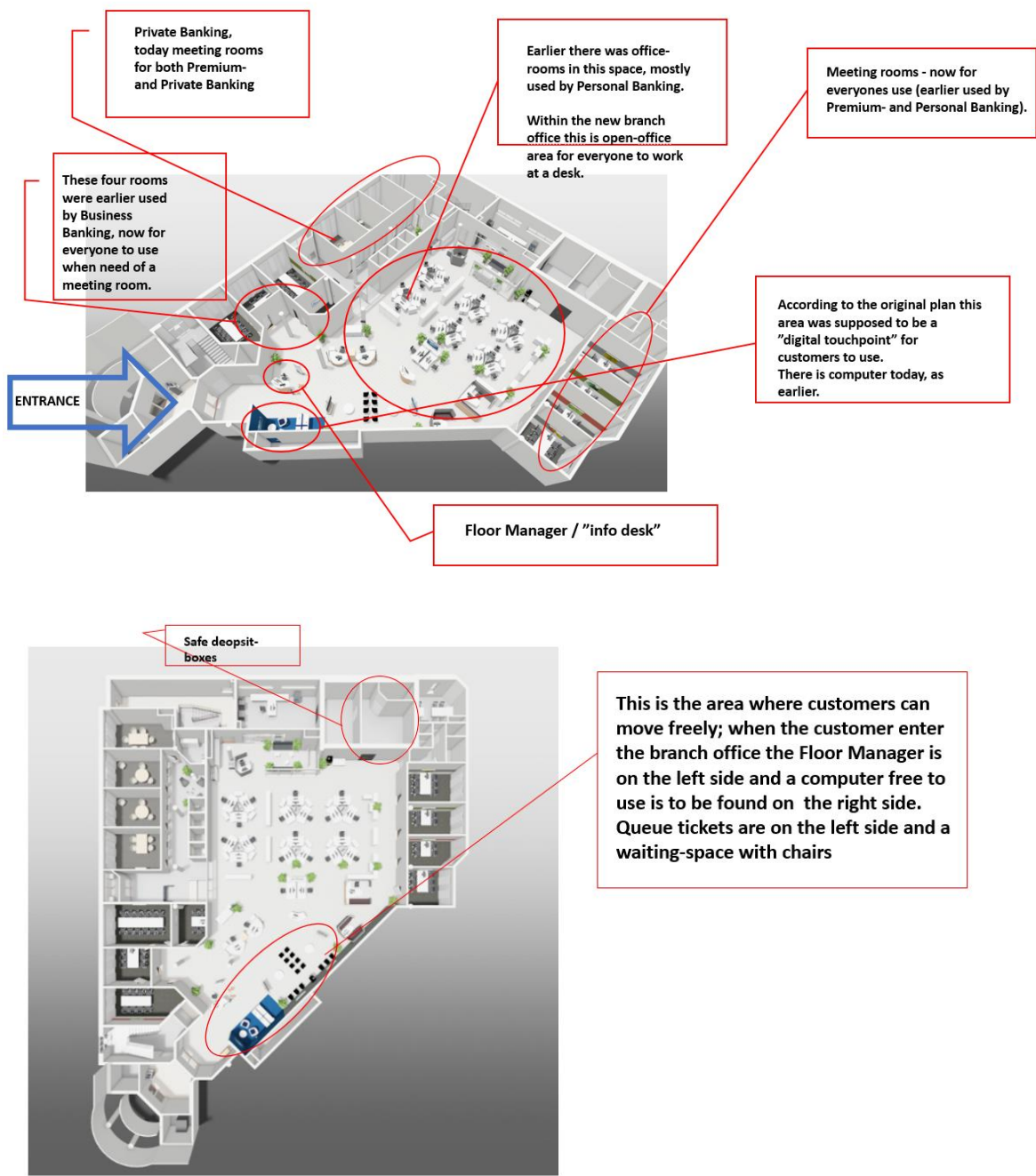


Figure 11 The landscape of the new branch office with explanations

The entrance to the case company is from Torggatan in Mariehamn. When entering the branch the new info-desk and "Floor Manager" is placed on the left side and on right side the digital desk was planned in the original planning of the branch. Earlier (as today) there is a computer free to use for customers'. Waiting lobby and cash-advising team is the place where customers' are supposed to have possibility to move freely.

## **4 Methods and materials**

The next section of this thesis presents the way this study has been carried out. The first subsection discusses the research approach and the second subsection presents the research design and after this the data collection for this study is presented.

Services in general aim to gain a stronger relationship between the organization and the customers'. But how can organizations be more adaptable and flexible in designing and delivering better services? Service design helps organizations build on their strengths, address their weaknesses, and take small but decisive steps to create a better experience for their customers' and staff. Service design can help all businesses to understand how their employees, processes, and systems directly or indirectly support the customers' end-to-end journey and can help to define new end-to-end customer experiences. In this digital era, businesses may find it difficult to retain and attract new customers' unless they find new market opportunities. Through the diverse methods of service design, a business can regain competitive advantage by analysing current customer experience across organizational silos and identify future opportunities within the customers' experiences. (Stickdorn & Schneider 2011, 127. Design Council w.y.)

### **Double diamond model**

There are different interpretations available for design processes. Of these, the author of the thesis chose to use as a structural frame of this work the British Design Councils model of the Double Diamond. (Design Council w.y.)

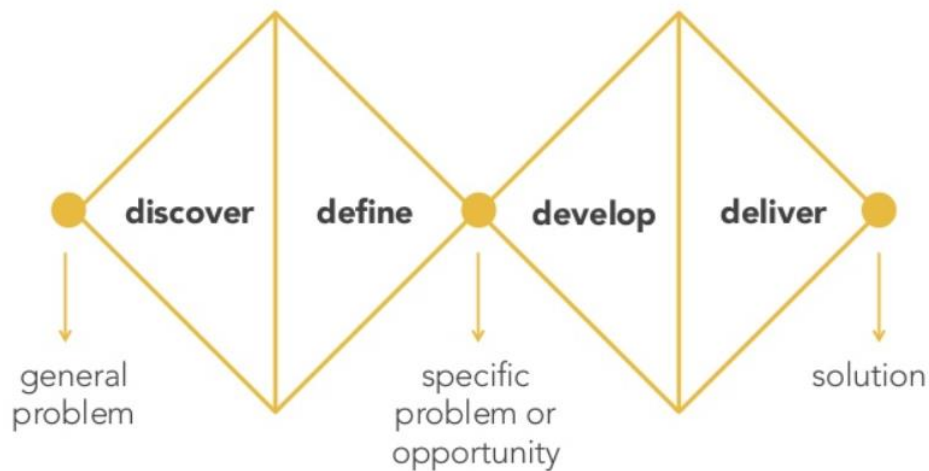


Figure 12 Double Diamond model according to Design Council

The research was approached at the beginning of the project by discovering a general problem and after that by doing a design brief, a project plan. The Double Diamond model is divided into four phases: Discover, Define and Develop and Deliver. The first phase, Discover, covers the actual start of a project where things are discovered and insights are gathered. Together with the commissioner the research problem was agreed upon and preliminary research and gathering data started (started in fall 2017). Define is the second phase and it is more likely about clarifying the frames of the core design issue. After these phases the developing and delivering follows, meaning solutions are created and the project is finalised, which in this study happened over the years 2018-2020. (Design Council w.y.)

The process and design work in this thesis were started by identifying touchpoints and spots where the service design could help with creating value for the case company. So, the data acquisition combines some literature studies and gathering and studying existing relevant data and information, for example internal documentation about Nordea Unlimited. Service design combined with analysing findings from the current state analysis are used in the implementation part. The results of the service development are presented at the end of the thesis.

#### **4.1 Research approach and design methods**

Research can be done as a quantitative or a qualitative research. Quantitative research is used

to study many samples for example to find patterns or trends. Qualitative research is collecting and analysing qualitative data, and it is used to understand the context in which decisions and actions happen. Qualitative research answers the research questions what, how and why. (Farnsworth 2019.)

This study is done by using qualitative research methods and service design. A desk study approach was also used for studying internal documents and Nordea Unlimited on its own. Qualitative insights enable us to place both current and future customers' at the center of services and products, while getting an in-depth understanding of how our customers' experience these. These insights are applicable beyond a specific study and thus helps us to further bridge the gap between businesses and customers'. From interviews to observation and co-creation workshops, qualitative methods spread across a variety of tools, but common for them all is their ability to always allow to capture and understand emotions, aspirations, ideas and practical circumstances of people's everyday life.

This research is carried out using service design methods and is a qualitative research. Service design offers a wide range of qualitative research methods. In order to find out areas of improvements, a mix of different service design research methods were used in the study. The first step of this study was to carry out current state analysis. This included studying existing documentation and interviewing persons responsible for creating and developing Nordea Unlimited and persons leading the branch office. An analysis of strengths, weakness, opportunities and threats (SWOT-analysis) was created based on information acquired by studying and interviewing and this created the first data. After this implementing service design gives new information and the study was developed further. The final phase of the study is reflecting and the results are analyzed and evaluated and presented as practical recommendations at the end of the thesis.

Service design can be used in almost any combination. Service design is all about making services we use useable and easy. A service actually happens over time. A Service is made up of a lot of different touchpoints for example the people involved and all the information along the way but also the products and building, enjoyment and different spaces. Using design methods, a designer can deliver an in-depth understanding of user behaviors and new solutions can be developed out of these. Service design is the process of identifying and creating touchpoints. Included in the design process is also the defining on how these spots

and points will interact with each other and with the user in the process. Service design can also be used to redesign an already existing product or service in the thought of making this better for the users. Divided into four phases, discover, define, develop and deliver. The model explains how the design process goes through different phases and points. (Stickdorn & Schneider 2011, 120-127.)

Market surveys tell you what customers' prefer, but they may not be able to tell you why or how. Service design can enable businesses to understand customers' on a deeper level. Service design methods help organizations understand customer insights and see the big picture to create customer value. (Stickdorn & Schneider 2011, 120-127.)

## **4.2 Data collection**

Data in this thesis was collected in separate phases. The first data was collected in current state analysis, through interviews and studying existing documents and internal information and processes and about Nordea Unlimited. All together two people were interviewed. One of the interviewed persons cover one major unit of the case company and have something to do with the designing and transitioning of services and can answer questions about the current situation of the case company (strategy) and problems that the case company is currently facing (operation). The second interviewee is working at Nordea's Group Workplace Management and has been on the project developing Nordea Unlimited from the beginning. In addition to the interviews internal documentations were also studied to understand the theory behind and present processes.

Different methods within service design were used in the second phase, to gather information about the customers' experience and redesign and improve Nordea Unlimited to the case company to meet the maximum customer satisfaction. In the final phase all the information, methods and analyses are sampled in a final discussion and conclusion of the study.

## 5 The Banking Industry

The banking industry in general have existed in the civilization in some form for thousands of years. In today's modern world, the banking sector have an extremely important part in all kinds of financial dealings. The importunateness of banks can be found in for example services and products related to investing and borrowing money. Banks exist in all countries and despite the corner of the world all banks usually are quite heavily regulated by governments. The regulation aims to prevent for example corruption and aim to protect money of the general public. Banks provides customers' with a variety of different services for different needs. The most basic function is to provide a customer with an account for withdrawals and deposits. Banks have an important role when it comes to investing and loaning money. Banks use funds deposited in customers' accounts to loan out money or make investments and this practice allows a constant flow of lending and borrowing and this means that banks keep money circulating constantly throughout the economy. (Ellis 2020.)

The banking industry is undergoing massive digital disruption. Doing banking yourself as for example making transfers online through different apps is becoming the norm (Phaneuf w.y.). A quite common trend in the banking industry today is the change to digital banking. Especially Millennials and the older members of Generation Z do not have a need to visit a branch physically (Meola w.y.). But it is important not to forget that all of us do not want to turn only to digital banking and in some cases some of us want to visit a bank physically, for example when in need of extended advising.

There has been a huge progress made in the European banking since the financial crisis and at the same time there are still challenges ahead. Digital banking is a rapidly growing trend but also other aspects need to be taken into consideration. According to Kerstin af Jochnick (Member of the Supervisory Board of the ECB, European Central Bank) the challenges ahead are common for both supervisors and regulators plus banks. The first steps are already taken and in European banking the future priorities are to deepen the markets of the European banks, to restore the profitability and to address climate and environmental risks. One of the priorities is also to tackle the IT and cyber risks posed by technological disruption. Even if ECB Banking is entering partly new eras, the ultimate goal remains the same, a safe and

sound banking sector (Jochnick K 2020). Considering all the regulations that banks are facing one of the newer changes or challenges is the General data protection regulations, which is the new EU regulation that contains rules for the processing of personal data, the regulation entered into force in May 2018, replacing the Personal Data Act 1998.

The General Data Protection Regulation (GDPR) is a regulation in EU law on the data protector and privacy for all individuals within the European Union (EU). The directive contains rules to ensure the accountability of controllers, which must designate a data protection officer to monitor compliance with the data protection rules, to inform and advise the entity and employees carrying out the processing of obligations and also to cooperate with supervisory authorities. (Handbook on European data protection law 2018 edition 3, 31-32.) Shortly, the personal data must be implemented so that the principles of data protection are being matched. Business processes that handle personal data must be designed and built with considering these principles and provide safeguards to protect data, that the data is not available publicly without explicit and cannot be used to identify a subject without additional information stored separately. Personal data is any information that can be directly or indirectly referred to a natural person. Personal data is not only information such as a name, a personal identity or an address, but it is also any information that can directly or indirectly be referred to any person, such as transaction information (like account number), IP-addresses and assessments.

## **6 Service Design**

Service design plays a role in value co-creation and innovation processes. Service design is about designing services, new ones or improving existing ones. It is the activity of planning and organizing people, infrastructure, communication and material components of a service to improve the quality and the interaction between the provider of the service and its customers'. Design is not limited to products. Service design combines different kinds of methods from various disciplines. The purpose of service design methods is to establish possible practices for designing within the needs of the customers' and the competencies and capabilities of service providers. It does not matter if the service is long-term or short-term, from every point of service it will leave an experience to the customer. Experience is in any



case the thing that leaves for what the service is remembered. Service design is a powerful tool to help organizations enable a new customer experience, address customer expectations, deal with internal challenges and create business value. (Stickdorn & Schneider 2011, 29-30,141.)

Service design brings together people and methods from different areas of expertise. A service is something that cannot be stored. It is rather an intangible experience, which is produced at the very moment when it is also experienced. Therefore, service puts the moments of encounter, the touch points and the experienced moments, into a crucial role in an overall service experience. Service design can be executed within four main areas: spaces, objects, processes and people (Stickdorn & Schneider 2011, 29, 38.). Design can be described as the process of making something fit its actual purpose and design can be applied to the shaping of almost all activities of users and customers' (Stickdorn & Schneider 2018, 23.).

Today's customers' are more knowledgeable than ever before, and they are sharing more information with each other and faster than ever before, which makes customer satisfaction more important than it has ever been. Services and products merge into multi-channel ecosystems in which genuine relationships with both customers' and stakeholders are crucial for an authentic brand experience, transforming customers' into brand ambassadors. Only an in-depth and holistic understanding of customers' and their environment can create offerings that provide meaningful value and make a real difference on the bottom line. Service design-thinking can provide this understanding. (Stickdorn & Schneider 2011, 29, 38.)

A service design approach helps the organization to execute new ideas more effectively and to address customer expectations and create business value. By visualizing new ideas and customer journeys, design methods help to highlight potential challenges and generates ideas, hopefully resulting in bigger confidence in the ideas and higher commitment to action. Service design engages the customers' and connects the organization. The service design approach brings a human focus to the development of services. It helps organizations to see the big picture as the customers' experiences it and offers different methods to design every little interaction between customers' and the entire organization (Stickdorn & Schneider 2011, 29, 38). Service design can be described as a people-centric approach. It is a co-creative way of doing things. By taking different people and groups along into the design process, is a way to widen the core design team's vision about a service or a phenomenon

they have under development (Stickdorn & Schneider 2011, 38-39.).

## **6.1 Service blueprint**

One service design method being used in this thesis is the service blueprint, which is a visual tool that helps organizations coordinate different departments to work together to create a great customer experience. The blueprint is a map describing the journey of customers' through the new service, and how the organization engages with them through different channels. A shared vision of the new customer experience facilitates coordination among departments and makes them more committed to the project. (Gibbons 2017.)

The service blueprint enables organizations to see how channels must work together to enable a great service experience. Critical moments of customer interaction, or touchpoints, increasingly spread across different parts of an organization. Service blueprint is a method that is being used for visualizing the relationships between different components of the service like for example the people, props (physical or digital evidence) and the processes, that are tied to touchpoints in a specific customer journey. Service blueprints gives the business a better understanding of the service. Blueprints are able to show up also the underlying resources and processes within the service. These underlying aspects can be aspects that are seen as well as aspects that are unseen to the user or the customer. Focusing on this larger understanding (aspects of usability for example) provides strategic benefits for the business. Service blueprints helps to visualize processes in order to optimize how a the organization actually deliver the customer experience. (Gibbons 2017.)

