PROCESS

REPORT

Service Design to Understand Pension
- A Case Study in Danica Pension

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Title: Service Design to Understand Pension - A Case Study in Danica Pension

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Collaboration with an Organisation:
Danske Bank A/S

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ABSTRACT

Written in collaboration with Danica Pension and Danske Bank, this thesis provides an explorative research on how to apply the theoretical thinking behind service design in the dialogue between Danica Pension and its customers. The research revolves around a case of service development with the focus of the relationship between Danica Pension and its customers.

The thesis is conducted during the spring of 2017 as the final project in the Master of Service Systems Design Program at Aalborg University in Copenhagen.

With the use of qualitative methods, the project explores existing dialogues and service offerings by Danica Pension. In combination with discussions of the term 'boundary object' presented by Susan Leigh Star (1989), customers insights provide the foundation for development of a transparent service experience.

In order to design a service experience that encourages a stronger relationship between Danica Pension and its customer, elements of the service need to function as boundary objects to achieve more constructive interaction. With the involvement of Danica Pension employees, a final service concept was developed. The service solution is a digital platform mainly providing customers with the possibility to construct their own pension, priorities and communication needs.

The service aims to translate pension into customers' dreams about in their future when they retire; Creating communicational boundary object to increase transparency for customers. Furthermore this would improve the customer experience and empower the customer additionally reduce the complexity and time spend at Danica Pension.

ACKNOWLEDGEMENTS

READING GUIDE

This thesis consists of two parts: A process report and a product report. In the process report, the research, analysis, and exploring of a solution is found, while the proposed service and strategy for next steps is presented in the product report.

In this process report, we will present the project case in collaboration with Danica Pension described in a linear manner. Secondly, we reflect on the project case in relation to the theoretical framework. Lists of illustrations as well as references is found at the end of the report.

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SETTING
THE SCENE

In the following chapter, we will investigate and outline the position of the project itself. This will be done by first presenting the case, cooperation and company which this thesis revolves around. Second, we will present the focus area and problem statement which this research is based upon. Lastly the methodology, which provides insights into the systematic theories applied to the project, will be outlined.

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Group process development

Danny Plambæk
Group Process Development
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Danica Pension

Personal Banking
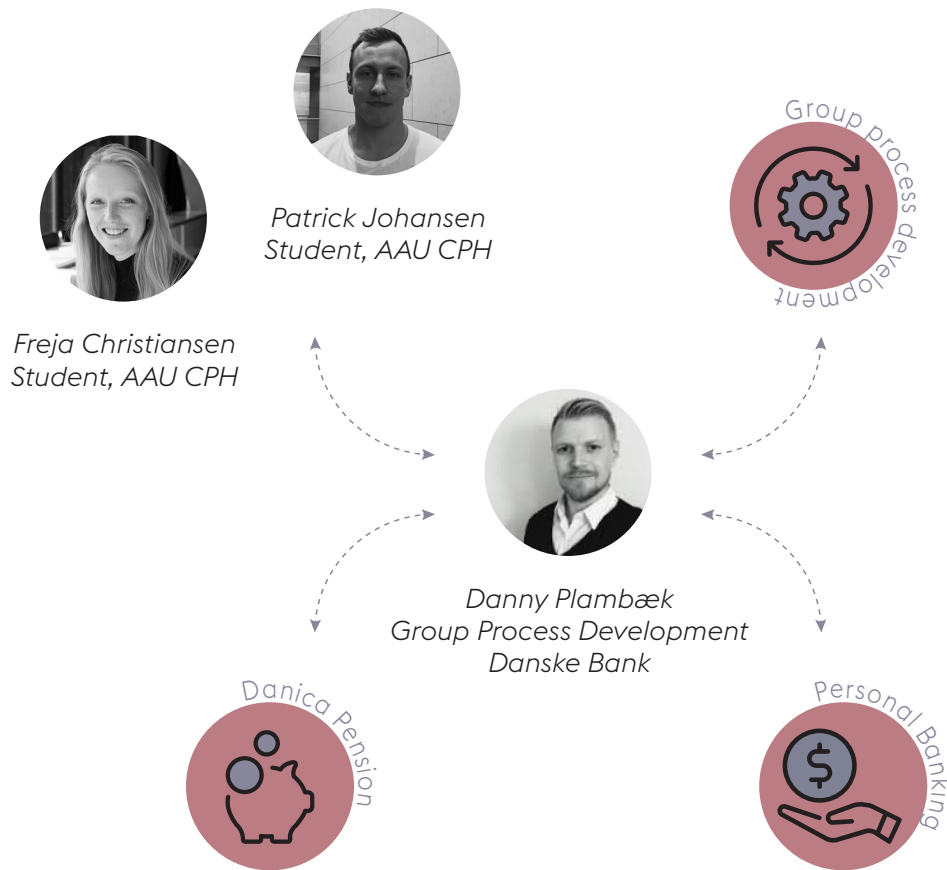
COOPERATION
& CASE

Our master thesis has been conducted and written in collaboration with Danica Pension which is part of the Danske Bank concern. Throughout the process we have been continuously supervised by our main contact person Danny Plambæk. He is a project manager at the department of Group Process Development. This department work as a intern consultant bureau and are conducted to increase the customer's experience in every part of the Danske Bank Group.

The background of the project is that Danica Pension earlier did a research in Norway that showed create great business opportunities. However they were unsuccessful in implemen-

ting the insights and changes of practice in Danish context, therefore Danica Pension wish to do a similar research in Denmark.

The collaboration with the Group Process Development and Danica Pension is illustrated in the figure above. The main contact has been with Danny Plambæk, that was in contact with the rest of the relevant departments and project groups. Our role has been together with the Group Process Development to investigated customer needs, pain points and the different communication channels to defining useful suggestions that can help to increase the quality of Danica Pension customer experience.

THE SERVICE
PROVIDER

Danica Pension is the service provider in the selected case we have worked with. In the following section we will explain about the company.

Danske Bank Group

Danske Bank Group is a financial concern serving private customers, small and big sized enterprise and institutional customers. The core market is the Nordic countries but there also exists offices in Estonia, Latvia, Lithuania and Northern Ireland.

In 2016, the Group generated a revenue of 19.9 billions in Danish kroner.

Besides from banking activities, Danske Bank Group operates Realkredit Danmark, Danica Pension, Danske Capital, Nordania leasing and Home.

Danica Pension

Danica Pension is one of the largest pension providers in Denmark wholly-owned subsidiary of the Danske Bank Group. With around 800 employees, they specialised in pension schemes, life and health insurance.

A pension is current economic benefits paid by the employer, the public or a pension insurance company to a person who is no longer in the labor market due to age or disability. Danica Pension provides four different kind of pension which can be found below. The most remarkable difference is how active a role the customers wish to take in relation to the investments of their pension as well as how high-risk the investments should be (Danica Pension 2017).

Pensions provided at Danica Pension

Danica Balance

1

Self-management investments: Choose risk and age of retirement
Possible service: A guarantee to protect against negative returns for a specified period of time.

