

Plan, Design, Explore & Reflect – Customer relevance in bank services through action research

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Case background

We would like to present at ServDes2010 the incredible force in using service design methods when developing new offers. In order to create relevant and profitable services you have to truly understand the user's situation, need, mindset and driving forces. We would like to share our experiences of involving and interacting with the customer in the business development process in order to ensure that the end result has customer relevance. This is an excellent way for the service provider to learn a great deal about his own business by looking at it from a different perspective. We will talk about our experiences of the difficulties and possibilities in using service design by using examples from a case with SEB. We will discuss:

- Tools to make people talk. How the right conditions can help the customers speak their mind.
- How to listen to the customers and what to listen for. If you think you know what you are looking for you will probably miss the essentials.
- Understanding the customer's context. Understand what role your service offer plays in the life of the customer.
- The power of the customer opinion. How strong customer insights can create a foundation for change.
- Using the customer's language and logic. What is straight forward for the service provider is not always obvious for the customer.

Take home

Within service design the end user is always considered as the mayor stakeholder within the service offering. Therefore it is essential when creating new services to get the end users opinions about the service offering and its different touch points. On the other hand it is seldom discussed in which context this input should be acquired, in this case study we found it extremely fruitful interviewing people within the context of which the service should be delivered. It is our conclusion that this helped us in getting people to want to talk about

these things since the environment itself acted as a trigger during the interviews. From this data set we could go on and create a service offering completely tailored after the customers' needs and desires. So the thing we would like people to take with them from this is how much the context in which you are interviewing people influence the answers they are giving. And of course the confirmation of how important it is to take the customers point of view when designing new service offerings.

References

Schneider, J, Stickdorn, M. (2010). *This is Service Design Thinking*. Amsterdam: Bis Publishers