Blueprints are diagrams or maps that can help businesses discover potential weaknesses. A bad experience are often due to an internal weakness. It is easier to quickly understand what may be wrong in a user interaction (poor service or a broken button), but is more difficult to recognize for example a systemic issue (may be corrupted data or long waiting-times). Blueprinting shows the big picture and helps to discover things and actions that needs to be improved. Blueprints helps also to identify the opportunities for optimization within the business. Typically, a customer experience can be broken down into phases and by departments. Understanding these different parts of the experience enables us to re-connect

staff, processes and technology within an organization. It helps us identify problem areas and develop strategies. (Gibbons 2017; Tuulaniemi 2011, 214-215.)

## **The Key Elements of a Service Blueprint**

### **Customer actions**

All steps, choices, activities and interactions that a customer may perform when interacting with a service. Customer actions are deduced from a research or a customer journey map.

### **Frontstage actions**

Frontstage actions are the actions that happen directly in view of a customer. The actions can be related to human-to-human actions (are the activities that the contact employee performs) but also related to human-to-computer actions for example when the customer are using different types of self-service technology (for example, a mobile app).

### **Backstage actions**

This stage of actions refers to the activities behind the scenes that support the onstage happenings. These interactions can be applied by a backstage employee or by a frontstage employee, everyone who does something that is not directly visible to the customer.

### **Processes**

Internal steps and different types of actions that support the employees giving the customer a service. This step includes anything that need to happen for all the other steps above to take place (Gibbons 2017; Tuulaniemi 2011, 214-215.).

In a service blueprint the key steps are organized in boxes with lines that separates them from each other. In the blueprint there are three primary aspects: 1) The line of interaction describes the direct interactions between the customer and the business. 2) The line of visibility which separates activities within service. The activities that are visible to the customer from those that are not visible for customers'. All visible steps frontstage appears above this line, while backstage actions that are not visible appears below this line. 3) The line of internal interactions separates employees in contact from those who do not directly support interactions with customers'. (Gibbons 2017; Tuulaniemi 2011, 212-215.)

The last actions in a service blueprint is evidence, which describes the props and the places that anyone in the blueprint has in some way an exchange with. Evidence can be recognized in frontstage as well as in backstage processes and actions (Gibbons 2017.).

## **6.2 Service safari**

Service safaris can be a useful method especially at the beginning of a design process. It is a research method for understanding services. When doing a service safari, the researcher goes ‘on location’. The researcher experiences a service with the aim to find out what service experience are like. The aim when doing a service safari is to identify relevant and engaging services that gives insights in the service and provides the researcher with inspiration. When the researcher is engaging with the service, the researcher is observing employees and customers’ and documenting the environment. This is done to help to build a structure for the further research. The aim with a service safari is to gather information about a service in the real world and to identify what makes a good service experience. The service safari is one of the easiest ways to put people into the shoes of customers’. (Stickdorn & Schneider 2011, 154–155.)

## **6.3 Personas**

Personas are fictional profiles or stereotypes to empathize with a target group, representing a group of people, such as customers’ or employees. Personas are ‘characters’ with which design teams and organizations can engage. Classic descriptions of target groups are often based on market segmentation using for example demographic criteria. It is also common to use criteria’s like interests, behaviour and expectations to differ between customer groups. It is important to both describe the person as a human being (background, common behaviour) as well as a stakeholder in context of a service (interests and expectations). Creating personas for the company might lead to new insights who the customers’ really are and what their needs are. (Stickdorn & Schneider 2011, 178-179.)

## 6.4 Mystery shopping

There are plenty of examples of products and services that fail with customers' or in the cost of delivery, despite massive investment in research and development. Therefore, mystery shopping is being used to reduce these types of risks by involving potential customers' in a testing. From the results businesses can learn, change and refine ideas. This method is a human-centred method being used to bridge gaps between what the organization can do and what people need and want. The result will be an experience and hopefully improvements can easily be identified, improvements that in the long run helps us with lasting customer relationships. Mystery shopping is seen as an evaluation process that is often used by market research companies but also internally by organizations to measure quality of the customer experience. (Wilson 2001, 721-734.)

Mystery shopping is a field-based research technique of using independent persons posing as customers' to gather information about product quality and service delivery. The tasks of mystery shoppers vary enormously and can include for example tasks as purchasing products, asking questions, registering complaints or act as a new employee. The first step in mystery shopping is to identify important customer service characteristics and objectives, often from based on the business strategy and overall goals. Mystery shopping is a tool that can be used for example to measure quality of service, or compliance with regulation, to gather specific information about products and services or to evaluate the location. (Wilson 2001, 721-734.)

The mystery shoppers' identity and purpose are generally not known by the establishment being evaluated. The mystery shopper acts as a customer to objectively gather information on the business studied. A secret shopper performs specific tasks and then provide detailed reports or feedback about their experiences. If a company deals directly with customers', mystery shoppers can help to give insight as to how to improve. Typical areas of assessment are the customer service, suggestive selling and up-selling techniques, teamwork and employee and management activities. Also store appearance and organization, cleanliness of

the location, advertising compliance and for example things like time in line or return policies. (Wilson 2001, 721-734.)

## **6.5 Customer journey**

When a customer uses a company's products or services to achieve a goal or a need, the customer are going on a journey from point A to point Z. This can be called a customer journey map and it is toll that charts the path a user takes from the beginning of this journey to the satisfaction of that need. Customer journey maps use storytelling and visualization to map out the customer experience. Journey mapping is a process to help to understand a holistic view of the customer experience throughout a series of interactions or touchpoints. The success of a customer journey map can be measured by how well it helps to identify pain points, as well as opportunities for improvement as it traces the customer's path from start to finish. A journey map is meant to empathize with customers' and identify problems and opportunities, not solve the potential pain points. The customer journey map is a living, ever evolving map of a customer's interactions with the products and services a company has to offer. New touchpoints may be created, and journeys rerouted. Some journey maps can also track emotions during each stage of the journey, to empathize with points of frustration as well as moments of delight in the experience. (Stickdorn & Schneider 2011, 158-161.)

A customer journey map is being used in this study to develop better empathy with customers', leverage user research to identify potential pitfalls in the customer journey at the case company and to guide a more seamless user experience (Stickdorn & Schneider 2011, 158–161).

## **6.6 Focus group**

A focus group is a gathering of selected people who participate in a facilitated discussion intended to elicit perceptions about a particular topic or area of interest. Unlike interviews, which usually occur with an individual, a focus group allows the group members to interact

and influence each other during the discussion and consideration of ideas. It is a form of qualitative research consisting of “interview questions” in which a group of people are asked about their perceptions and opinions ,their beliefs and attitudes towards a product or a service, a concept, advertisement or an idea. Questions are asked in an interactive group setting where participants are free to talk with other members of the group. (Nyumba, Wilson, Derrick & Mukherjee 2018.)

Focus group discussion is frequently used as a qualitative approach to gain an in-depth understanding of for example a service, product, idea or social issue. The method of using a focus group aims to obtain data from a selected group of individuals rather than from a statistically representative sample of a broader population. (Nyumba et.al 2018.)

## **7 A service experience**

If the customer is pleased at all actions with a brand, a product or a service, they are unlikely to quit it in favour of a competitor. If a customer is delighted there is a bigger possibility that the person becomes engaged with the brand. Two real potential outcomes can be identified in a service experience and these outcomes can easily be divided into a magical or a miserable moment. Neutral outcomes are also possible. You will either impress or fail to impress a customer during most of the interactions. It is important that service providers know their customers’ and have it clear to whom they are trying to create value. (The Interaction Design Foundation w.y.; Bergman & Klefsjö 2003, 28.)

A magical (great) moment is a service experience when the customer’s expectations are not just met, the expectations are in a great moment actually exceeded. In great moments the motivators and drivers, the value, for the customer are stronger than possible hurdles or irritations during the customer journey. Most service designers will think a bigger picture on this. This can happen for example when a guest in a hotel checks in om holiday and may be rewarded at the hotel with an upgrade to a better room. A magical moment in a service experience can be delivered by a simple handling of meeting the customer very well. As another example when a restaurant is delivering a tasty meal to the customer when the customer is starving (The Interaction Design Foundation w.y.; Pine & Gilmore 1998, 54-55). Miserable moments increase the likelihood of customer telling others about poor service.

This phenomenon is called “word of mouth” in marketing. Miserable moments in a service experiences can be, for example, when an assistant ignores a customer in a store or when it happens that an agent at a call centre speaks rudely to the customer. It is worth noting that a miserable moment can be reshaped to a great moment in the service journey. In order to change the experience, the customer often must be concerned enough to give feedback or complain about the happenings. How the business choose to resolve the complaint can help creating positive impressions. It is also worth noting that it is unlikely (if not impossible) to prevent all possible lapses and gaps in service before they occur. (The Interaction Design Foundation w.y.)

Pine and Gilmore describe all customer experiences like a experiences from a theatre stage. For a service provider, thrive in the ever harder competition between businesses, according to Pine and Gilmore great moments of customer experiences comes from that every employee understands that performing business a delivering great moments of service experiences means work is like a theatre. This means that all service providers can be seen as an experience economy. All interactions in the customer journey contributes to the total experience. (Pine & Gilmore 1998, 102.)

According to The Interaction Design Foundation there are four steps in “moments of truth” in service businesses that have been defined within service design. The first possible moment of interaction between a user and a brand, service or a product can be called “zero moment of truth”. The first step occurs in the process when a problem or need arises for the first time. It is when the customer starts searching for a solution. The first moment of truth occurs the first time a potential customer meets a product or the brand. This is the step the customer goes through when they experience the product/service/brand for the really first time. Studies say that this may be the most important action that marketers should concentrate their efforts on to turn potential customers’ into actual customers’. The “Second moment of truth” is the moments when the customer already has an ongoing relationship with a product/service/brand. It is more likely about things like what the customers’ thinks or see, that they can here, touch, smell and so on. The “Ultimate moment of truth” is when the final moment occurs to and when the customer begins to share their experiences with others and thus creates again more zero moments of truth. (The Interaction Design Foundation w.y.)



Moments of truths are based on interactions with the product/brand that either make or break the customers' experiences. Every time a customer walks in he/she experiences a moment in the lifetime of the relationship with the product/service/brand. Especially in the cases when touchpoint number one fails it is extremely important that touchpoint two succeeds and meet the customer expectations or even overcome the expectation. Quality can be defined in several ways. The products' or services' capacity to satisfy, or even exceed the customers' expectations can be an explanation of quality. Quality is the value created for the customers' and so quality is a motivating factor. Quality of a service is happening at the moment when the employee is performing the service or the service supplier interact the customer. These moments include a lot of opportunities. (Bergman & Klefsjö 2003, 21-25,31.)

A lot of organizations focus both time and budget on improving the digital customer experience. It happens easily that the businesses sets aside to put an effort into also the personal touch in the service chain, which actually is the most effective way in making the customer experience memorable and leads to increasing sales. According to researches being made, nearly two thirds of customers' spend or invest more in products and services after they've had personal contact with someone at the company and almost 50% said that being able to speak with a service or sales professional may be critical in making the decision. When a customer gets the opportunity to really interact and discuss with someone at the organization, instead of just gather information online or search in social media, customers' are more likely to spend more. *"Consumers still crave an omnichannel experience – including in person communication,"* researchers said. It's important for businesses to build both a user friendly and memorable digital experience as well as deliver a feel good personal experience to the customers'. The challenge is to identify and manage to make the gap of these two smaller in a smooth way. By observing customers' through the service journey between the digital and the physical world, businesses will engage more effectively. It is a way for businesses to build up trust and increased revenue (McGovern 2019.). The potential customer journey when in need of a service or a product is described in figure 13.

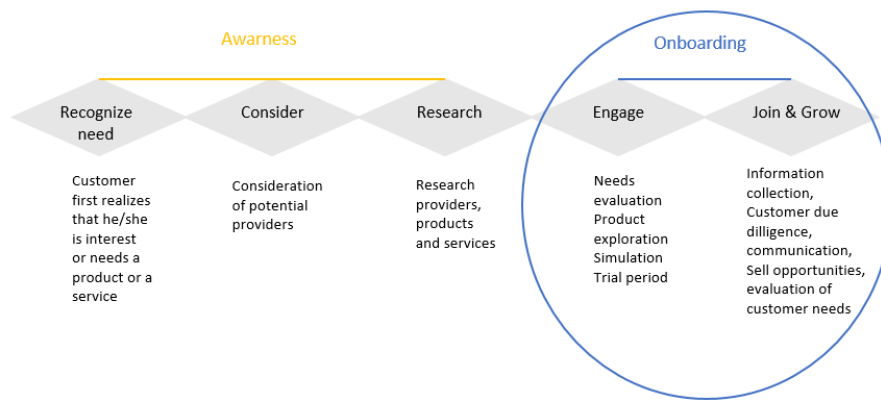


Figure 13 Customer journey

Several pieces need to match. Employee competence gives the possibility to exceed customer expectations and giving the customer also something else (1+1 thinking) may increase both sales and customer satisfaction (The Interaction Design Foundation w.y.). Innovative and planned services are not as easily copied as a product or a more simplified service. After using service design, innovation can be seen as the new product. It is known that innovation needs stages of both cooperation and creativity, and service design methods compare both of these actions. (Rehn 2017, 78.)

## 8 Current state analysis

The following section of this thesis discusses the current state analysis of the case company. Data was collected by interviewing people and by studying internal documentation. Nordea Unlimited and the internal documentation being studied are already partly presented earlier in this thesis (see chapter 3).

Before the interviews, internal documentation was explored to understand the Nordea Unlimited descriptions of its own operations and, therefore, to make the right kind of interview questions. The interviews were recorded and transcribed afterwards. After that, transcriptions were analysed by revisiting the internal documentation at the same time. The interviewees were a manager at the case company and a director who has something to do with the service transition in the case company. Thus, based on interviews, the overall picture is obtained, which includes the description of the current situation of the case company,

present service design and service transition phases, and problems, which the branch office and units are currently facing.

## 8.1 Internal documentation

Working activity based is a part of Nordea's workplace culture and a part of the Nordea Unlimited concept. According to internal documentation, activity based work is a general trend in modern Nordic workplaces for several reasons. It allows for a flexible and adaptive way of working and suits individual needs throughout a workday. It enables increased collaboration and knowledge sharing and general social interaction with your colleagues. It also supports Nordea's transition to working agile. Key things related to Nordea Unlimited and Activity based working within Nordea are described visually in figure 14. (Nordea E, 2019).



Figure 14 Nordea Unlimited (Nordea E, 2019).

One of the strengths of activity based work is that it is an organic concept, which is continually evaluated and tweaked to ensure optimal support for the needs of the business. Nordea's Group Workplace Management works daily to provide the best possible working environment and to mitigate the challenges that naturally arise. Some of the guidelines are described in figure 15.

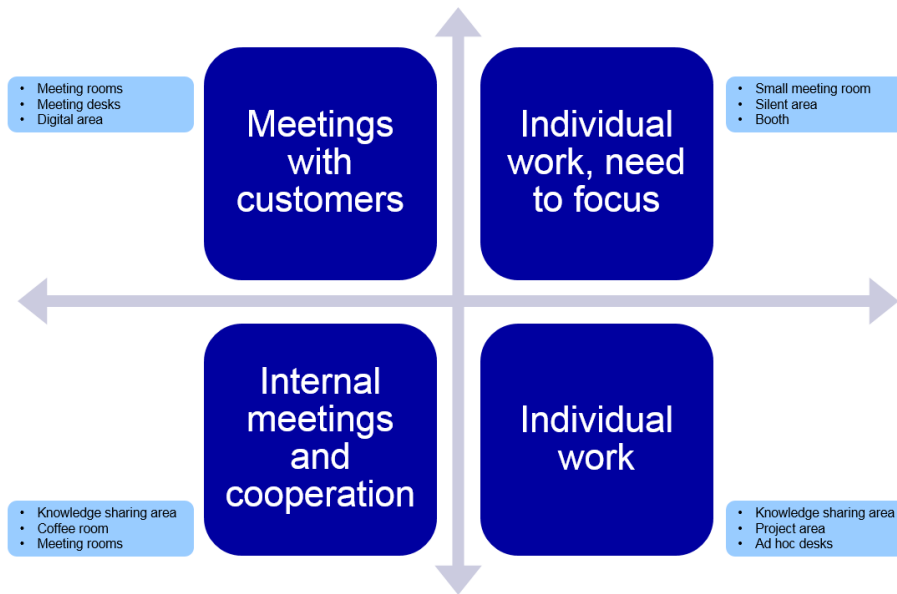


Figure 15 Guidelines of working activity based

Nordea provides the framework, but according to the internal information activity based work can never be better than the people using it. It depends on every employee and colleague to “truly work activity based”. Guidelines from Nordea’s internal documentation are described in table 1.

Table 1 Guidelines (Nordea E, 2019).

### Get to know your options

You don't have to have your meetings in a meeting room. Why not go for a walk or have a chat over coffee at the café or in a kitchen? When your phone rings, consider taking the call in a phone booth, so your colleagues are not disturbed. A change of scenery can spark new thoughts and ideas, so take your laptop for a walk.

Ask your colleagues if they have a favorite place to work, you might get inspired.

### Collaboration tools

Nordea offers a wide range of digital collaboration tools that makes it easy to chat, take notes, plan and structure information. Using collaboration tool will take you a long way towards working more flexibly and activity based.

### Print less

Digital development has removed a lot of the reasons for printing documents. We can bring meeting material

and easily take notes on a laptop or device. Printing also presents a security risk e.g. if the paper is forgotten or left behind or if it is not discarded properly after use.