Danica Link

2

An active role in choosing how to invest savings
Savings will be invested through unit trusts
Self-management: The risks of the investments are self-regulating

Danica Traditionel

3

A safe choice: Do not worry about investments and equity prices. Quite simply, you will receive an interest rate that will typically be set once a year.
Guaranteed payouts: A strong and stable return

Danica Select

4

Manage pension investments yourself
The savings are invested in shares and unit trusts
Complete freedom to influence the economic returns

Figure 2: Pension by Danica
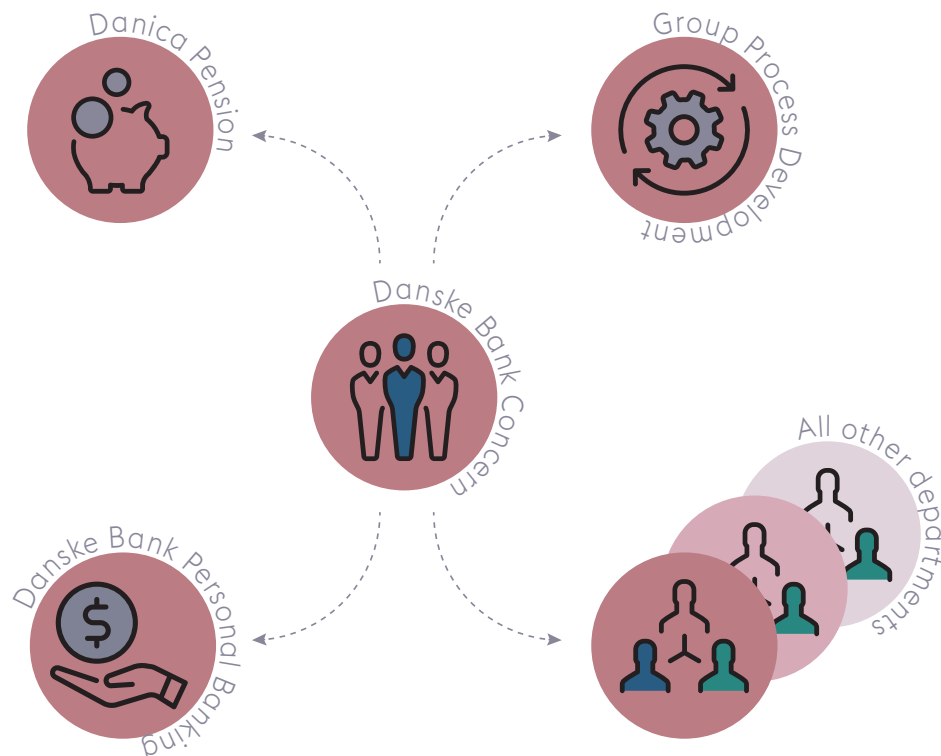
Organisational Structure

The organizational structure of Danske Bank is extensive and consists of several divisions and wholly-owned subsidiaries. The various divisions and subsidiaries function as their own business and are often focused on their own goals in relation to their work than the overarching goal of Danske Bank Group.

Danske Bank Group have many different divisions in country all over Northern Europe. One of them is Danske Bank and in this divisions we find Personal Banking. Personal Banking is where average customers have their money and therefore it is also one of these division that collaborate together with Danica pension.

Figure 4: Illustration photo

FOCUS
AREA

In the project, we have focused our attention at the relationship between the service and its customers. However, instead of focusing at all parts of that relationship and to reduce the complexity of the scope, we decided to focus on the dialogue of the relationship between Danica Pension and its customers. A dialogue can be physical or digital.

A consistent, transparent customer experience can be the foundation to build loyalty. By focusing on how Danica Pension communicates, and how this affects the customer experience, they have the opportunity to build a consistent customer relationship to encourage loyalty. Thereby opportunities for generating new business e.g. between Danica Pension and Danske Bank Personal Banking is created.

Problem statement

How to design a service experience that encourage a stronger relationship between Danica Pension and its customers by focusing on customer needs, pain points, and communication channels?

Experience
We define an experience as a particular instance of personally encountering or undergoing something, as well as knowledge or practical wisdom gained from what one encountered or undergone (Ordbogen.com: Experience).

Relationship
Relationship is the interaction between customers and Danica Pension. An example of strong relationship could be based on mutual trust, loyalty, and transparency.

Customers
The customers referred to are the private persons connected to Danica Pension.

Needs, Pain Points, and Communication Channels
The needs, pain points, and communication channels will be investigated with a selection of service design methods, and this have driven the identification of design challenges and opportunities within the service.
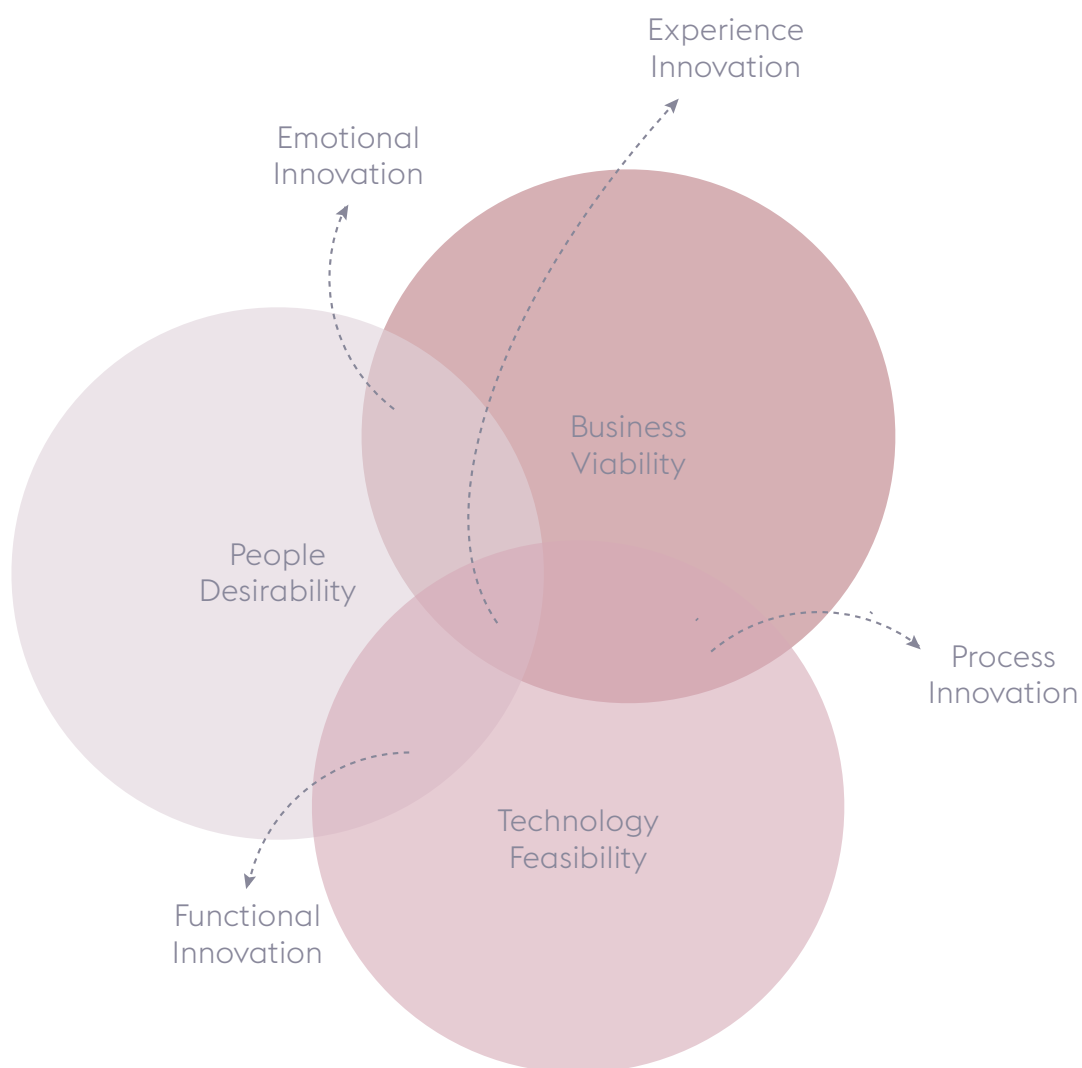
Experience
Innovation

Emotional
Innovation

Business
Viability

People
Desirability

Process
Innovation

Technology
Feasibility

Functional
Innovation

Figure 5: Design thinking

METHODOLOGY

This methodology provides insights into the systematic theories applied to this study. This project's methodological approach was inspired by Stefan Moritz' research and theory about service design as new interdisciplinary, integrative field which structure, improve and/ or innovate a gap between service providers and users. The gap can be design of complex and interactive experiences, processes and systems (Moritz 2005).

A new interdisciplinary, integrative field indicates that service design integrates and combines different methods and tools from various disciplines (Stickdorn & Schneider 2011). We therefore hoped to bring different professional competencies and knowledge into play to achieve a valuable process. As a result, it was important for us to facilitate workshops and/or space that encourage interdisciplinarity and meetings across division in Danica Pension. The hope was to liberate people's creativity as well as maintaining a holistic view by involving different people. Furthermore we aimed to find a complementary synergy between our future profession as service designers and our bachelors in techno-anthropology at Aalborg University Copenhagen.

In this project, we as service designers aimed to design, plan and organize the interaction between Danica Pension and its customers and we thereby hoped to improve the quality of the service.

When working with Danica Pension, we would be balancing in between technology, humans, and a sustainable business model. According to Tim Brown, design is a balance between feasibility, viability and desirability (Brown & Katz 2009). The three elements overlap and function as criteria for successful ideas: Feasibility (what is functionally possible within the foreseeable future?), viability (what is likely to become part of a sustainable business model?), and desirability (what makes sense to people and for people?). We therefore focused on people, infrastructure, communication, and material components to facilitate a design process which also will be a learning process and beneficial for Danica Pension.

In order to bring this above-mentioned theoretical thinking into our process, we developed four principles to structure and guide our process which can be found on next page.

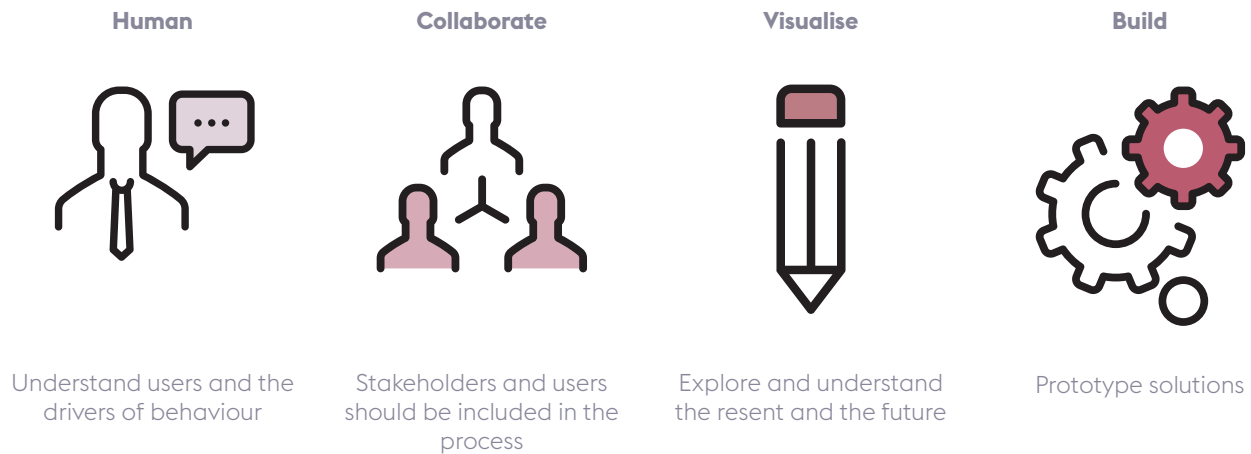| Human	Collaborate	Visualise	Build
Understand users and the drivers of behaviour	Stakeholders and users should be included in the process	Explore and understand the resent and the future	Prototype solutions

Figure 6: Working principles

Toolbox

Through the project we have relied on and used a various range of service design tools and research methods such as interviewing, customer journey mapping, emotional mapping and ideation. All the tools and methods were of qualitative nature to achieve in-depth insights from a small number of respondents (Reason, Løvlie & Flu 2016). The aim was to uncover new perspectives on Danica Pension as a service by stepping in the shoes of the customers as well as the service provider. As a result, new insights of the service experience were developed which formed the foundation for the project. It was therefore important for us to use tools that could generate intimate and empathic results.

Furthermore when involving people e.g. customers and relevant employees at Danica Pension, we tried to use tools that could bridge and bring people together in a creative process. When working with actors, no projects are similar but we relied on a toolbox that we have gained through experience and research. When using a tool, we reflected upon the purpose of using the tool, our or others previous experiences with the tool additionally how it can be used, and the value of the tool.

Space

Although it at times can seem unimportant, design thinking is embodied thinking (Brown 2009), and it was therefore important for us to have a physical space. We hoped that a physical room would support exploratory processes. Our office enabled us in creating a visibility of our project which helped us identifying patterns and encouraging creative synthesis.

Discover   Define   Develop   Deliver

Figure 7: Double diamond

Steps

A framework was chosen to structure our design process. The framework was inspired by the Double Diamond as described by the British Design Council with four interconnected steps: Discover, define, develop, and deliver (Klaar 2014). It is important to mention that desired of the linear model, the steps was structured as an iterative design process.

The iterative framework provided us different stages of the design process. We have diverged in the try of understanding the problem space by exploring customers' needs and service pain points. We have then converged by defining and selecting pain points in the analysis for then again to diverge through external and internal ideation. Furthermore we have converged by conceptualising ideas and testing with relevant users with the aim of developing and validating our concept idea.

VISION

With the underlying basis in the afore-mentioned problem statement and methodology, our vision is to create awareness about the effects and provide the relevant department in Danica Pension with tools on how to enhance the present service. By applying the theoretical thinking behind service design to the process, we have aimed to provide a common language to be used when working with the external needs and pain points. This is to be done by involving the employees to participate when possible in the process, and by introducing new tools, methods and approaches.