### **Talk to your colleagues**

Have a talk in your team and discuss how you can benefit from activity based work. Agree on some ground rules, make sure to be considerate of each other's needs and share ideas and inspiration

### **Are you a leader?**

As a leader you are the most important ambassador. Talk to new employees about how to make the most of activity based work, and lead by example. Use the different areas and continue the discussion about how to benefit from activity based work.

## **Strategic objectives for Nordea Unlimited**

- Dynamic way of working improves communication & collaboration
- Decision made by our top management and implemented in all countries
- Nordea wants to develop and be an attractive employer
- The focus is on achievements rather than on time and place
- Offers more ergonomic ways of working and leads to better wellbeing
- Makes space utilisation more optimised
- Increases environmental awareness

Examples of a new life in activity based working environment are more closely described in figure 16.

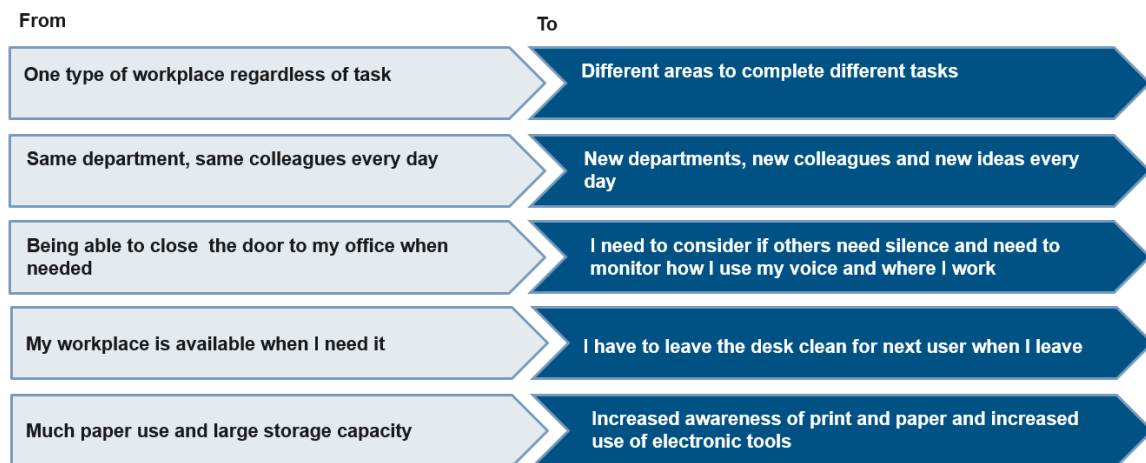


Figure 16 Differences in working environment

## 8.2 Employer experiences over time

This study focuses on Nordea Unlimited at the case company, and more likely on how the customers' experiences the branch and how the new branch is serving the customer today. From the customers' point of view the idea and intent may look greater on paper but the actual implementation may be quite different. Nordea Unlimited changed the branch office environment at the case company for both customers' and employees. When asking for opinions among the employees at the case company about Nordea Unlimited, the feeling after the implementation of Nordea Unlimited that everyone overall is quite satisfied with working in an "open office". Help is to be found easily from colleagues from different units when needed, different rooms are available for different types of customer meetings and the in-house collaboration is stronger than before (sharing ideas and sitting close to each other gains a deeper understanding of the job descriptions in the different units). Some complain that it is sometimes quite noisy, some complain that sometimes it feels like the employee is not allowed to work in peace, but when the employee is in need of undisturbed working there are separate rooms and different working spaces available. Another more in-depth research or another service design project could be made more deeply about internal opinions, experiences and needs of improvements.

Nordea is changing direction and visions quite fast, a lot of things have happened during the

writing of this thesis. The idea and the first project plan were written in fall 2017, right after the implementation of Nordea Unlimited, while the actual research and the project were finalized during 2018 and 2019. No one working at the case company is really talking about “Nordea Unlimited” anymore. Discussions about “free seating” is not actual anymore, and very few is following the restrictions of “clean desks”. The agreed and common rules are mostly forgotten, at least free seating and changing desks daily does not exist and common rules as “having headphones on” showing “I don’t want to be disturbed” is not always being respected. About noises it can also be meaningful to remember that we all experience sounds in individual ways and that everyone is constantly producing sounds (for example typing, talking, walking etcetera) We all tend to have different tolerance levels (cozy background chatter or distracting noise. It depends on your own context, for example how much you need to concentrate at that moment. Factors like sound level, frequency, regularity, clarity and acoustics also determine how people experience noises.

Nordea Unlimited was introduced closer to the employees after the renovation (spring 2017) and many things were unclear to the employees at that time. There were a lot of question marks about the new way of working and feelings of anxiety about the changes in the branch environment. Mostly the employees at the case company had discussions about the lack of instructions to new technologies and technical equipment. Also, discussions about common rules, how and when to book meeting rooms for customer meetings and how to show “don't disturb me” since everyone works in an open office solution and does not anymore have a door to close when one needs higher concentration. A survey made by Group Workplace Management (later GEM) about the changes, opinions and challenges was done among the employees at the case company. It was one of the Management partners from GEM and a key person working with the transformation of the case company that did this questionnaire in August 2017 among the employees. A total of 12 persons responded, of which 9 were employees and 3 branch managers. The whole questionnaire and answers can be found in Appendix 1. The employees at the case company were struggling with different problems in the beginning and were missing out support and guidelines. In the employers opinions a lot of time and frustration went to getting different issues sorted out for example with new technic and proper guidelines were missing. On the other hand, everyday life in the new environment seemed to be satisfying (or neutral) among most of the employees. The changes seem to have an important role from the employees’ angle in internal cooperation but the

importance of the customer experience is missing. No research about the customers' experiences were done.

Shortly after the implementation of Nordea Unlimited all employees at the case company had a common meeting with discussions about good and less good matters and areas for improvements. During that meeting there was an agreement about that similar meetings are going to be held also in the future (all units together). During the writing of this thesis no common meetings has been held. Every unit has regularly their own meetings but rarely all together, even if all units are sharing working environment and co-operation and common guidelines between units is a must.

After the launching of Nordea Unlimited to the case company, common thoughts and matters among the employees were written on to the white-board at the branch (see figure 14). Most of the points and concerns have dissolved in the process of writing this thesis. Some of the things written on the white-board were about concerns of lack of office materials (for example wastepaper baskets missing in the meeting rooms) and a few question marks around the new guidelines, clean desks and what happened to the “clouds” in the roof that was in the original plan of the new branch (silencing-materials). Most of these concerns have been dissolved during the process of writing this thesis.



Figure 17 White-board at the branch office



Nordea Unlimited should have been designed into the case company at an earlier stage and time should have been reserved for employees to get used to new routines and discuss housing rules and guidelines after the implementation. Most of the earlier concerns among employees have been solved, everyone gets has got used to using new technology equipment with time and gets used to working in an open office area. The idea of writing concerns and questions up on the white board was good but miscarried it's idea, because every employee (all units) were not participating and no follow-up meetings were held. These questions are extremely important also due to Nordea's new slogan "Happy people – Happy customers" that was launched in spring 2019. Nordea wants to be a good employer with satisfied employees (happy people) to deliver great customer experience (happy customers). Employees need to be satisfied and have the right kind of support and equipment to be able to deliver great customer service. This study is focusing its improvements on the customers' needs and experiences, possible improvements due to the Nordea Unlimited branch office as a touchpoint in the customer lifecycle, which hasn't been handled at all in any surveys or internal meetings after the implementation of Nordea Unlimited at the case company.

### **8.3 Interviews**

Internal documentation was explored to understand the Nordea Unlimited descriptions of its own operations before the interviews. The transcriptions of the interviews were analysed by revisiting the internal documentation at the same time. The interviewees were one branch office manager and one person working at Group Workplace Management. The interviewed persons are in this thesis anonymous and therefore not mentioned by name. The questions for supporting the interview can be found in appendix 2.

#### **8.3.1 Interview with Group Workplace Management**

An interview was held over Skype with a person working at GEM (Group Workplace Management) as a Management partner. This person is also the key person working with the transformation of the branch in Mariehamn (implementing Nordea Unlimited). Questions about Nordea Unlimited was sent by e-mail before the interview that was held on 10.4.2019.

The interviewed person tells that GEM decided in 2011 to modernize the way of working in Nordea in general, and in 2016 they decided to further speed up the implementation to include branches too from doing the implementation in headquarters at first. Nordea Unlimited offers different working areas for different work (working alone at a desk, team work, meeting visitors/customers, relaxation/breakout areas and lounges/sofa spaces). In branches the focus is on great employee experience that reflects on the customers'. The interviewed person refers to Nordea's new slogan (launched in 2019): Happy people = Happy customers. Further the interviewed person points out that the Unlimited concept is the same in all locations even if there is a difference between branches and headquarters. According to GEM Nordea is aiming to diminish and make the difference smaller and create more inspiring and modular branch offices next.

The main guidelines and the framework of Nordea Unlimited is described in more detail in earlier chapters. In the interview also the guidelines are mentioned, for example free seating and desk sharing, choosing the appropriate environment for the task at hand. Within Nordea Unlimited the employees has the freedom to choose where to work depending on the task, solo work, group work e.g. The light and open spaces is the aim of Nordea Unlimited. The interviewed person tells that overall positive comments have been received by customers, that customers' like to see the employees working also "in the background" while visiting a branch. Branches differ from each other, but the guidelines are the same.

Nordea Unlimited was implemented as a way of working model within Nordea in 2011 and has saved money to Nordea ever since (new locations, smaller spaces and healthier people – fewer sick leaves and employees are happy to come to work). According to the interviewed person there has been research telling that about 40 million euros has been saved since 2011 thanks to new ways of working. 2012 Nordea Unlimited was started to be implemented in all the headquarters and in 2013 in the headquarter (Vallila) in Helsinki. In 2016 Nordea Unlimited speeded up further to also be implemented to cover the branches as well. The decision to implement Nordea Unlimited to also cover the branches came from Casper von Koskull (Chief Executive Officer, CEO, at Nordea at that time).

GEM admits that Nordea Unlimited and different branches has encounters different challenges, where the main challenge has been that three months after the implementation people go back to "old ways" (house guidelines are not followed and free seating has been

forgotten, people tend to go to the same desk every day). The main challenges are behavior related and for example the guideline of clean desks also is a question that relates to security and compliance. The interviewed person points out that GEM supports branches to start working Unlimited, but the branch employees together take ownership of the concept in their location (e.g. house guidelines). Other branches give support in best practice (what works and what we changed to work better).

Floor Manager and digital desks as a part of Nordea Unlimited are partly implemented and partly not in branches, for example the Floor Manager/info-desk was implemented in the case company but the digital desk was supposed to (in the original plan). Most of the digital desks from other branches have been removed since they were clumsy and were not in use as the thought was from the beginning. Regarding the Floor Manager there are ongoing discussions about transforming and improving the role of these, in the future with the title “Service Manager”.

The outcomes of the interviews also showed that a lot of research has been made about activity based working in general with both positive and negative outcomes, but inside Nordea this way of working has been well received and has shown positive outcomes.

### **8.3.2 Interview with Branch Manager at the Case Company**

One of the managers at the case company was interviewed on 23.5.2019 (the manager of the Personal Banking teams). The branch manager tells that there were ongoing changes within Nordea at the time Nordea Unlimited was implemented to the case company. For example, offices were closing in Finland, so new office materials and furniture e.g. was available. The branch in Mariehamn was at the same time facing a lot of challenges with the branch office model and got feedback from both customers’ and employees that from some rooms you could easily hear and follow an ongoing consulting meeting from the room next door. The branch office needed renovation and were quite old fashioned in many ways. The branch manager tells in the interview that it was a challenging time and in the branch there was some opposition against these changes. The biggest question marks and concerns was about the fact that every employee and managers would not have own rooms anymore. The interviewed person’s opinion is that both managers and employees would have needed better

support from GEM with new technology, routines and guidelines.

Drawings of the new branch and the renovation was made by an outside contractor. The branch manager cannot in detail tell if there has been any investigation about sound e.g. in the new office or to what extent sound attenuating materials would be needed to implement to improve the branch environment. In the original plan of the renovated branch for example “clouds” in sound attenuating material was planned for the roof (the office is high in ceilings) and frosted glass was planned in a few places to separate the customers’ lobby from the working floor at the office. These things was not applied to the branch due to budgeting challenges. In the original plan there was also a “digital touchpoint” planned for the branch office, near the cash-advising team (in the front-line spaces) and close to the customer lobby, this for supporting advising customers’ in digital-banking. This was not implemented due to lack of positive feedback from other branches.

After the renovation a person working at GEM (the same person that has been interviewed in the thesis) visited the case company once to inform about Nordea Unlimited and the guidelines and to have discussions with the employees. In the interview the branch manager points out that it could have been a good thing to have a closer co-operation and to have these kinds of discussions even before the changes. A big issue was how to solve the Floor Manager desk, since this was a new touchpoint/desk at the branch and there were different opinions of whose responsibility this was (different units at the branch). Today the Daily Banking team is covering up the Floor Manager desk at the case company. In the beginning employees at the branch faced challenges with new technique and different concerns. Solutions have been found after time.

The situation is not perfect today, improvements can always be made. The branch manager is aware of and tells in the interview that the guidelines and house rules are mostly forgotten, clean desks are not applied in practice and free seating is forgotten, every employee has reserved his/hers own desk in the office. The different teams like to sit near each other for support and employees like to sit near their locker. The branch manager tells that he tries to change places now and then and he is positive about this. He also wishes that it would be more common in the branch to follow the guidelines for the Nordea Unlimited concept. What sometimes is challenging even today is the noise (different units can be in different phases of work during the day) and agreements such as keeping headphones on means that someone

does not want to be disturbed are not always respected.

The Floor Manager desk and the Floor Manager are there to help all Nordea employees and to make everyday life as easy as possible. The Floor Manager is supposed to help customers' walking into the branch by giving them directions, for example to assist customers' using the computer in the lobby or tell advisors about customers' arriving for booked meetings and so on. The interviewed manager admits that there are imperfections in his way of leading, the Floor Manager should be rotating within the Daily Banking team, but today it is one of the three employees in the team who is taking the responsibility of the Floor Manager desk today. He admits that the Floor Manager may not today give the maximum benefit to the whole branch office and the different units. The manager tells that a new way of thinking and partly a new strategy and way of working is in the future coming to Daily Banking teams in all branches, called Daily Banking 2.0 also including the Floor Manager (new title: Service Manager).

## **8.4 SWOT-analysis**

SWOT-analysis is a useful technique and strategy tool for understanding strengths and weaknesses and identifying opportunities and threats. What makes SWOT particularly powerful is that it can help to uncover opportunities that are well placed to exploit. By understanding the weaknesses of the business SWOT can eliminate threats that may otherwise be unaware. The SWOT-analysis promotes a realistic and fact based sheet of strengths and weaknesses of an organization or a business. SWOT-analysis is a framework that often is being used to develop strategic planning and it explains both internal and external factors. From a SWOT also current and future potential aspects can be recognized (Grant, 2020)

**Strengths** describe what a business excels at and what separates the business from the competitors. This can be things like a strong brand or a loyal customer base, a strong balance sheet or unique technology in the business.

**Weaknesses** describes factors that stops from performing at its optimum level. It is the factors that needs to be improved for the business to remain competitive. As weaknesses can

be mentioned a weak brand, an inadequate supply chain or lack of capital in the business.

**Opportunities** refer to favorable external factors that could give the business an advantage.

**Threats** are factors that have the potential to harm the business in a way or another. (Grant, 2020). See the SWOT-analysis for the Case Company in figure 18.

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>• Strong reputation in the market</li> <li>• Shallow skills base in many areas</li> <li>• Expertise in many fields</li> <li>• Nordea Unlimited, Workplace Culture etc.</li> </ul>	<ul style="list-style-type: none"> <li>• Competitors may be slow to adopt new technologies</li> <li>• Developments in technology may change the market</li> <li>• Expertise in many fields</li> <li>• Big organization</li> <li>• Managing through organizational change</li> <li>• Common meetings and stronger co-operation between units and teams in the branch, as "One-Nordea" -thinking</li> </ul>
<ul style="list-style-type: none"> <li>• Managing through organizational change</li> <li>• Nordea Unlimited never in-designed to the branch in Mariehamn</li> <li>• House-rules and Nordea Unlimited guidelines mostly forgotten</li> </ul>	<ul style="list-style-type: none"> <li>• Developments in technology may change the market</li> <li>• Other local banks</li> <li>• Change of needs, resistance to change</li> <li>• Legal regulations</li> </ul>
Opportunities	Threats

Figure 18 SWOT-analysis for the case company

## 9 Service design in the case company

This subsection discusses service design in the case company. Presently, in the case company, it is generally unclear whether there is any model that has been used when designing new or changed services at the branch. This section of the study presents how the service design methods were used in the case study.

### 9.1 Service blueprint

The purpose of the service blueprint is to provide a picture of the relationships between different service components. The evidence can for example be a receipt as well as the employees name tag, a social media channel or physically visiting the branch office. The

service blueprint in this thesis (figure 19) is a very simplified version of awareness of a need (can be a credit card or an account).