DEFINITIONS

Pension
A monthly benefit that a person receives after having withdrawn from the labor market

Customer
An end-user who receives products and services provided by Danske Bank or Danica

User
Relevant actors involved and influenced by the service provided today or in the future

Internal actors
Employees from Danske Bank and/or Danica

External actors
Relevant actors who are not a part of the business or organisation

UNDERSTANDING
THE PROBLEM SPACE

In this chapter, we will present methods used to gather data; why and how they were used and valuable to our project. More so, we will present a narratives supported by a customer journey to outline the first analysis of the data.

DATA
COLLECTION

The gathering of information, also called data collection, was a big and important part of our process. We were devoted to collecting qualitative data in a reflective and systematic way. With different methods meanly interviewing, we were given the opportunity to understand customer's individual service experience and the context (Stickdorn & Schneider 2011).

In our case, it was important to understand the service offerings and dialogues that were currently provided to the customers to achieve a understanding of their experiences and expectations.

According to Reason, Løvlie and Flu (2016), a service can be understood as the 'what' and the 'how'.

"The what is the substance of the service, the elements that can be specified in a contract or agreement. The how is the way it is delivered, the qualities and communications" (Reason, Løvlie & Flu 2016: 28)

And we therefore focused on the experience of what was provided to the customers and also how it was provided. This were important to our research because several pension schemes provide similar services, and therefore how it is delivered, is also significant.

Desktop Research
As an initial step of our data collection, desktop research was conducted. This method is very effective and it was conducted in the early phase as it was quite quick and cheap. It provided us with the most basic information about the problem space; The goal was to understand how it is to be a customer of Danica Pension and the possibilities to interact with the service.

The Customer
In the following section, we will outline the customers of Danica Pension and in this project. Danica Pension aims to create value for customers through company agreements. New customer are thereby achieved through new company agreements or new employees hired under existing company agreements.

Becoming a Customer

A pension scheme at Danica is made through a company, so becoming a customer can either happen by being hired into a company that has an agreement with Danica, or by your current place of employment moving their pension agreement to Danica. Meaning a private person becomes a customer of Danica Pension through their employment in a company.

Being a Customer

As a customer at Danica Pension, you will be saving money for a monthly or a lump sum, you can get paid, from the day you choose to withdraw from the labor market. Furthermore you have the opportunity to select additional life and health insurance.

A central interaction between the customer and the service is MobilPension, which is the online channel and tool for the customer to receive an overview through different self-services. Additional functions can be seen in figure 8.

Overview of savings, price and returns

Easy and free access

Ability to change investments and other self-service

Overview of insurance and how much you are covered

Ability to view your withdrawal from Danica Pension

Figure 8: Customer self-services

ACTORS
MAP

When understanding how it is to be a customer of Danica Pension, an overall picture of the actors and their relationship was discovered. A actor map was therefore created to organise the relevant and present actors and their functions and relations in the service experience (Morelli 2007). The map was a representation of the existing system, and with this as a foundation we moved on to conduct interviews with the different actors.
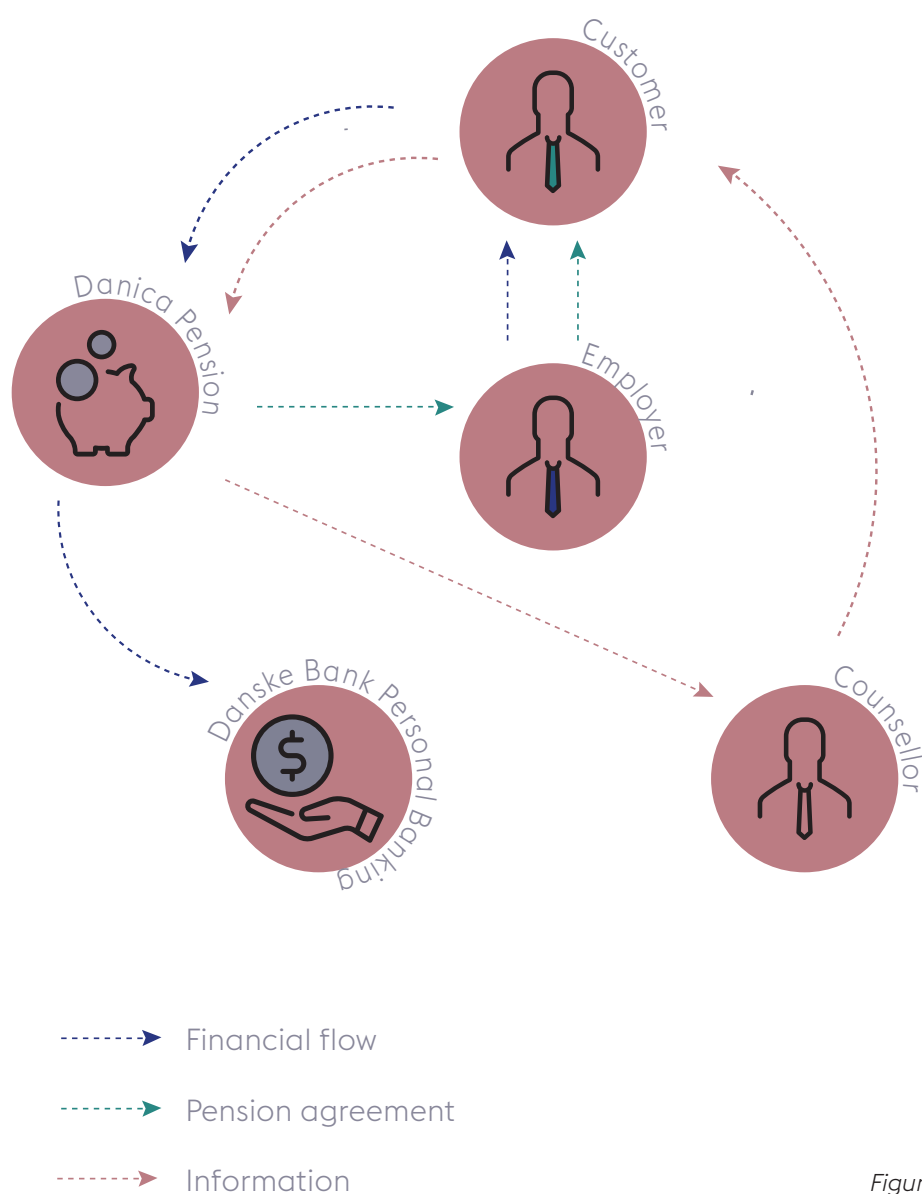

- - - ▶ Financial flow

- - - ▶ Pension agreement

- - - ▶ Information

Figure 9: Actors map

INTERVIEWS

Interviewing was the main tool used to learn about the problem space. Internal and external actors were interviewed, and we aimed to achieve an understanding of the company, its customers and their experiences and expectations, as well as current procedures and organisational understandings.

The interviews were conducted with a semi-structured interview guide, hence we, with the project group of Danica Pension, prepared a limited number of questions arranged in themes allowing us *"to include additional questions in response to participants' answers and reactions to the interview situation"* (Bjørner 2015, p. 87). The interviews were conducted in Danish determined by the interviewees to feel comfortable and to avoid possible language barriers. Recordings and handwritten notes were used to document all interviews and support our memories (Appendix 1).

Cards

In the customer interviews, we asked the interviewees to write a concern and excitement about pension in general while we were parallelly asked questions (Appendix 1: Cards). The cards were used to ensure that we would achieve an understanding of their pain points and challenges as well as when and how the service offerings by Danica Pension created value.

The cards supported new stories from the interviewees which allowed us to go more in-depth, and this were helpful because of the complexity of the service and the issues being rather personal.

When interviewing, we distinguished between two viewpoints: The service provider and the customers. We therefore conducted interviews with internal and external actors to ensure the perspective of the service provider as well as the customers. With this distinction, we were able to identify similarities and differences in their experiences and expectations to one and another.

External actors

We conducted individual, in-depth interviews with six customers from Danica Pension. The aim was to understand how they perceive the service, their interaction, experiences and needs as customers.

The external actors were found through Danica Pension's database and selected based on their inactivity in the interaction with the service. Meaning that the customers are passive in their pension savings at Danica, and therefore the relationship between the service and the customer was significant interesting to get valuable insights and suggestions for improvement of the customer experience.

Internal actors

In-depth interviews were conducted with six employees from Danske Bank and Danica Pension who participated individually or in smaller groups. The aim was to understand current procedures and organisational understandings as well as their problematics in the dialogue with customers.

CUSTOMER
JOURNEY

The customer journey illustrated a narrative found through the interviews. When creating this customer journey. we have tried by emphatical towards our data.
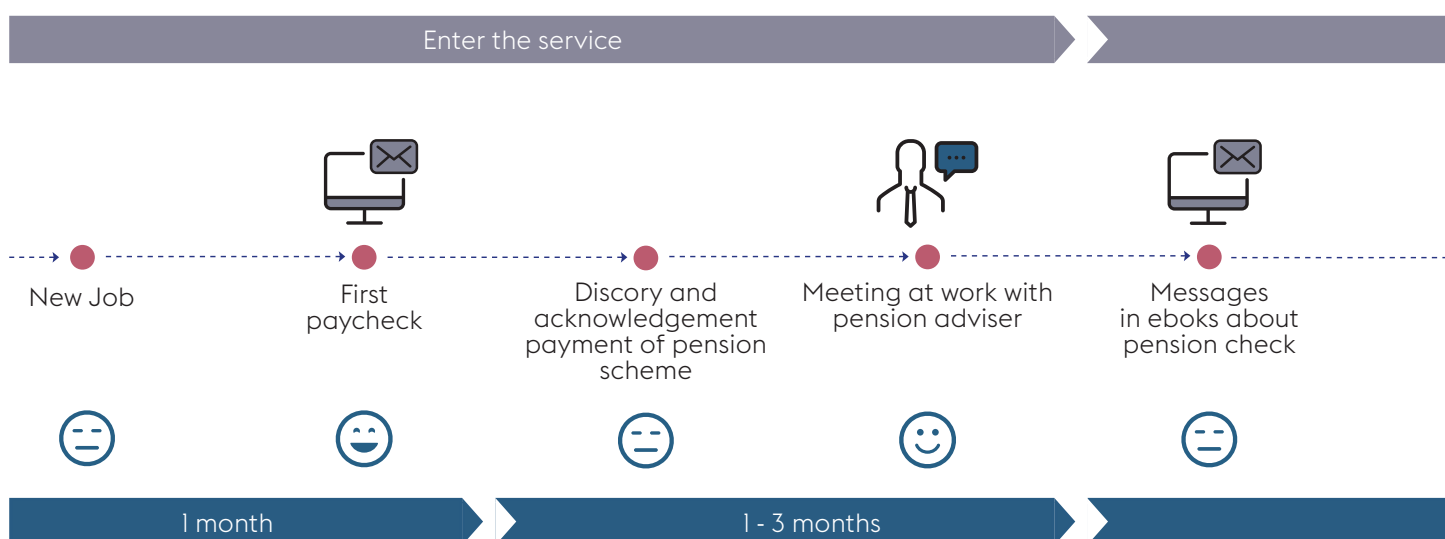
Enter the service
When customers enter the service, for example by getting a new job, they start to be aware of the whole service system. The company have an agreement with a specific pension company, so customers do not have any influence in which pension solution they want. When the first paycheck arrives and they have been working in the company for some months, the pension company show up at work to talk with the new customers about their pension solution.

Explore the service
During this period of time, customers have no active part in their pension solution or investment. There can be situation where customers get information about their pension, such as sales, insurance, overview and amount of money, but often these emails are difficult to understand. The customer needs help to translate this information which often happens over the phone.

Service ongoing
At this point, customers are feeling confused. It is hard for them to relate to all the information they receive from the internet and their pension. At some point in the journey, customers stops looking into their pension solution because it seems to complicated and therefore they start to care less about it.

Enter the service

| New Job | First paycheck | Discory and acknowledgement payment of pension scheme | Meeting at work with pension adviser | Messages in eboks about pension check |

1 month 1 - 3 months

To understand the customer journey, an explanation of the different elements is found below.

Touch points

phases

Emotion

Actions

Timeline

Enter the service

Explore the service

Services ongoing

New Job

First paycheck

Discory and acknowledgement payment of pension scheme

Meeting at work with pension adviser

Unread messages in eboks from pension company

Digital overview

Sees pension amount

Seeking information because of confusion

uncomprehending

Giving up to complicated

1 month

1 - 3 months

1 year

Figure 10: Explanation of customer journey

Explore the service

Services ongoing

Digital Pension check

Sees pension amount

Messages in eboks about further counselling

counselling over the phone

Seeking information because of confusion
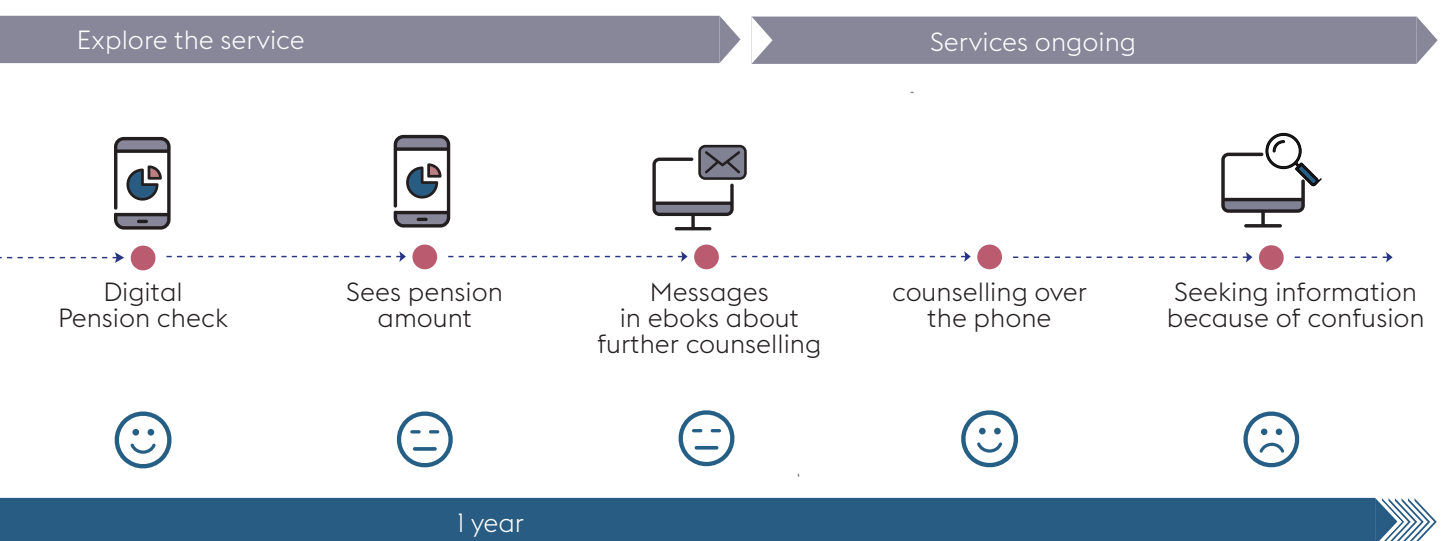
1 year