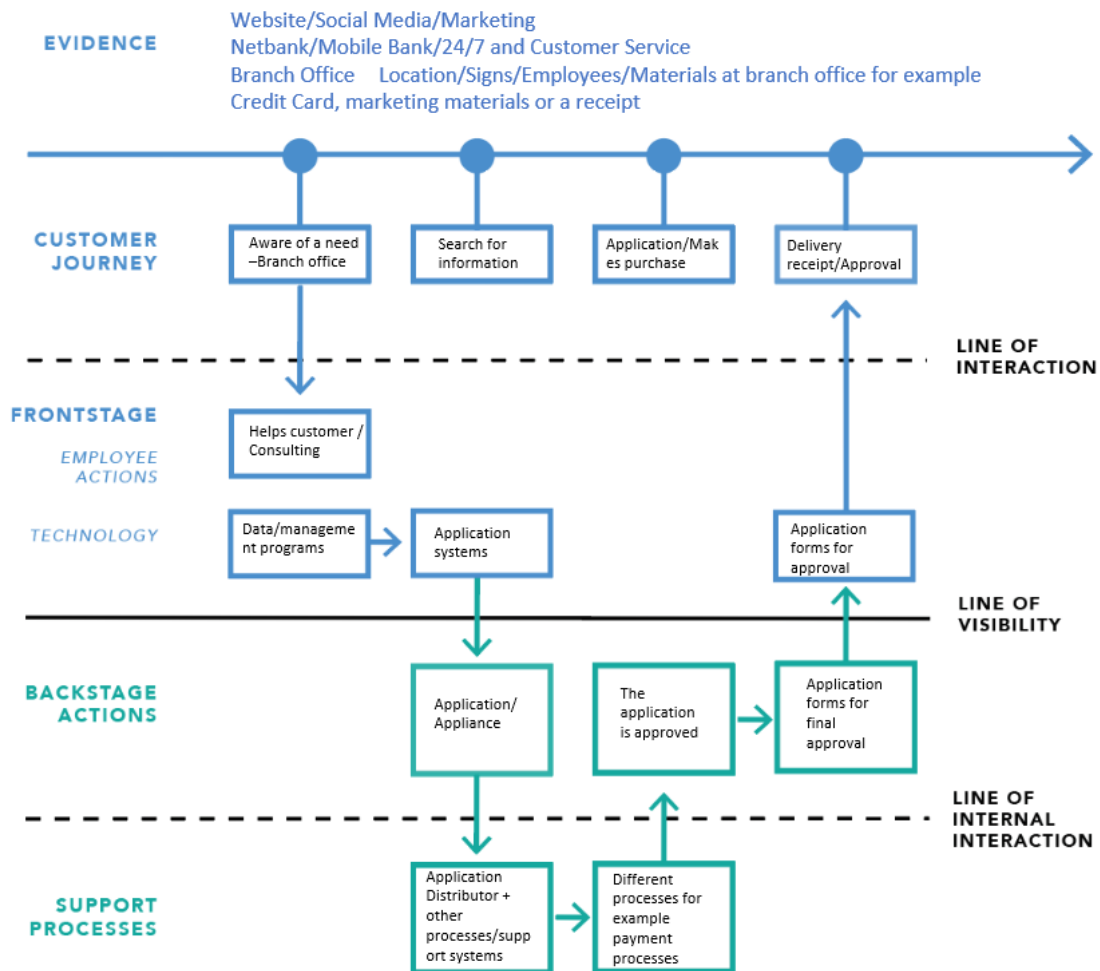


Figure 19 Service Blueprint

Service blueprint is a visual tool that can help organizations coordinate different departments to work together to create a great customer experience. The blueprint is a map describing the journey of customer's through a new service, and how the organization engages with them through different channels. The aware of a need can be born from almost everywhere, from marketing channels as well from an idea. The blueprint visualises how channels must work

together to enable a great service experience. The relationships are visualized between different components in services. Components like the people or the props (both physical or digital) and the processes, which can be directly tied to touchpoints in a specific journey.

Blueprints are diagrams or treasure maps that can help businesses discover weaknesses. It is important to notice that the different actions and stages are depending on each other, but not always aware of which touchpoints a customer already has been facing in earlier stages.

## **9.2 Service safari**

The service safari is one of the methods used within this service design project. The method was an eye opening experience at the beginning of the study. The service safari was conducted by the author of the this thesis and done at the beginning of the actual working with this project and implementing the service design methods (two days, 15.10 and 16.10.2018), to get insights into the customers experiences, document the environment and observe employees' and customers'. The service safari included user shadowing (the process by which an observer shadows a research participant for a fixed period of time to better understand how the product or service is used in a natural environment) and was chosen to be used as a method because it is helpful in the meaning of gaining a richer understanding of the services and the environment at the case company. By engaging with the service, by observing staff, and by shadowing customers' and documenting the environment and materials, the goal with the methods was to identify how services deliver value to customers' and how the case company (facility and environment) is serving the customers'. Within the new, renovated branch a customer who walks into the branch is today being met by the Floor Manager/info-desk at first (on the left side when entering the branch). The branch is open, so the customers can see everyone that is working "on the floor".

Before the service safari the following questions were considered: What works well? Where can strengths, drivers and motivators be identified? Where are the customers' needs? What creates value for the customer?

During the service safari the author of this thesis stayed in the background engaging with the service (Floor Manager and front-line staff principally), observing customers' and documenting the environment. The service safari was done as the moves of a customer, from



arriving at the case company to the first impressions and entrance of the branch and the overall atmosphere, pleasantness, functionality and cleanliness at the branch office. It happens easily that one becomes blind towards different possibilities of improvement in a familiar environment. The findings along with the service safari were instantly documented by taking pictures and making notes. Pictures of the case company can be found in figure 20. Originating from documentation, observations and notes from the service safari and critical points considering the facilitation and environment are as follows:

### **Strengths, drivers and motivators**

- Clean spaces, modern and simple interior
- Good location and easy to find
- Friendly staff
- Good lighting and modern screens in the lobby providing accurate information and marketing

### **Weaknesses, hurdles, irritations**

- Old newspapers and messy feeling with taped up papers on the entrance door, creates a cluttered and messy impression
- Messy impressions at the desks, especially in the background at the “working floor/area”. Boxes on the floors and documents and papers on the desks
- Messy and unfinished look in some of the meeting rooms
- Nordea’s logo outside the branch should be replaced with the new Nordea logo

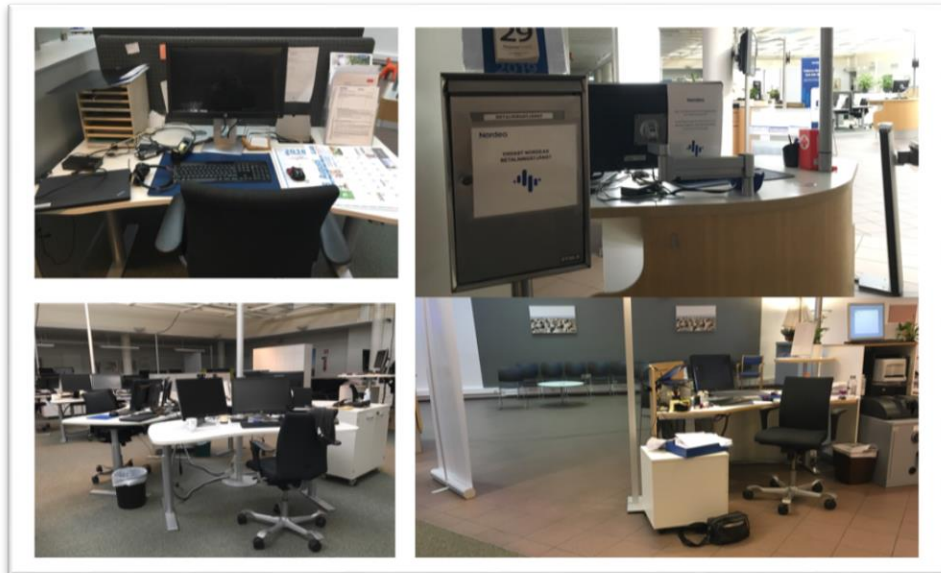


Figure 20 Pictures from branch office

### Critical points

The branch office landscape (see figure 21) with critical points noticed (1-4) considering the environment and the facilitation at the branch. These points may be critical considering trust to the bank and risks of GDPR. The red lines describe the path a customer can walk at the case company without guidance from an employee.



Figure 21 Critical points

**Critical point 1:** When entering the branch, the Floor Manager is on the left side. Unfortunately, the info-desk is not always manned and it is easy for a customer to walk by also when the Floor Manager is present but may serve another customer. This is totally ok if the customer stays in the lobby in these cases, but that is not always the truth. For example, there is no signs etc. telling customers to wait in the lobby (for example customers coming into the branch have a time for a meeting booked). Since, this person acting as a Floor Manager also may have other tasks to do and some “back office” work to do (while there are no customers’ or “quiet hours”) he/she easily also has a lot of papers and other documents stored on the desk. When a customer walks into the branch and up to the info-desk, there may be other customers’ documents or documentations on the desk. See photos of the Floor Managers info-desk in figure 22.

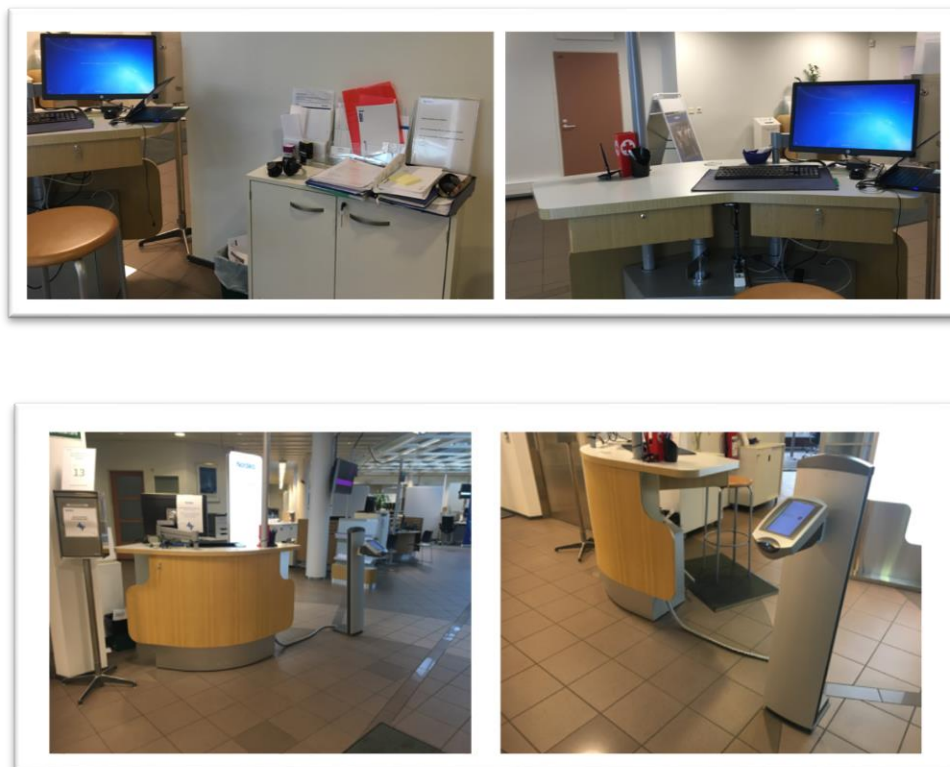


Figure 22 Pictures of info-desk

Another aspect that needs to be mentioned is the first-line desks (cash-advising) that is audible with two desks and customers’ sitting next to each other. This is described in figure 23, photos from the lobby.

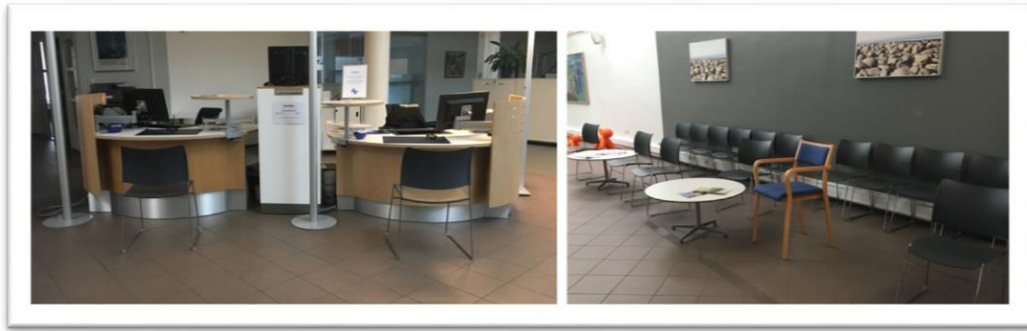


Figure 23 Photos from branch lobby

**Critical point 2:** When walking behind the Floor Manager's desk, for example to get to the meeting rooms behind, there is a big risk that customers' mistakenly can see documents from the computer screens or documents lying on the tables around. Also recognized that this is a noisy place, you easily hear what customers' having consulting moment at the front-line desk are discussing about.

**Critical point 3:** The third critical point considering documents and papers lying around the branch is noticed when customers' are walking behind the front-line desks to reach the meeting rooms further in on the left side of the branch. It happens that customers' walk their own way here, for example when they are searching for a specific/familiar advisor/employee. Customers' can mistakenly see documents, hear employees talking on the phone with other customers' or even easily see computer screens. Customers' walking in wrong areas is a problem that may disturb also other employees working. See photos in figure 24 what is visible for customers' walking behind front-line desks.

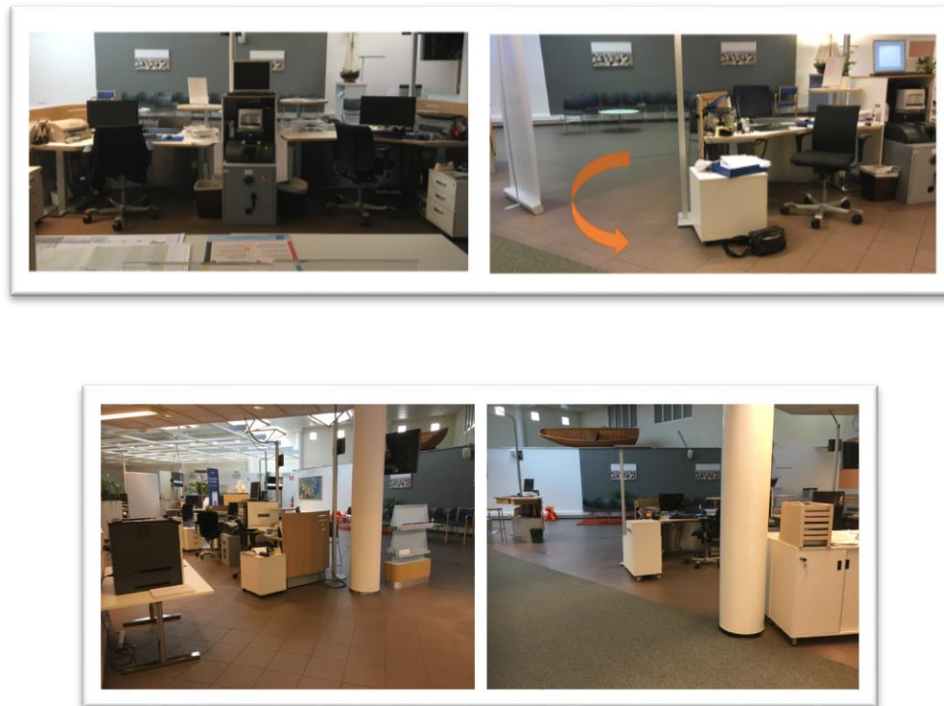


Figure 24 Pictures from branch office

**Critical point 4:** The same things as mentioned in point 3, customers' can walk up easily without anyone stopping them on their way. An employee may work on something important or needs to concentrate on a task but is being interrupted by a customer.

Because banks are the underpinning of a modern economy, governments have an amount of laws and regulations, for example to prevent banks from engaging in dangerous activity that threatens the economy. The banking sector's core is trust. Without it, no one would deposit money, and it would be unable to use that money to give loans, invest and drive economic growth. The regulation is used to create that trust. Considering the guidelines for the Nordea Unlimited concept the way of working should be more paperless and free seating should be taken into use. There are different working spaces when working on a case that needs more concentration or for example when advisors have a more engaged discussion with a customer over the phone. Clean desks are also a guideline. These guidelines were not being followed during the service safari.

## Key insights from Service Safari

Nordea's vision communicates a picture of a modern, digital bank with global presence and local expertise. The entrance of the branch feels messy with taped papers (see photos in figure 25) that gives an unprofessional and incoherent picture of the brand, which doesn't match the brand's (Nordea's) vision. Not coherent carpets strengthen the feelings about a messy environment that welcomes the customers' when walking into the case company. This is a tangible aspect along the customer journey that should be relatively easy to fix. Aspects that easily can add value to either the customers' or the business, or preferably to both. These aspects that do not require big investments or personal resources to execute.



Figure 25 Pictures from branch office

While sitting in the customer lobby, it is easy to hear discussions between employees from the open office area. Observing employees during the service safari, notable is that customers' get the help they came to the branch office for, customers' with a booked time for extended advice are picked up by their advisors and friendly voices and colleagues doing their best to deliver a good service experience is noticed. Walking around the branch office, the same paths that customers' may walk with their advisors to meeting rooms, the branch office communicates a messy and unfinished look here and there. There are several critical points considering GDPR regulations (already mentioned, documents lying around or the fact that it is easy for customers' to see employee's computer screens or hear ongoing discussions about customer cases among the employees). A more detailed customer survey could answer on a deeper level to what real customers' value and expect but privacy when dealing with banking issues is more likely an important matter.

The service safari was easy to perform and an easy way to get a slight feeling of the customer journey and the physical touchpoints at the case company. Service safaris help to gather information about the real world. Obvious aspects that does not require further research or

bigger innovations are best fixed as soon as possible to gain more value in the service experience. (Stickdorn et al. 2018, 474.)

### **9.3 Personas**

The development of personas carries the vital benefit of allowing the designer to consider characteristics of the target audience that they may otherwise overlook. A heavyweight issue is accessibility. Therefore, including personas of would-be users with disabilities (such as colour blindness) is instrumental in helping to filter through the elements that will make a better design within the project overall. The most common audience (customers') of the case company are in general generation X, people who are used to visiting the branch to deal with everyday banking issues. The personas in this thesis are partly fictive but at the same real persons. The personas are not only fictive in this research, because the persons acting as the personas are also doing the mystery shopping task as a part of this study. The personas in this study are both existing customers' at Nordea and located in Mariehamn.

Customer segments using bank services are different, all kinds of customers' are using bank services both in retail banking and corporate banking. It is getting more and more common that we are dealing with our everyday banking issues digitally, but all kinds of people visit the branch, especially when in need of extended service. The personas made for this thesis are both from generation Y. Generation Y may not visit a bank as often as a person from generation X but the needs and concerns are quite the same for both generations, even if personal circumstances may differ. The service attitude may be both different and quite the same in both generation Y and generation X. Even if generation X generally are more digital it is wrong to think that everyone likes to do such things by themselves when it comes to dealing with banking issues.



## Anna

Age: 25 to 30 years  
Location: Mariehamn (renting)  
Educational level: Master's degree  
Family: A future husband

Anna has a Masters degree and works today with improving businesses. She travels a lot in her work and therefore she value simplicity in everyday issues, such as digital tools for dealing with her banking matters.

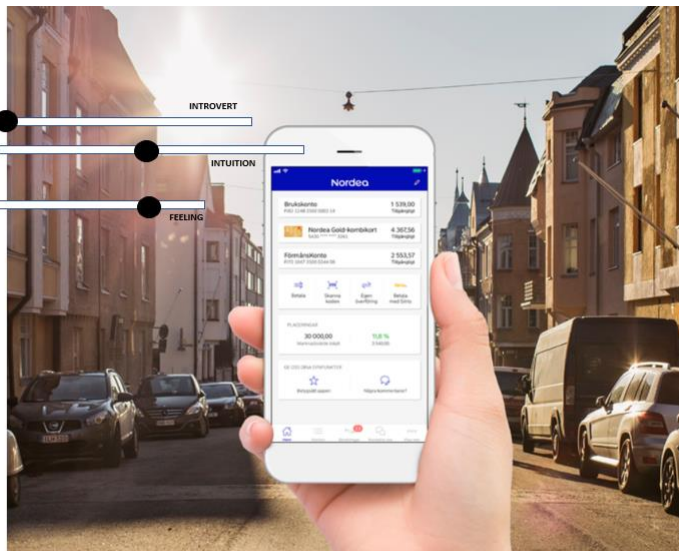
*"Just getting by the branch office can be a struggle sometimes"  
"I need to manage my account when in business overseas"*

### Who I am?

My mother tongue is Swedish.  
My job can be a bit stressful sometimes and it requires some travelling. I also started a project of building a house in the archipelago with my future husband.  
I am a shared customer between Nordea and another bank.

### Goals:

Interested in Online Banking services – Needs to do a lot of banking online  
Ease of use  
Anna needs to open a shared account with her future husband  
A housing loan is in question shortly. Also a savings account is needed



**BEHAVIOUR:** Prefers to keep her options open, and tries new products out of curiosity  
Spends little time with banking matters, and avoids complicated financial services  
**BELIEFS:** Technology can be put to make life easier  
**STRUGGLES:** Frustrated with the amount of time/energy needed to feel more in control of her finances  
**GOALS:** To find the right balance between life pleasures and day to day responsibilities

Figure 26 Persona

There are two personas in this study, the first persona is in this thesis called “Anna” (the person wants to be anonymous, which is why her real name is not represented). Anna is a typical person that believes she should have what she wants the minute she requests it. That is why she expects front-line service and sales pros to be knowledgeable enough to handle anything and have the authority to do what needs to be done to satisfy her as a customer. In her opinion the reality probably is that most customers’ have good intentions, they just want their issues resolved, problems fixed, and questions answered. Anna is mostly using digital services, but when in need of a face-to-face interaction she wants a feel good experience.

The Personas in figure 26 and figure 27 are also to be found in appendix 3.



Johanna

Age: 30 to 35 years  
Location: Mariehamn  
Educational level: Masters degree  
Family: husband and two children

Johanna is a real business woman, she is creative, sociable and curious and she loves her work. She has also a lot of interests and hobbies, loves to be out in the nature and loves sports

She is located in Mariehamn where she lives with her partner and two children

Johanna's grandmother has died and she is going to get a heritage, mostly shares. She is thoughtful about what to do with the heritage, but at first she has understood that she needs to open trading services

Who I am?

My mother tongue is Swedish. Fluent also in English and Finnish  
I am successful business woman  
I am a shared customer between Nordea and another bank

Goals:  
Interested in savings, investments and a potential customer for wealth management

**BEHAVIOUR:** Takes a low-stress, practical approach to new situations  
**BELIEFS:** Money shouldn't be a source of stress, but a source of bliss  
**STRUGGLES:** Difficulty understanding and navigating the banks' rules and advice  
**GOALS:** To make her money work for her so she can spend more time on what she's passionate about



Figure 27 Persona

The second persona is in this thesis called “Johanna” (the person wants to be anonymous, which is why her real name is not represented). Johanna do not want to have to spend time working out how to use a product, or how to ask a question, or how to talk to a real person. She is a calm and friendly person but busy with work, hobbies and family life. As well as wanting to be respected, Johanna also wants to work with companies that are worthy her respect. Johanna appreciates that companies know enough about her to offer services she can use when she needs them.

## 9.4 Mystery shopping

Mystery shopping was being used as a service design method in this study. The aim of using Mystery shopping as a method was to get an unbiased customer response to a customers' experience visiting the case company. A mystery shopper can help by giving an inside investigation of the current situation and provide it with a way to engage customer satisfaction. Another important aspect that mystery shopping can provide an insight into is how employees are interacting with customers', this helps to ensure that employees are conducting themselves in the right way and giving the customer the best experience possible. Within this study two cases of mystery shopping were performed.

### **9.4.1 Mystery shopping: Case 1**

The first Mystery shopping case focused on digital banking and digital banking services, because Nordea's mission is to deliver the best digital and remote customer experience worldwide in banking and because the focus in the case company's front-line services today is to provide customer with digital knowledge. This means there is more and more focus on advising customers' how to do certain services themselves.

The persona (called Anna) acting as a mystery shopper is a typical customer mostly dealing with banking online, and rarely have a need to visit the branch. Anna is mostly using digital services, but when in need of a face-to-face interaction she wants a feel good experience. The first mystery shopping case was choosing to deal with digital services since it is in focus in the bank's strategies to "learn how" and to get customers' to get used to dealing with banking through different digital channels. Anna is an optional customer for that since she is traveling a lot in her work and really in need of digital services. She also wants to spend as little time as possible as she at the same time wants to feel that she is in control of her finances. To support the mystery shopper with her task, a checklist was made with intentions to focus on.

#### **Checklist for Mystery Shopper**

- Identify strengths and possible hurdles/irritations, for example was the branch office clean and well maintained? Did you notice worn or damaged things? Other comments on location, cleanliness, light, noise etc.
- Are you greeted quickly in a friendly sincere way? Do you feel welcomed?
- Are you automatically offered assistance/help or do you have to ask for it?
- How do you feel about the service in general? Is the advisor given you his/her undivided attention?
- Do you feel you got helpful information about the product/service? Do you get recommendations on other products/services you may like/find useful?
- Was every associate you encountered upbeat and friendly?

## **Observations**

The day Anna visits the branch with her iPad there are a lot of customers' sitting in the lobby. When Anna enters the branch the Floor Manager greets her in a friendly way and asks if she can help her. The mystery shopper felt welcomed and got friendly help immediately at the info-desk. The info-desk though felt in capacious, since Anna reports that she had nowhere to put her bag and there were some other documents at the desk. Anna reports that she felt like she had limited space on the desk for her iPad. There was no Wi-fi for customers' to use in the branch but internet could be shared from one of the bank's iPads (it took a while to the sharing working). Anna got the help she needed (banking apps downloaded and activated for use on her iPad). Anna reports that she got a feel good experience out of the face-to-face service. The location of the info-desk seemed to be in the middle of everything, it seemed to be a busy banking day with a lot of customers' walking by and some came to stand in queue right behind her. The fact that the queue ticket machine is placed just beside the info-desk made it feel even more crowded. Regarding the customer experience Anna was overall satisfied. It could have been a good thing if the Floor Manager had showed her a bit what kind of different things she can do in the Mobile Bank. It would have been in place also if the Floor Manager had asked her about her needs as "get to know me", and could have given her recommendations on how to use or recommendations of other products in line with her needs.

## **Conclusion**

- Location of branch office good, everything was clean and ok but felt crowded and uncomfortable to deal with banking issues where and how the info-desk was placed.
- Good and friendly service, got immediately help at the info-desk and did not have to stand in queue.
- Recommendation on other products or a short introduction of "how to use" was missing.

### **Strength, drivers and motivators**

- Mystery shopper did not enter the lobby in the branch since she got help from the Floor Manager/info-desk. She got help immediately and friendly service.
- Service experience overall was satisfying.

### **Weaknesses, hurdles irritations**

- Uncomfortable to deal with banking issues at the info-desk.
- She got the help she wanted, but no further questions about the customer and her needs was asked. The advisor doesn't show the customer enough interest in her needs or potential recommendation on other products/services.

## **9.4.2 Mystery Shopping: Case 2**

It is common in today's modern world that customers' want to search and gather information on their own, from websites, online reviews and social media channels. But eventually, customers' also want to engage with an advisor or sales-pro sometimes. Johanna is acting as mystery shopper in the second case of this study. Johanna does not want to have to spend time working out how to use a product, or how to ask a question, or how to talk to a real person. She is a calm and friendly person but busy with work, hobbies and family life. Johanna also want to work with companies that are worthy of her respect. Johanna appreciates that companies know enough about her to offer services she can use when she needs them.

### **Observations**

Johanna got free hands to deal with her mystery shopping case, which was to open trading services at Nordea. Johanna started the mystery shopping journey by doing research on her own about Nordea's trading services. She does not manage to figure out how to open trading services on her own and decides to call Nordea's customer service, she waited in queue over 30 minutes but got friendly service after that. She asks for a meeting appointment at her local

branch (the case company, the branch in Mariehamn). The service advisor tells her that the matter can be fixed right away if she can make the identification with her bank codes. Observe that this would have been possible in the real world, but since Johanna is working on her mystery shopping case she persists that she wants to visit the local branch office (the purpose with the study is to research the touchpoints at the branch). The service advisor visits the branch office whenever passing by, she doesn't need to have an appointment.

Johanna visits the branch office which is quite empty during that time. Location is good and everything is clean, but she does not feel welcomed and no one is greeting her although the info-desk is manned at that time. Johanna tells the service advisor that she wants to get trading services in use and she is friendly being told that she also can do it herself in the Netbank. Johanna feels some frustration at that moment but explains that she has tried but she did not understand how to solve that. Johanna reports that service was friendly and fine overall but the service advisor does not ask if she can help her with anything else. She felt a moment of frustration when she is told that she could have done this at home and feels like she wasn't welcomed to the branch. Johanna also reports after visiting the branch, that she can't see the account linked to the trading services in her Netbank. The trading service was forgotten to be linked to mystery shoppers online banking, and this missing action caused a harm in the total experience of the needed service.

## **Conclusion**

- Everything was clean and satisfying at the branch. The branch is in a good location in the centre of Mariehamn, it is easy to reach and parking places are close.
- The queue ticket machine could be placed so that you recognize it immediately when entering the branch. The screen in the lobby was not working at the time (error). No one really seemed to give the mystery shopper any kind of attention when entering the branch. Queue time was ok and the branch itself was calm and quiet in the lobby but a little noisy from the open office area in the background.
- Unfortunately, the service experience was not an inferior experience. In Johanna's opinion Nordea failed to meet her expectations for a good service experience. Feelings of frustrations trying to reach out for information by herself, good service at the call center but no "wow" feeling when visiting the branch.

- The mystery shopper tried in this case several service touchpoints. At the branch a little lack of interest in the customer. The account opened was not linked to Netbank so after visiting the branch the customer experiences failures because service was not in use. The customer experience was neutral.

### **Strength, drivers and motivators**

- Good location of branch, ok environment.
- Satisfying experience at call center.

### **Weaknesses, hurdles irritations**

- Lack of information through website/Netbank, feeling of frustrations at the first touchpoints.
- No ‘wow’ experience at the branch, lack of interest in the customer and no potential recommendations on other products/services (for example Nordea’s platform Nordea Investor for investment customers’ to use was not mentioned or recommended to mystery shopper, authors comment).
- Easy to fix improvements: clean up in the lobby and fix errors at screens. Noisy from the advisors working behind in the open office area.

## **9.5 Customer journey**

A customer journey is an efficient way of visualising a service experience and to point out the touchpoints where the customer is in interaction with a product or a brand. The interactions can happen in various environments, both physical and virtual. Customer experiences summarise the interactions between customers’, company and a brand and a customer journey makes all stages in that cycle visual. Across each path of the journey each user has individual needs and behaviours. (Schneider & Stickdorn 2011, 158-159.)

The customer journey in this study (figure 28) is constructed from brainstorming of possible touchpoints on a general level when a customer is in need for a product or a service within banking, it can be an account, a credit card or a housing-loan. The touchpoints and

experienced feelings can vary depending on customer, the customer's need and the actions. A customer journey map can be a powerful tool to help you visualise and clarify current or future states of customer experience in all stages of customership. The journey map is constructed from brainstorming but the experience curve is made out of the second mystery shopping case where Mystery shopper tries to find out how to open trading-services by herself at first. The experience is in this case going from neutral to a lower level when it is difficult to understand. Mystery shopper felt feelings of frustrations with trying to reach out for information by herself, good service at the call center but no "wow" feeling when visiting the branch. The mystery shopper experienced several service touchpoints. At the branch a little lack of interest in the customer but good and friendly product service in general. The account/trading service was never linked to Netbank so after visiting the branch the customer experiences failures because service was not in use.

### Customer journey map

STAGE	AWARENESS	CONSIDERATION	DECISION	DELIVERY & USE	LOYALTY & ADVOCACY				
<b>CUSTOMER ACTIVITIES</b>	Hear from friends, see marketing material etc. Ads, social media	Compare and evaluate alternatives	Decides to open an account etc.	Using Online channel or visit branch "makes an order"	Receive order (approval/decision/confirmation)	Contact to service provider/contact center	Take new product/service in use	New orders or new products	Sharing experiences
<b>CUSTOMER GOALS</b>	No goals at this point	To find the best solution	Find and select, right product, get inspired	Order/applying effortlessly	Effortless and smooth, bank card to home address etc.	Get help smoothly if needed, good quality of service	Easy use, good customer experience	Repeat good customer experience	Sharing feelings, give feedback
<b>TOUCHPOINTS</b>	Word of mouth, traditional media or social media, or other marketing channel	Website, 24/7, branch office, online-banking	Website or Online channels, chat, visit at the branch	Netbank, Mobilebank, Branch office, 24/7	Confirmation	Delivery service, time and confirmation	Phone, chat, branch, digital channels ...	Products, functionality, packages, security	Word of mouth, recommendations, social media etc.
<b>EXPERIENCE</b>									
<b>BUSINESS GOAL</b>	Increase awareness and interest	Increase visitors and catch potential customers	Increase value	Increase sales and make easy procedures	Deliver on time and make everything smooth and easy	Increase customer satisfaction	Products that match different needs and expectations	Increase retention and value, increase trust	Turn negative experience into a positive one - Faithful customers
<b>KPIs</b>	Number of customers/users	Amount of customers/users/visitors	Good products and services, value and follows regulations	Online sales, branch sales and conversation rate	Average "delivery window" smooth processes	Customer service, success rate and waiting time	Products, services, reviews	Retention rate, values	Customer satisfaction
<b>ORGANISATIONAL ACTIVITIES</b>	Marketing materials, campaigns and brand reputation	Create marketing materials and content	Optimize experiences in all channels	Optimize all stages of purchase, minimize background procedures	Smooth processes, secure	Customer service, trained staff, and staff motivation	Product development, purchasing	Target marketing, Up-selling	Manage feedback systems, social media, develop possibilities
<b>RESPONSIBLE</b>	Marketing units and staff at the branch in Mariehamn	Marketing, employees at the branch	Online development, customer service	Online development, development of procedures, logistics	Customer service	Product and service development	Marketing and staff, online development, procedures	Marketing, employees and development units. Managers	Customer service, development
<b>TECHNOLOGY SYSTEMS</b>	Online: website, apps, Netbank, other channels	CMS, marketing automation, website, social media etc.	Customer systems, Bank-activities, CMS, KYC processes and applications	Customer systems and programs	Customer systems and programs	Customer systems and programs	Customer systems and programs	Customer systems and programs + Marketing, Online channels	Online systems and procedures, feedback systems

Figure 28 Customer Journey map

The customer journey map is also to be found in appendix 4.