Figure 11: Customer journey

ANALYSING
THE PROBLEM SPACE

In this chapter, we will examine the data with the aim of identifying pain points to identify opportunities for improvement. With the use of emotional mapping and user journey, we will present some elements of today's service experience. Additionally, we will elaborate on identified pain points.
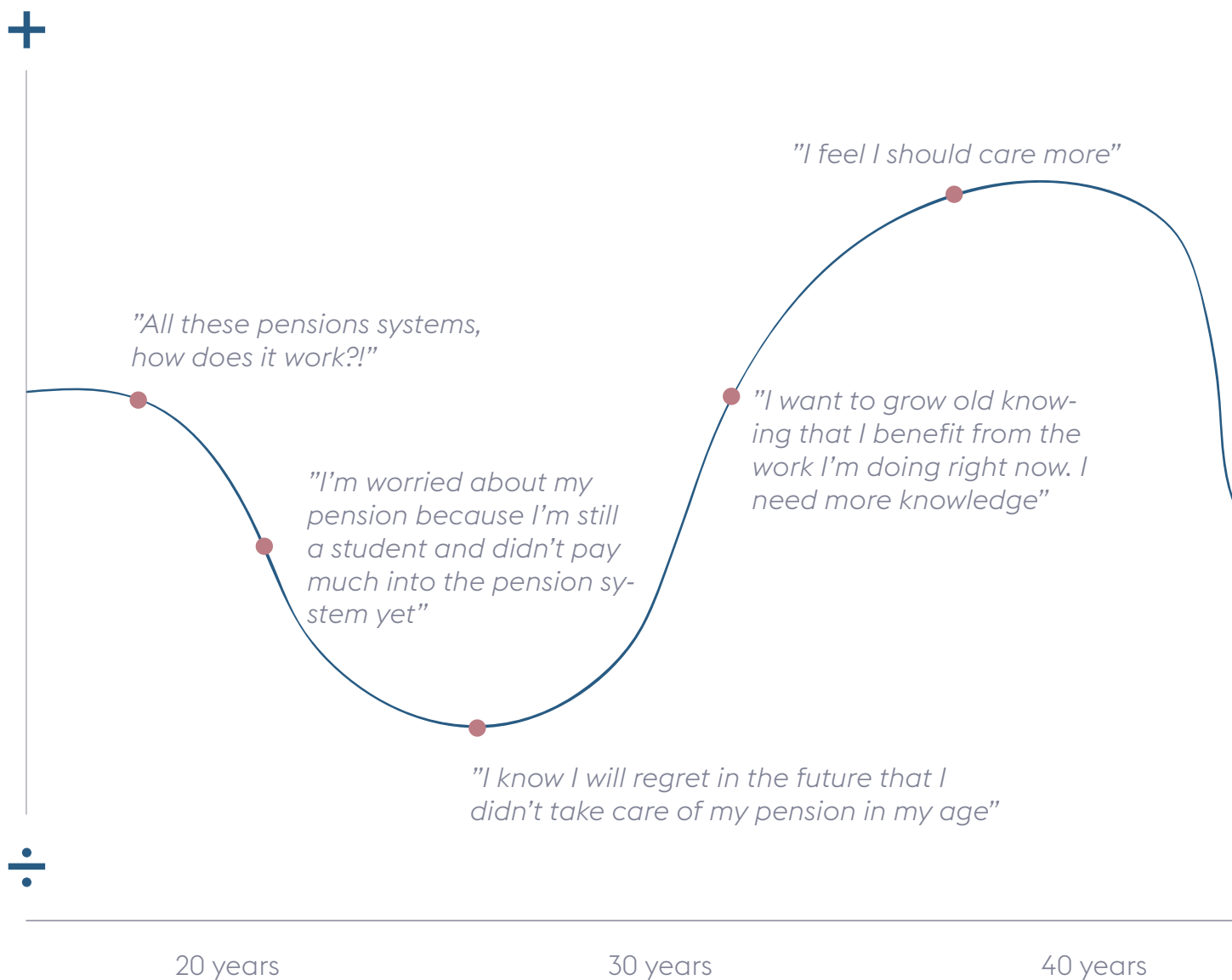
EMOTIONAL
MAPPING

An emotional map was made to better understand the positive and negative aspects of the service based on the customers' previous experiences. The emotional map illustrates how customers of different ages feel when they interact with Danica Pension; this helped us define the needs for improvement from the customers' perspective (Better Services by Design 2017).

The emotional map was based on the qualitative data collection. Quotes, found from the interviews, were placed to explain the positive and negative aspects in the map.
10 different findings were included in the map, which were identified from the interviews.

"I feel I should care more"

"All these pensions systems, how does it work?!"

"I want to grow old knowing that I benefit from the work I'm doing right now. I need more knowledge"

"I'm worried about my pension because I'm still a student and didn't pay much into the pension system yet"

"I know I will regret in the future that I didn't take care of my pension in my age"

20 years   30 years   40 years

"I guess no news is good news"

"Did I save enough money?"

"Now I am assured"

"It was great to have a regular advisor in the beginning"

"My pension was very complicated since I got a new job. I lacked an overview"

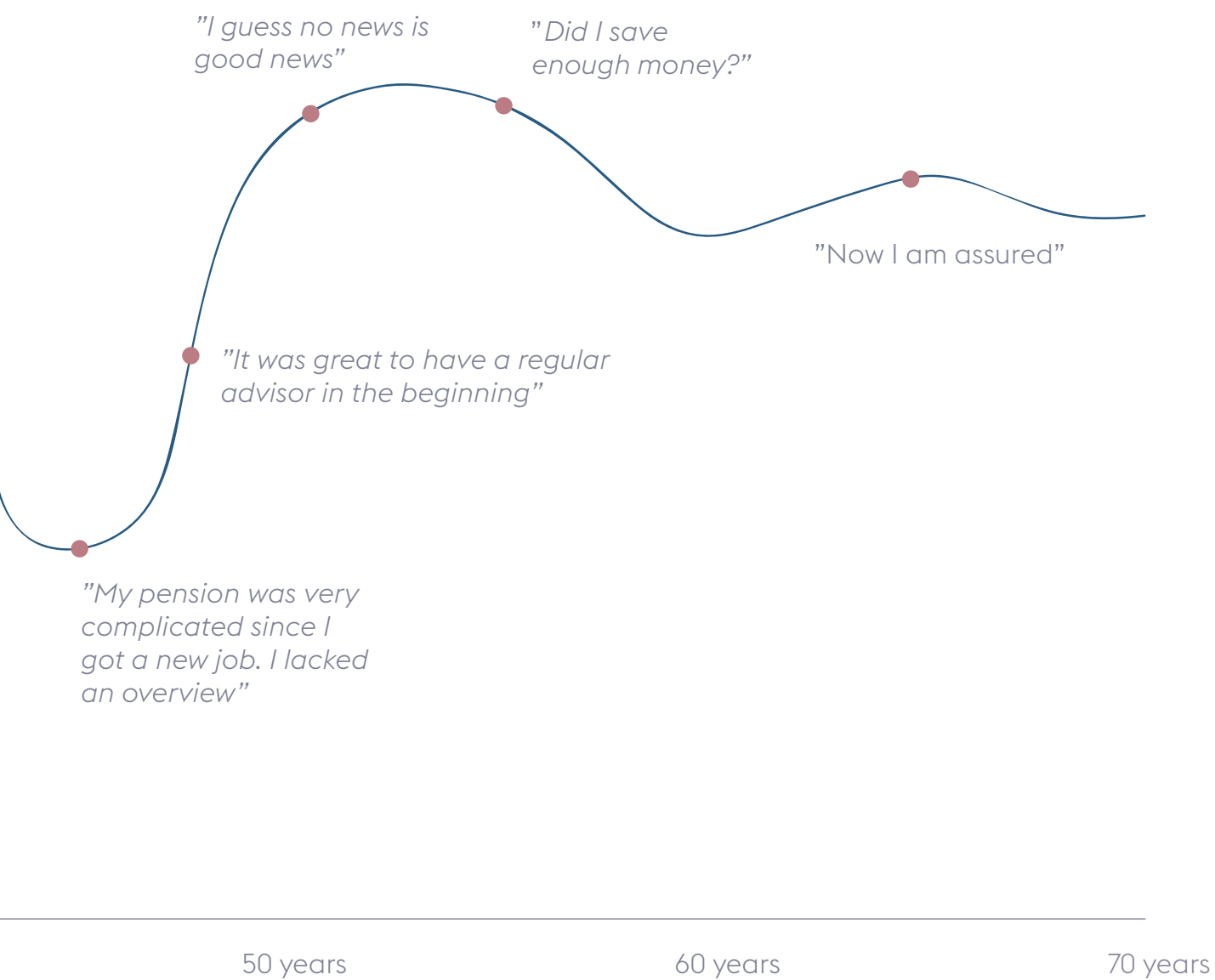50 years   60 years   70 years

Figure 12: Emotional Map

PAIN POINT

Pain points were identified as a result of our initial analysis: The customer journey and emotional map. The pain points helped us define the problem (Reason, Løvlie & Flu 2016), reflect upon different emotional stages at different ages, and symbolize the discovery of the problem.

The pain points have created a valuable foundation in our process to continue into the phases of ideation and co-creation.

1. Introduction
There is no communicated standard for what information is given to new or potential customers. This especially hurts young customers. A consequence can be that customers do not feel guidance and transparency from the service, which can create a barrier for Danica Pension later when they attempt to maintain the customer relationship.

2. Foundation for decisions
Customers are missing a foundation for their pension decisions. Danica Pension does not provide a foundation; this creates a disconnect in the communication. For customers, pension is about saving for their future and for their future dreams. The numbers that Danica Pension provides do not help them understand whether their future dreams will be possible and whether or not they have saved enough money. The lack of understandable communication generates an insecurity that consequently makes customers doubt themselves.

3. Insufficient overview
Due to the lack of knowledge, customers are challenged and unable to get a complete overview. Danica Pension does not provide the tools for customers to understand and process their pension in life changing stages. There have been communication challenges that have resulted in internal challenges with added work for Danica Pension. This is primarily due to the fact that pension customers in general are not eager to spend enough time to review their personal pension situation.

4. New pension
The journey of changing pension schemes and becoming a part of Danica Pension is complicated. Customers are not welcomed by a regular advisor and they are only in contact with Danica Pension if their employer invites a pension advisor to the workplace. This results in a disconnect between customers and Danica Pension. An inconsistent first experience may affect customers' relationships negatively in the long run. When customers become a part of Danica Pension, there are great opportunities to establish relationships.

5. Safety
A consequence of the lack of knowledge about pension among customers often leads to feelings of doubt and insecurity about the future. Doubts present themselves, especially as customers begin to reach retirement age, making the pension evermore relevant. This generates confusion and insecurity for customers; feeling which are hard to oblige.