## 9.6 Focus group

A focus group was being used as a service design method in this study. The focus group members were chosen from the employees at the case company and the focus group representatives were three employees quite new at the case company (have started their career after the launching time of Nordea Unlimited and after the renovation of the branch office). This was a conscious choice to get insights in how detailed the newer employees are aware of the Nordea Unlimited concept, how they think the branch is serving both employees and customers' and to get an insight in their feelings about the housing rules and guidelines at the branch due to working in an open office are and with the Nordea Unlimited concept. Focus groups are seen as an important tool for acquiring feedback regarding new products, as well as various other topics and was chosen as a method in this study to get an insight in how well the branch is serving the employees and if employees have noticed aspects of the case company that could be improved to increase the customer experience.

At the beginning of the focus group session the author of this thesis represented shortly service design and the thesis outline. The author of this thesis was moderating the focus group session that took place at the branch office on 13.2.2020. The author of this thesis prepared two questions for the focus group discussions and the aim of these was to get insights in how aware employees are of Nordea Unlimited, guidelines etc. and potential ideas of improvements.

The focus group session was recorded and analyzed by the author of this thesis afterwards.

### Focus group topics

- What does Nordea Unlimited mean to you? Advantages and disadvantages of Nordea Unlimited from both the employees' perspective and the customers' perspective?
- How is Nordea Unlimited visible to customers'? What is good or less good?
- What did the introduction to Nordea Unlimited looked like for you when you started your career at Nordea?
- What could be better when you as a new employee start working at Nordea in



Mariehamn, considering the way-of-working guidelines and introduction to the office and Nordea Unlimited?

When the focus group session started the first reaction from one of the focus group members was that she wasn't sure about what "Nordea Unlimited" is. Quite fast the three focus group members came to the solution that Nordea Unlimited is about the office structure. One had read about Nordea Unlimited on Intra (Nordea's internal website) and remembered that there was some information about Nordea Unlimited and housing rules in general at the training platform and the material for new employers and she can share this information with the rest. This wasn't a mandatory part of the beginners' education or training. The focus group members all agreed that it is nice to work in an open office area and be close to the colleagues and also close to the colleagues from other teams. Help is near and it is easy to learn from each other. The atmosphere in the office is good and there are different areas for different types of working. Other housing rules than clean desk and free seating were not mentioned in the focus group discussion. The free seating is a housing rule but the members of the focus group agreed on that there are just a few employees in the branch and all are sitting close to each other even if no one is changing seats on a daily basis, it is necessary and have a better functionality perhaps at bigger branches. Focus group members agrees on that better implementation to work and housing rules at the branch could be in place. Members feels sometimes that it is quite loud at the branch office and when in need of extra concentration on a task sitting with headphones on also closes out other sounds that may disturb concentrate working.

The discussion about customers' experiences focused mainly on the lobby in the branch. Discussions were about that the lobby is not matching with Nordea's vision and mission of being a fresh, modern bank and gives customer rather a feeling of sitting at the bus station with all chairs in line. The focus group members notices also the fact that the branch office is audible, customers' discussions in the front-line are easy to follow and when sitting in the lobby it is easy also to follow employees' discussions from the open office area.

The fact that it is easy for customers' to move freely in the branch office came up in the discussions. Customers' can come and disturb employees at the floor with a "quick question" and all focus group members agrees on that this is annoying. One comment also reflects that the staff are so near the customers' lobby that it can be unsecure and how about the lack of

agreements and arrangements, for example at lunch break when it often happens that everyone goes at the same time, means that the floor is empty besides one or two employees at the first-line (info/cash-desk). Focus group members all agree that a better introduction to the whole branch office including rules and guidelines should be better arranged in the introduction to work. This means all areas of the branch should be introduced carefully, and how to do when you come to work (with keys and alarms for example) and also detailed instructions as where to find printing papers and different responsibilities among employees. Housing rules and guidelines should definitely be a part of the introduction to work and could better come up as a part of common internal meetings. For a new employee it would be nice to know about common rules and guidelines to avoid misunderstandings etc.

Focus group members agree that a better functionality in the lobby could be arranged, more cosiness so that customer feels welcome into the branch and to arrange the chairs in a different way to avoid that stiffness that is present in the lobby today. Focus Group members thinks that the info-desk should be bigger and better arranged so that it actually would be comfy for the customer to deal with banking issues at the info-desk and better focus on the info-desks functionality to get better consulting in for example digital banking. The branch itself is ok and the focus group members thinks working in an open office area works just fine. The fact that the branch due to guidelines should be paperless is unfortunately the truth today and for example wastepaper baskets should be placed at every meeting room (there is nowhere to throw trash during a meeting for example customers' bubblegum's or other things).

Focus group members agrees that the major thing that should be improved at the branch office to give better experience and satisfaction to both customers' and employers is to set up sound-proofing materials and walls (glass walls came up as an example) to prevent that customers' gets the opportunity to disturb advisors working at the floor and therefore increase the feeling of being secured as an employee and better get opportunity to concentrate. For the customer this would mean better privacy when dealing with banking especially at the front-line spaces in the branch. Different walls and barriers automatically reduces the risks of GDPR incidents and also materials minimize sounds that echoes around the branch today.

## **10 Redesigning of Nordea Unlimited**

Nordea Unlimited is a finished concept and well-designed strategy overall, that was implemented to the branch but without customers' execution. Therefore service design methods were used to redesign Nordea Unlimited to fit the case company and the customers' visiting the branch the best way. From this thesis outcomes that there are some improvements that can easily be fixed to improve the customer experience, it is easier to do something about it when you are aware of the potential breaks or problems areas. It is important to keep in mind that a customer visiting the branch may be a potential customer meeting the brand the first time and getting his/hers first impressions. The Double Diamond model was used in the service design project. The final proposal and results combines literature studies, gathering and studying internal documentation and analyses of the current situation. This combined with analysing the outcomes from the service design methods leads to the practical recommendations for this study. The results of the service development are discussed and presented in this last section of the Master's thesis.

The aim with the study was to identify areas for improvements and create a great customer journey within the case company, the branch in Mariehamn. Strengthening the customer experience and increasing the satisfaction requires some improvements and actions. There is a need to eliminate some irritations and also a need to strengthen some areas along the customer journey to create a better and desirable service experience.

### **10.1 The Bank VaR (Value at Risk)**

These days, organizations must be great to create and communicate value in everything they do. Customers' have an overwhelming abundance of choices and they can have high expectations and little loyalty to spare if the brand fails to meet their expectations. It's very much a buyer's market today and one of the basic assignments in every business is to provide value to the customers'. Customer value is the satisfaction the customer experiences (or may expect to experience) by taking a given action in relative to the cost of that action. The given action is traditionally a purchase, but it can also refer to a visit or to internal processes,

customer service, a contact and so on, while the cost refers to anything a customer must forfeit to receive the desired benefit, for example money, availability, knowledge, data or information or time. (Tuulaniemi 2011, 30-31, 33-36.). Value elements can be anything that affect the costs and benefits of the offering from the customers' angle. The frontline employees simply are the organisation. The organisation can be strong, but for the customer, the person handling the transaction or giving the first personal contact and the first impression is the organisation at that given moment. Besides being friendly and courteous, the frontline employees needs to know the organisation well. Frontline staff need to handle routine enquiries on the spot, without having to refer them.

The frontline staff need to project a good image for Nordea. To be "Happy People" creating great customer experiences, "Happy Customers", they need the right kind of training and competence. The amount of information needed by Nordea's frontline staff is staggering. This includes for example product and service information, detailed knowledge about the organization itself, latest updates and news, legal and compliance requirements. Still more, it is often this information that presents the greatest challenges. To meet all these needs, it is necessary to have a 'knowledgebase', containing documented details for products, processes and customer questions but also important that there is available time and meetings to share information and insights with each other at the branch.

During the writing of this thesis a lot of changes and improvements has been recognized and some of these taking care how over time. As an outcome from the service design methods used in this study, critical points at the branch considering GDPR was noticed. Nordea have detailed instructions how to identify an incident or where to report personal data incidents internally. These instructions also includes policy of how to follow and be compliant. Nordea's risk manager held an internal meeting in spring 2019 considering Personal Data Regulations and how to report. During that meeting every employee where asked to apply password settings to their e-mail accounts, means that whenever printing documents the documents is printing when the person printing is standing by the printer applying that password to the printer. This action will minimize the amount of papers lying around by printers and at the same time minimize the fact that wrong documents may get into the wrong hands. One problem still remaining is that the branch is very open and customers' walking from point a) to b) may walk by and near to printers and working desks. Every employee should take responsibility of his/her own actions and not keep any kind of papers or other

documentations about customer cases on desks (paperless work is also a guideline within the Nordea Unlimited concept).

Nordea Unlimited offers the case company both aspects that gives value to the branch and its customers' but also aspects that can be seen as risks. Nordea Unlimited value and risks are listed below.

### **Nordea Unlimited: Values**

- The Floor Manager and info-desk, gives value to customers' and value to all units in the branch
- Good location of the branch and local expertise in many fields
- Clean, open and modern branch office environment. Different area and spaces and different meeting rooms available for different type of job tasks or customer cases and meetings
- Nordea Unlimited, activity based working increase feeling of better co-operation between colleagues and units at the case company and better understanding of different job descriptions

### **Nordea Unlimited: Risks**

- Lack of interest in Floor Managers work in different units
- Departmental silos, meaning a lack of communication between teams. Silos can result in an illogical journey for the customer where the "story" of the customer hasn't been shared effectively across the organization and they need to repeat their request or query at each touchpoint. Common meetings and housing rules are missing or forgotten
- Risks (including GDPR) that customers' can easily hear and see things he/she isn't supposed to. Customers' can easily walk in at the branch in wrong spaces, also means that there is risk that employees may not always feel secure or have to interrupt concentrate working

- Audible at the branch office which is open and high in ceilings, disturbs both customers' and employees

## 10.2 Practical recommendations

Nordea Unlimited changed the environment in the branch both for employees' and customers'. When implementing Nordea Unlimited to branches in the future, the co-operation between GEM and the branch should be better arranged and there should be more focus on specific branches and their needs (size of the branch, units and employees working there, customer segments and needs, facilitation). The research questions for this thesis are answered within the practical recommendations which are the concrete results for this thesis. Using the insights from both current state analysis as well as from the outcomes from service design methods being used in this study, following practical recommendations can be identified and presented:

- **Change management** needs to be better visible in future processes, within the implementation there has been a lack of managing and leading through organizational change. In this case the segment of employees' felt frustrated about the change effort. Change management and better support from GEM to branches, this to uncover beliefs, feelings, questions, and concerns about the company's current strategy. People react differently to a transformation in the workplace and the leader's duty is to identify change advocates as well as potential saboteurs. Keeping the lines of communication open and involving employees in the change process makes it more likely employees will get "on board" with the changes from the beginning.
- **Knowledge management** better implemented into the branch, including all units. Nordea Unlimited is great in many ways but it is unfinished in that meaning that the concept is not redesigned into the case company to fit the specific branch and therefore doesn't give the maximum of its own perceptions. House rules are not being followed and the different units/teams in the branch are struggling with silos. Common meetings regularly need to be implemented, not only for better co-operation but also for sharing information to gain better customer satisfaction and for information sharing especially to Daily Banking and the Floor Manager.

Communication is king when it comes to corporate change. Giving staff the opportunity and time to share ideas, concerns and comments on whatever that is on the agenda at that moment. This further could strength the already well performing customer service. Internal meetings should be created in a relaxed atmosphere, common meetings enables employees to share information and knowledge and to discuss everyday events. This provides an opportunity for management to fortify strategical and operational goals by being more available and becoming more familiar in a more relaxed atmosphere. At the same time this actions provides an opportunity to pick up weak signals within the organization.

Increase service satisfaction and train advisors in house at the branch with focus on the specific details of customer provider interactions (notes in Customer Service Management systems (personalized service), potential customer for other segments/units, sell opportunities etc.).

- **Nordea Unlimited guidelines** (for example clean desks, paperless work) should be gone through among employees and taking into routine as much as possible. House rules must be set up so that every employee and all units are participating and agrees of common rules. House rules and guidelines must be a part of the introduction to work for new employees.
- **Floor Managers** working description should be overlooked, including maximal benefit from the info-desk considering all units/all customer segments in the branch. Better involvement in the Floor Managers role from all three managers at the branch.

Info-desk needs to be arranged in another way. The desk is uncomfortable today and offers limited space for both the customer and the Floor Manager. The whole entrance gets crowded when Floor Manager is serving a customer today and another customer may stand behind inline. The use of the term service encounter (info-desk) implies that there is some form of personal interaction between the employees of the service organization and the customer. The service encounter should give maximization of rewards for both parties. Including better arrangement with offering Wi-Fi to customers' and update computer in the lobby for the customers' to use.

- **Customer guidance** or signs implemented in the lobby. The original idea is that

Floor Manager is “stopping” customers’ walking into the branch, but the info-desk is not always manned, means it often happens that customers’ are walking around in the branch without guidance from an employee. Signs telling customers’ to wait in the aula etc. also minimizes feelings of uncertainty.



Figure 29 Branch office landscape, areas of improvements

- **Branch lay-out** and environment needs to be overlooked, see picture in figure 30. The blue lines (which are the critical points explained more detailed in the service safari) are placed behind the info-desk and cash-advising desk, they need to be covered from behind, and some areas to the “open office” area as well. Today customers’ walking behind (reaching out meeting rooms) have easily access to see documents and computer screens. This can be solved by for example set up frosted glass walls or another similar solution. This solution would also make the branch less audibly (as today you can even hear discussion among employees about customer cases when you are sitting in the customer lobby). The floor in the lobby could be replaced with carpet as in the open office area (silencing materials also in the lobby).  
  
The cash-advising desk would offer the customers’ with better privacy when dealing with their banking issues, if there was a screen/wall between the desks/customer seats



(the green circle in figure 29).

Chairs should be arranged in the lobby in another way, so that the chairs are not placed in a line as today. More coziness giving a welcoming feeling and arrange chairs for example in circles or as the original plan of Nordea Unlimited at the branch (yellow circle at figure 30). Also, the computer in the lobby (yellow circle) for customers' to use needs to be updated to a newer one (and allow pop-up windows to be more user friendly).

Overall branch should be cleaned up and modernized. Nordea's logo outside the branch could be updated to the new logo that was updated a few years ago. Old newspapers and messy feeling with taped up papers on the entrance door creates a cluttered and messy impression. Messy and unfinished look in some of the meeting rooms.

- **Sound silencing materials** implemented where needed. The office is high in ceilings and the clouds that should have been implemented within the original branch office plan may be installed to make branch less audible, this would benefit both employees' as customers'. The problem should be taken seriously, feedback from customers' have been disregarded (a feedback given from a customer in figure 30 from Customer Management System).

Otsikko	Kunden byter bank		
Tila	Valmis		
Huomioitavat asiat			
Historiatiedot	Vi är ingen bank mer, ogästvänlig, full med pensionärer, alla hör vad man säger		
Päivämäärä	12.07.2018	Klo	14:45 - 15:00
		Tarvittava aika	00:15
Toimihenkilö	→ Toimihenkilön tiedot		
→ Tekijä		12.07.2018	14:44
→ Muuttaja		13.07.2018	09:56

Figure 30 Customer feedback, from internal CMS program

- **Better workstations to create a successful work environment.** The desks at the back stages should have walls behind and on the sides, this for increasing privacy

even if working in an open office area. These walls should be in sound silencing material and also minimizes colleagues opportunities to accidentally see documents of customers' cases on desks (professional secrecy also applies internally). The supposed aim of open plan offices is to ensure that workers will have more contact with their colleagues, and that the resulting collaboration will lead to greater productivity but at the same time comfort and possibility to concentrate properly is a must for productivity.

Implementing a new service is more than setting up a system or a procedure, and training staff to perform the service. Organizations, as well as Nordea, spend money and resources in improving systems and processes to meet different business goals. Most of these investments, however, do not pay off unless they also deliver value to the customers'. In this thesis the focus was to study and improve the new branch office, within the concept of Nordea Unlimited, from the customers' perspective, and the role of the Floor Manager/info-desk at the branch (the first physical touchpoint at the branch). It is important to remember though that services don't start and end with frontline staff. There are agents at call-centers, different online-channels and guides that all play an important roles in how the customer experience the service or the experience of the organization or a brand. Even when well trained staff deliver good services, the organization may still fail its customers'. The practical recommendations are valuable in avoiding service failures at the branch and some of these can easily be improved by using joint forces at the branch.

To summarise this, Nordea Unlimited can easily be improved and redesigned into the case company, for example by implementing even better co-operation between units in the branch including setting up common rules and agree on guidelines that are going to implemented in the case company, as well as looking over instrumentalities for knowledge management. These aspects are more likely from both leaders and employees point of view. From the customers' point of view the potential improvements of the customers' experiences in the new branch office are overall cleaning up and improve the branch environment such as implement sound silencing materials and look over the customer journey at the branch.

## 11 Discussions and Conclusion

Nordea Unlimited was implemented to the case company and right after the implementation some improvement areas were already recognized. Some things also mentioned in this thesis have also been on the agenda in internal meetings and discussions and some of these concerns have been solved over time and during the writing of this thesis. In the beginning, after the implementation of Nordea Unlimited, the biggest question mark was the Floor Manager and the new info-desk. Principally, no one took hold of these matters and it was unclear whose responsibility it is (different units at the branch), but today this is the daily banking teams responsibility. The Floor Manager is in a position where it is extremely important to have knowledge of all kinds of areas, besides daily banking services also for example knowledge about how to meet a business banking customer. The front-line and at the info-desk have an extremely important role in increasing sales, notice potential sales areas and give hints about potential customers' to all units. Instead of viewing the Floor Manager as a problem in everyday working life and the customer engagement as additional costs, the organization should look at it as an opportunity to avoid service failures and explore new business opportunities.

The most critical part of a personal customer experience may be knowledge. Customers' are most satisfied with the experience when the employee that provides the service can answer everything or at least knows where to find answers so that the response to the customer happens quite quickly. Regarding Nordea's branch office in Mariehamn there is a lot of expertise under the same roof, but also customers' or errands that doesn't fit in the "right segments" at the branch. Every matter that doesn't belong anywhere is to be sent over to daily banking. In the long term it is stressful for them to have that kind of pressure and they do not have the possibility to be experts in all fields. Also, customer feedback has been given about that in all kinds of banking matters, it is not optional to have the discussion at the cash-advising desk. Extended advice and possibility to have booked meetings with the bank in other matters than housing loans and investments has been desirable. The biggest issue from the customers' angle may be that it is audibly, and the branch office is so open that it is not optional for all banking to be handled in the front-line at the branch.

Visiting the branch the front-line staff are the ones in first contact with every customer, why the front-line understand customers better than most others within the organization and will know their specific needs and complaints. There are very real benefits to be gained by implementing knowledge management in the front-line environment, including: improving customer service and satisfaction and increasing sales, improving consistency of advice and information, reducing legal risk, reducing customer support costs and improving staff satisfaction. Customer satisfaction and loyalty greatly depend on front-line service providers, means employees who are in first contact with the customer. The front-line is an important part of the bottom-line, in both profit and customer satisfaction terms. There is a lot of things that can be a notch in the customer lifecycle considering Nordea's branch office in Mariehamn. Nordea's strategies and visions overall are also affecting the branch office and the given customer experience. If somethings goes wrong, or if Nordea fails to give the customer the service or experience he/she wants at the first touchpoint, it is extremely important that the branch office astonishes the customer.

In conclusion the service design actions in this thesis where well chosen. The desired outcome, redesigning Nordea Unlimited into the branch to improve customer satisfaction is still in the middle in its own process, because the thesis presents areas of improvements but no actions has been taken during the process. The biggest challenge when writing this thesis was that the thesis writing went out on a longer time and a lot of changes has happened along the way. Some of the design methods chosen was challenging to link to each other, for example the customer journey map could be more detailed into one specific service or product or more detailed made for example to one of the mystery shopper cases and/or one the personas. In another project several customer journey maps can be made to give a more detailed structure and picture on a specific product, service or touchpoint at the branch. The focus in the thesis was the Nordea Unlimited as its own operations at the case company and the new branch effects on the customer journey and touchpoints at the branch. Some irritations and hurdles have been recognized and most of these are easily fixed to get to the desired outcome, better functionality of the branch serving its customers'. Nordea didn't consider enough the way customers' approach the organization and the branch, the channels they choose and the needs they have when visiting the branch office. Service design is essential when translating activities, touchpoints and human actions into something bigger that builds towards new and more substantial services and experiences. The outcomes of this

thesis is built on small successes and internal challenges but can have enormous impact in the real world. It is important that these seemingly small successes and challenges and needs for improvements are being put together and together create improvements that add value in the experiences for both customers' and the service provider.

A project in service design should not end with a presentation of the implementation ideas. Service design should not end with a presented concept, the design project is finished when the new format of the service is implemented in the operations and prototyped. This thesis is an exception as it is considered ended with the presentation and practical recommendations of improvements. Nordea Unlimited can be improved at the case company by taking actions on the practical recommendation presented in earlier chapter, which also presents the answers on the research questions; how and where the potential improvements are in the branch which can offer a more valuable customer experience and increase customer satisfaction. Nordea is a big concern and it is up to managers at the branch office to take actions and present improvements needed at higher levels. Some changes may also need to fit into a budget before implementing. Hopefully, some irritations along the customer journey may be enhanced and strengthen the branch office functions from today. Service design is an ongoing activity for all providers of service. To introduce new values in a successful way or to strengthen already existing values in a way that they really add a positive impact on the customer experience requires that good change management is existing. Management is and has to be done in every organization separately and change management should contribute to a positive spiral with good vibes. When the customer satisfaction is on a good level, it automatically leaves a feeling of motivation among the employees and motivated employees increase customer satisfaction, happy people and happy customers'.





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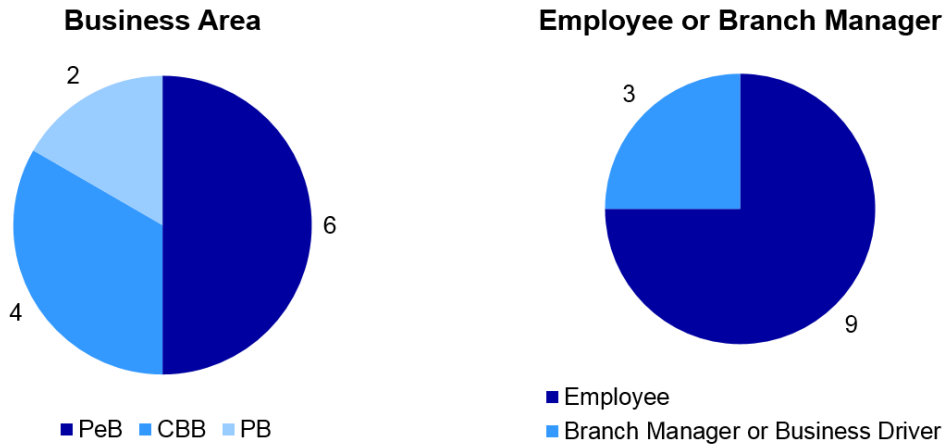
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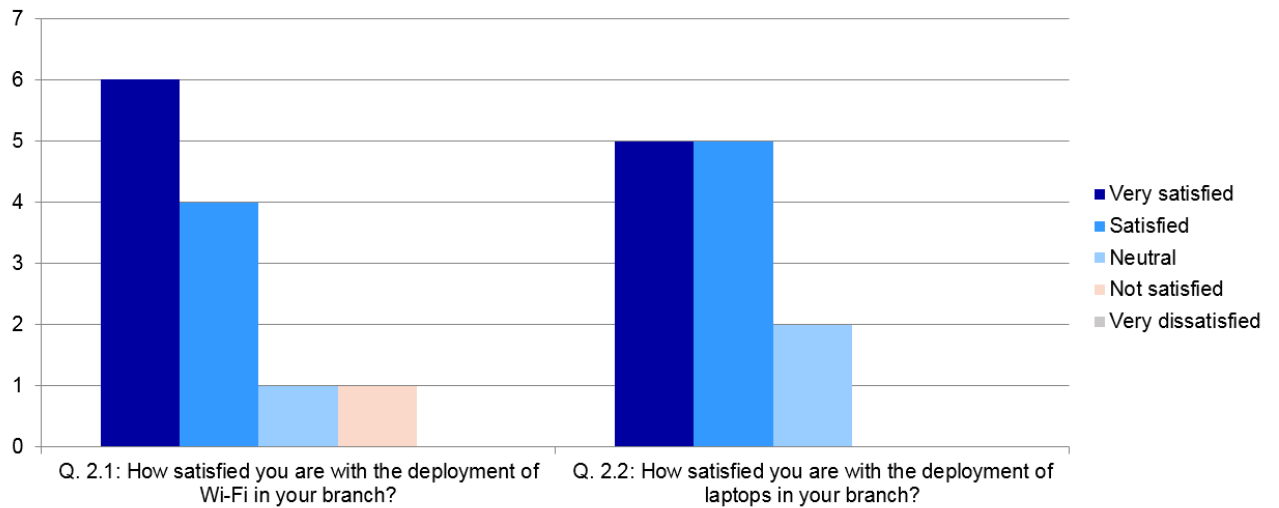
**Nordea Unlimited + Wi-Fi questionnaire results – Mariehamn branch**  
 Management Partner working at GEM, 16.8.2017

**Respondent information**



**Part 1 : Wi-Fi and laptop questions**

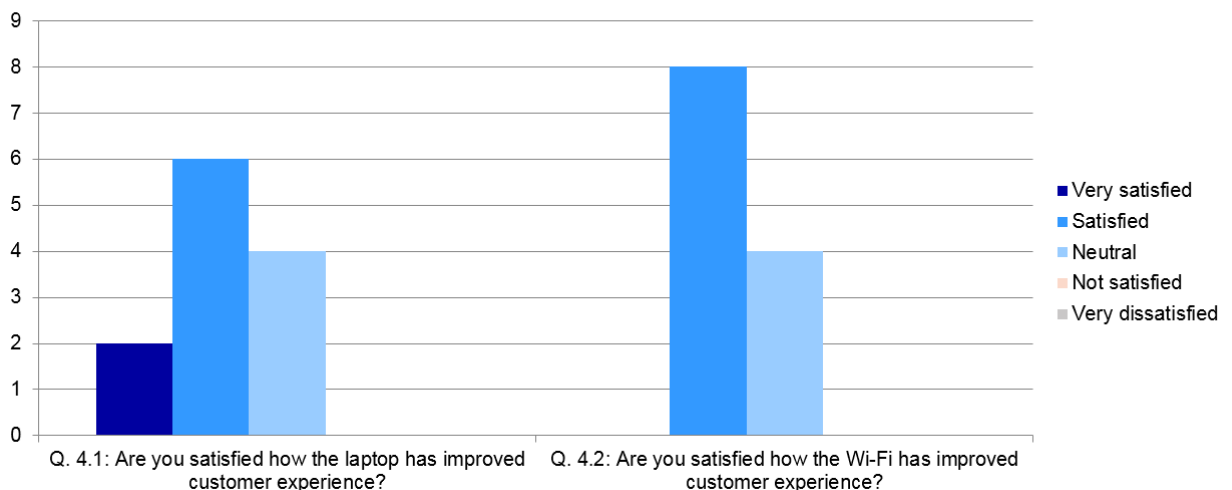
**Deployment of Wi-Fi and laptops**



### Q. 3: Do you need more support to better use the laptop and Wi-Fi? Please tell us what kind of support you need.

- the technic is somewhat uncertain sometimes, its not always working "logical".....
- Krånglar då jag biters plats och ska logga in på nytt. Det går aldrig direkt utan kräver att jag stoppar i sladdarna 2-3 gånger.  
*I'm confused when I change my place and log in again. It never goes right once and requires that I unplug the cables 2-3 times*
- In the beginning my Wi-Fi didn't work at all, it took about two months before it started working properly. Noone from IT could say what the reason was and I had a brand new laptop. Also another colleague had the same issue. My Wi-Fi started working sometime in late June 2017, the renovation took place in April...it was quite frustrating...but now it works great!
- In the beginning it would have been useful with some guidelines about how to connect the computer in different rooms, we have had some problems working with multiple screens. Also information about what is the right way to close the laptop would be good. Most of us have been working with ordinary computers before and there is a difference in how to close down.

### Improved customer experience



### Q. 5: What kind of challenges have you met with laptop and Wi-Fi? In example, do the applications (e.g. Pankkitechvät, LATU, etc.) work as they should?

- some uncertainty when using the big screens, not always working logical....as with the own two screens
- Problem att ansluta till nätverket när vi biters plats på kontoret och träffar kunder i olika rum.
- Applications work normally but plugging in the laptop between different docking stations and connecting it to bigger television screens through docking stations confuses the computer somewhat. Now and then it moves around all the desktop icons and in the beginning we had very serious problems with getting the television screens to work together with our laptops. It works a bit better now, but it isn't really bulletproof. It took two weeks before the we got the hardware to work properly, and still we have some issues.
- When moving between different rooms sometimes Outlook freezes and has to be closed /restarted. Also Reflection Workspace looses contact. Sometimes when returning to the desk the screens has problem to connect, usually because in the Cisco AnyConnect Secure Mobility Client you can see that the laptop has lost connection and have trouble connecting again and changes frequently between Wireless / Wired. Sometimes the only solution is to "logoff" or totally restart computer.
- Moving around in different rooms and connecting to different screens can sometimes be a problem.
- Laptopen får inte alltid kontakt med skärmarna i kundrummen utan man får dra ur sladdarna ur laptopen flera gånger innan det connectar  
*The laptops do not always get in touch with the monitors in the customer rooms, but you must unplug the cables from the laptop several times before connecting properly.*
- The WiFi don't always connect in every room and wherever.
- It's difficult when the updates just run off when you're in the middle with a customer...

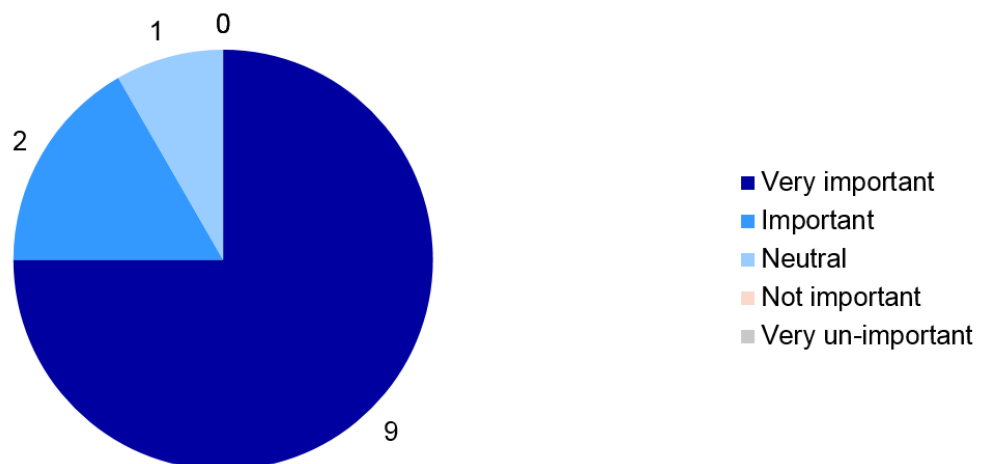
## Q. 6: How have Wi-Fi and laptop changed your work, e.g. use of time, efficiency, collaboration?

- I have had laptop maybe almost 10 years already.....
- Trevligt att kunna byta plats och inte alltid vara knuten till samma arbetsstation.  
*Nice to be able to change places and not always be connected to the same workstation.*
- Det tar mer av min tid att få tekniken att fungera :(   
*It takes more of my time to get the technology to work :(*
- Många störningar har vi.  
*We have many problems.*
- It's a lot easier to move about at the office and to change meeting rooms.
- Really easy to move around the office and help customers who just needs a quick answer or to show a colleague something.
- Mycket bättre med Wi-fi än som det var tidigare.  
*Much better with Wi-Fi than it used to be.*
- Kunderna efterfrågar ofta ett offentligt wi-fi då de behövs komma in på sin nätbank på kontoret, eller vi ska ladda ner kodappen åt kunder. Gäller speciellt kunder som inte har nätabonnemang i Finland.  
*Customers often request public Wi-Fi as they need to access their online banking, or when we download the code app to customers. Applies specifically to customers who do not have a network subscription in Finland.*
- Having a laptop is so much easier and much more efficient. I think its a good thing to change places and meetingrooms and in order to do that we need laptops.
- The technical installation in different rooms take more time...

## Q. 7: Is there any kind of additional support you would need to get with your laptop & Wi-Fi?

- if we could get fully possibility to use laptop ( i.e. all bankingsystem/KYC tool/ Proceedo etc ) remote would clearly make it much more efficient! Now its to limited...
- It works now, but in the beginning everything should have been more properly tested to insure that the hardware was working ok, which it really wasn't. A lot of my working time in the spring went into getting these issues sorted out. For Premium Banking there needs to be an additional (3rd) screen available in the room, as wealth advisers need to write the savings guides while the customer is waiting. For some, the laptop screen is to small to divide between several windows, in order to get the work done efficiently and properly.
- Vid byte av rum kan störningar i funktionaliteten ibland ske. Lap-top måste startas om för att alla funktioner skall bli aktiva på nytt. Detta tar tid och stör arbetsrytmen.  
*When changing rooms, interference in functionality may sometimes occur. Lap-top must be restarted for all features to re-activate. This takes time and adds to the workload.*
- WiFi should be improved so that it connect faster and that it can connect everywhere. If that gets done, this concept would be great. WiFi for customers would also be good.

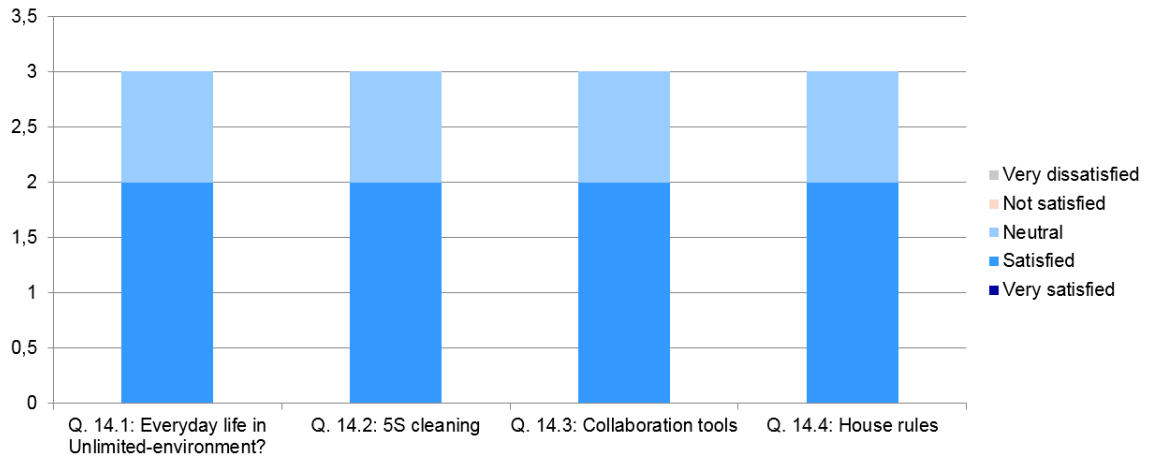
## Q. 8: How important do you think the change to laptop and wi-fi is?



## Part 2 Nordea Unlimited questions

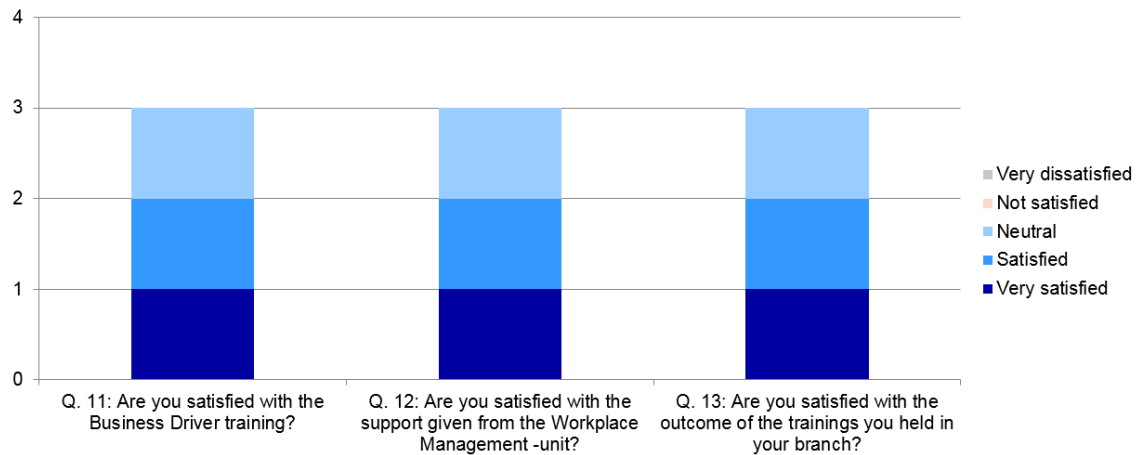
### Nordea Unlimited: Business Driver perspective

Are you satisfied with the Business Driver materials delivered to you?



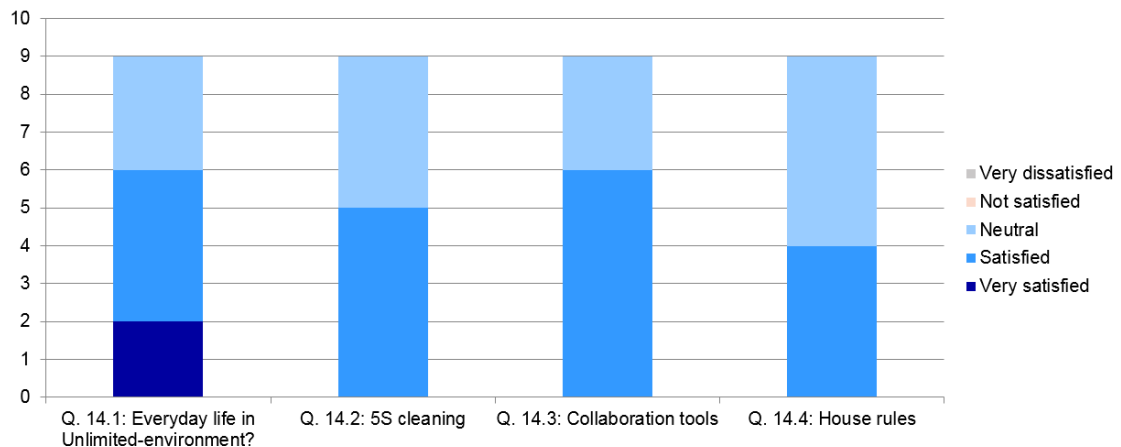
### Nordea Unlimited: Business Driver perspective

Are you satisfied with the Business Driver training, support and facilitated workshops?

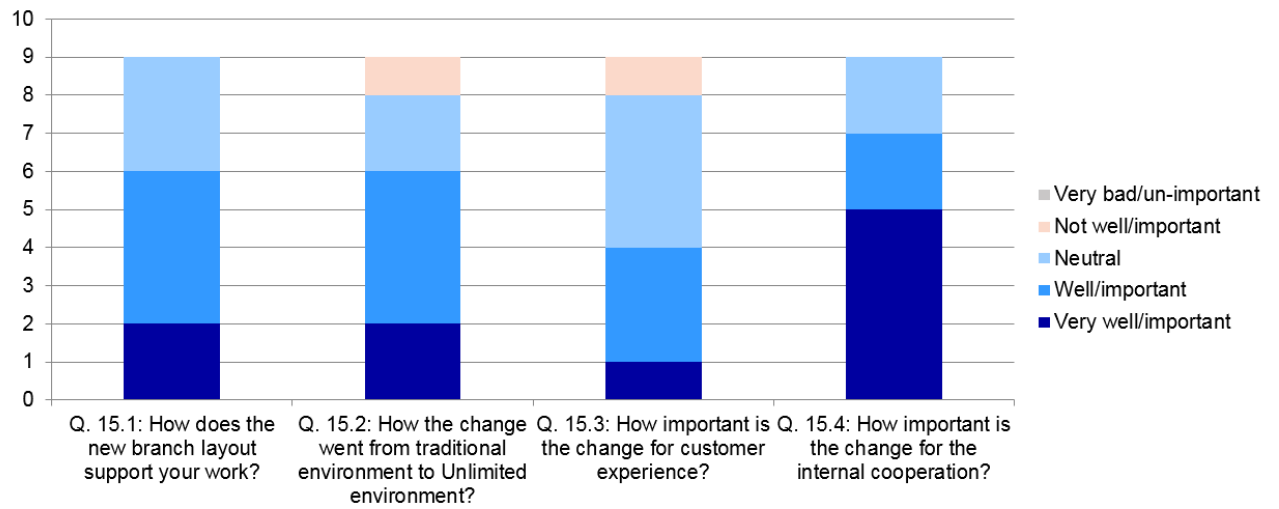


### Nordea Unlimited: Employee perspective

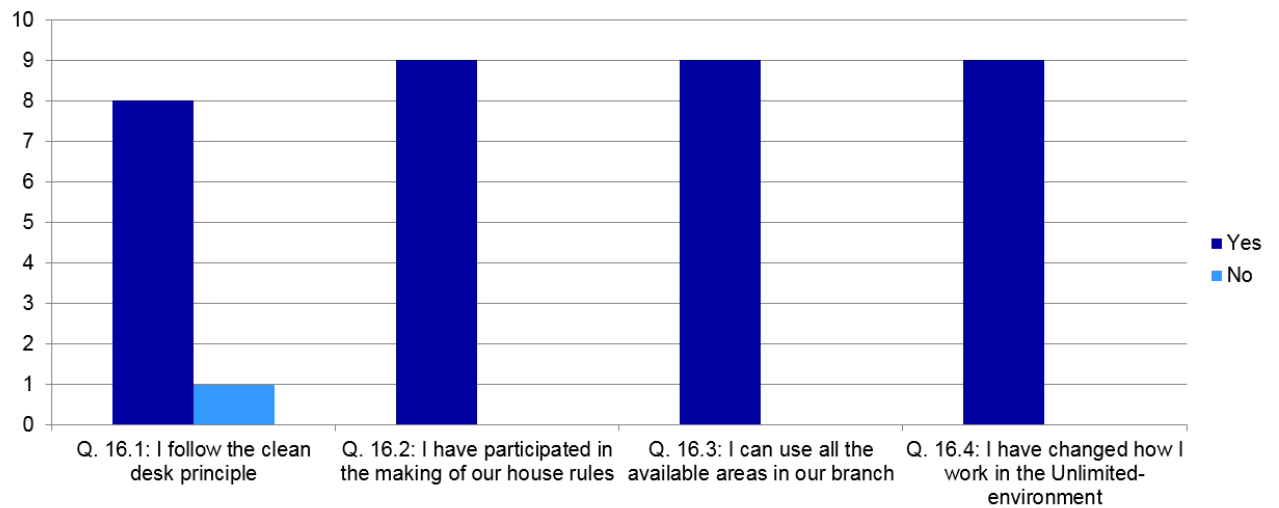
Are you satisfied with how different Nordea Unlimited -areas were introduced to you?



## Nordea Unlimited: New work environment



## Nordea Unlimited: Have I changed how I work?



## **Interview questions**

### **To Group Workplace Management about Nordea Unlimited:**

- What is Nordea Unlimited all about? – General information, processes e.g. How was Nordea Unlimited “born”?
- How do Nordea Unlimited differ within branch offices?
- What are the main guidelines considering Nordea Unlimited way-of-working?
- Is there any research about the customers experiences within the concept of Nordea Unlimited at a specific branch or in general?
- Whose responsibility is it to make clear that Nordea Unlimited is working in a specific branch (both internally and externally, mean among employees and from the customers point of view)?

### **Branch Office Manager about the case company and Nordea Unlimited:**

- Nordea Unlimited was implemented to the branch office, tell about the process. What was the challenges, what worked out well?
- How do Nordea Unlimited works in the branch office in Mariehamn?
- What are the main guidelines considering Nordea Unlimited way-of-working?

# Anna

Age: 25 to 30 years  
 Location: Mariehamn (renting)  
 Educational level: Master's degree  
 Family: A future husband

Anna has a Masters degree and works today with improving businesses. She travels a lot in her work and therefore, she value simplicity in everyday issues, such as digital tools for dealing with her banking matters.

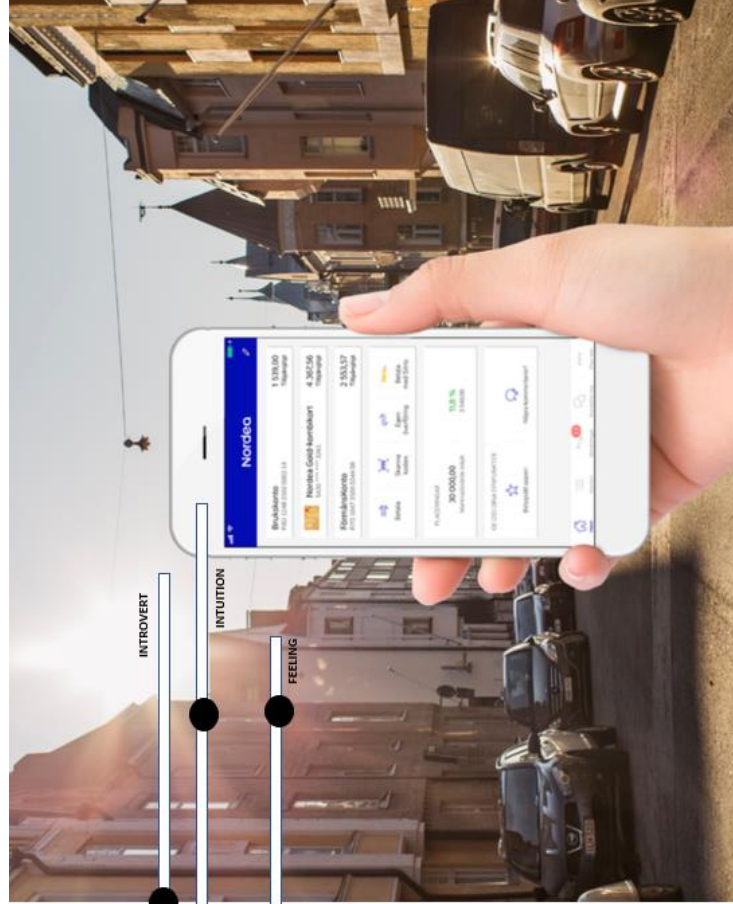
*"Just getting by the branch office can be a struggle sometimes"*  
*"I need to manage my account when in business overseas"*

## Who I am?

My mother tongue is Swedish.  
 My job can be a bit stressful sometimes and it requires some travelling. I also started a project of building a house in the archipelago with my future husband.  
 I am a shared customer between Nordea and another bank.

## Goals:

Interested in Online Banking services – Needs to do a lot of banking online  
 Ease of use  
 Anna needs to open a shared account with her future husband  
 A housing loan is in question shortly. Also a savings account is needed



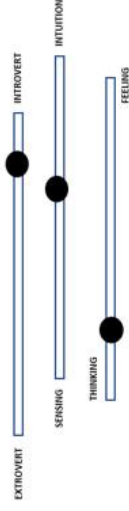
**BEHAVIOUR:** Prefers to keep her options open, and tries new products out of curiosity  
 Spends little time with banking matters, and avoids complicated financial services  
**BELIEFS:** Technology can be put to make life easier  
**STRUGGLES:** Frustrated with the amount of time/energy needed to feel more in control of her finances  
**GOALS:** To find the right balance between life pleasures and day to day responsibilities



# Johanna

Age: 30 to 35 years  
Location: Mariehamn  
Educational level: Masters degree  
Family: husband and two children

**BEHAVIOUR:** Takes a low-stress, practical approach to new situations  
**BELIEFS:** Money shouldn't be a source of stress, but a source of bliss  
**STRUGGLES:** Difficulty understanding and navigating the banks' rules and advice  
**GOALS:** To make her money work for her so she can spend more time on what she's passionate about



Johanna is a real business woman, she is creative, sociable and curious and she loves her work. She has also a lot of interests and hobbies, loves to be out in the nature and loves sports

She is located in Mariehamn where she lives with her partner and two children

Johanna's grandmother has died and she is going to get a heritage, mostly shares. She is thoughtful about what to do with the heritage, but at first she has understood that she needs to open trading services

## Who I am?

My mother tongue is Swedish. Fluent also in English and Finnish  
I am successful business woman  
I am a shared customer between Nordea and another bank

**Goals:** Interested in savings, investments and a potential customer for wealth management



# Appendix 4

STAGE	AWARENESS	CONSIDERATION	DECISION	DELIVERY & USE	LOYALTY & ADVOCACY
<b>CUSTOMER ACTIVITIES</b>	Hear from friends, see marketing material etc. Adm, social media	Compare and evaluate alternatives	Decides to open an account etc.	Using Online channel or visit branch "makes an order"	Take new products/service in use
<b>CUSTOMER GOALS</b>	No goals at this point	To find the best solution	Find and select, right product, get inspired	Effortless and smooth, bank card to home address etc.	Repeat good customer experience
<b>TOUCHPOINTS</b>	Word of mouth, traditional media or social media, or other marketing channel	Website, 24/7, branch office, online-banking	Website or Online channels, chat, visit at the branch	Netbank, Mobilebank, Branch office, 24/7	Products, functionality, packages, security
<b>EXPERIENCE</b>	+1 +2 +3 +4 -1				
<b>BUSINESS GOAL</b>	Increase awareness and interest	Increase visitors and catch potential customers	Increase value	Deliver on time and make everything smooth and easy	Increase retention and value, increase trust
<b>KPIs</b>	Number of customers/users	Amount of customers/users/visitors	Good products and services, value and follows regulations	Average "delivery window" smooth processes	Retention rate, values
<b>ORGANISATIONAL ACTIVITIES</b>	Marketing materials, campaigns and brand reputation	Create marketing materials and content	Optimize experiences in all channels	Smooth processes, secure background procedures	Target marketing, Up-selling
<b>RESPONSIBLE</b>	Marketing units and staff at the branch in Mannheim	Marketing, employees at the branch	Online development, customer service	Customer service, trained staff, and staff motivation	Marketing, employees and development units, Managers
<b>TECHNOLOGY SYSTEMS</b>	Online: website, apps, Netbank, other channels	CMS, marketing automation, website, social media etc.	Customer systems, Bank-activities, CMS, KYC processes and applications	Customer service development of procedures, logistics	Customer systems and programs + Marketing, Online channels
					Customer satisfaction
					Turn negative experience into a positive one - Faithful customers
					Manage feedback systems, social media, develop possibilities
					Customer service, development
					Online systems and procedures, feedback systems