The pain points are intertwined with each other, and we have identified connections between them. This created a holistic view of service experience, which could be helpful when going into the solution space. An example is if a solution was created for pain point one, pain point three might be avoided. In other words, if users are introduced to the service earlier in the lifetime, it can help them not to loose overview of their pension later in their lifetime.
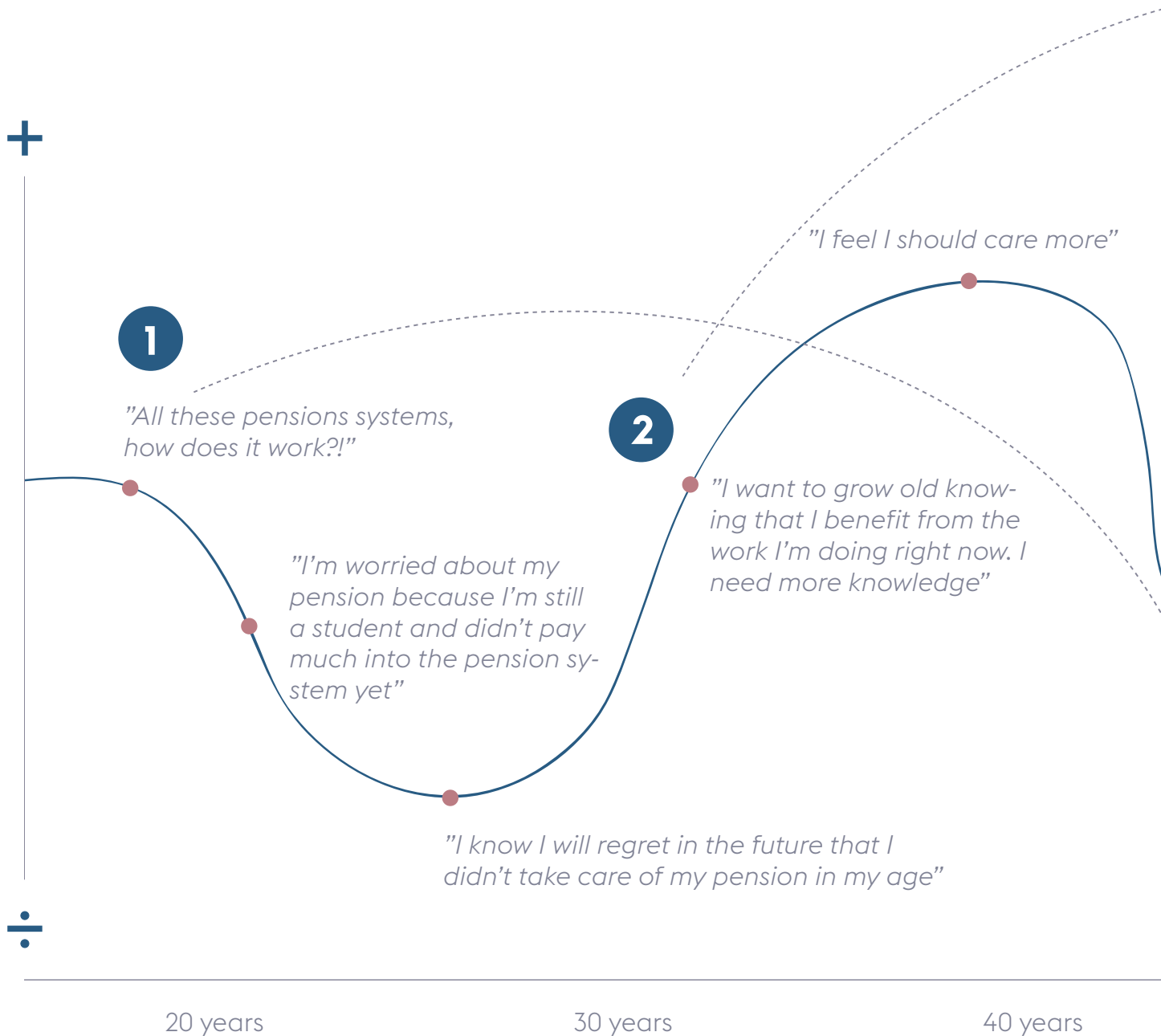
Possible connections:
Pain point 1 and 3
A critical introduction without the necessary knowledge given affects customers' relationship to and empowerment within pension later on.

Pain point 2 and 5
Without a clear communicated foundation for decisions, insecurity is generated and consequently it makes customers doubt themselves over the years.

EMOTIONAL MAPPING
WITH PAIN POINTS

+

1

"All these pensions systems, how does it work?!"

"I'm worried about my pension because I'm still a student and didn't pay much into the pension system yet"

"I feel I should care more"

2

"I want to grow old knowing that I benefit from the work I'm doing right now. I need more knowledge"

"I know I will regret in the future that I didn't take care of my pension in my age"

÷

20 years   30 years   40 years

1 **Introduction**   **2** **Foundation for decisions**

"I guess no news is good news"

"*Did I save enough money?*"

5

"Now I am assured"

4

"It was great to have a regular advisor in the beginning"

3

"My pension was very complicated since I got a new job. I lacked an overview"

| 50 years | 60 years | 70 years |

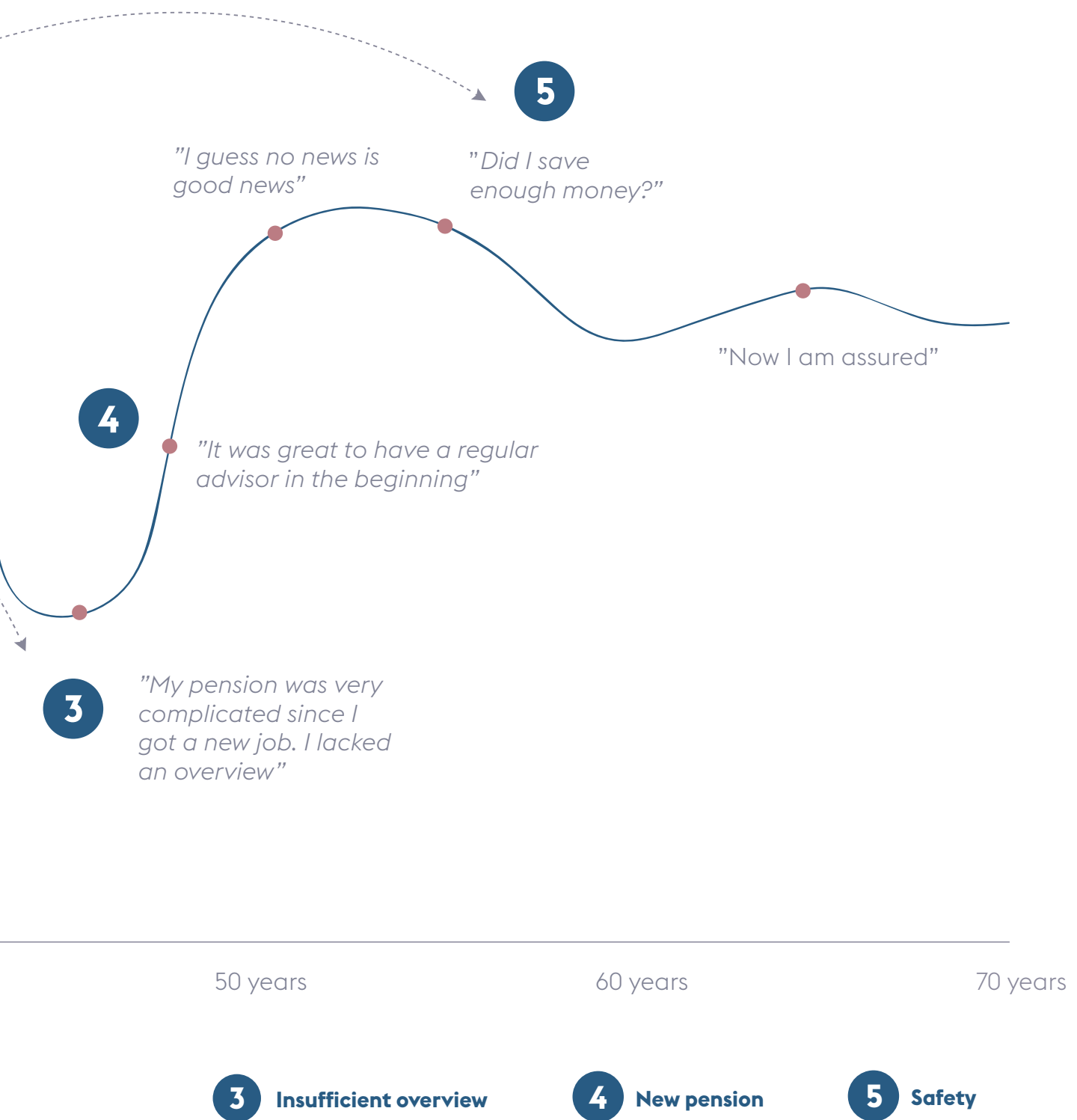3 **Insufficient overview**   4 **New pension**   5 **Safety**

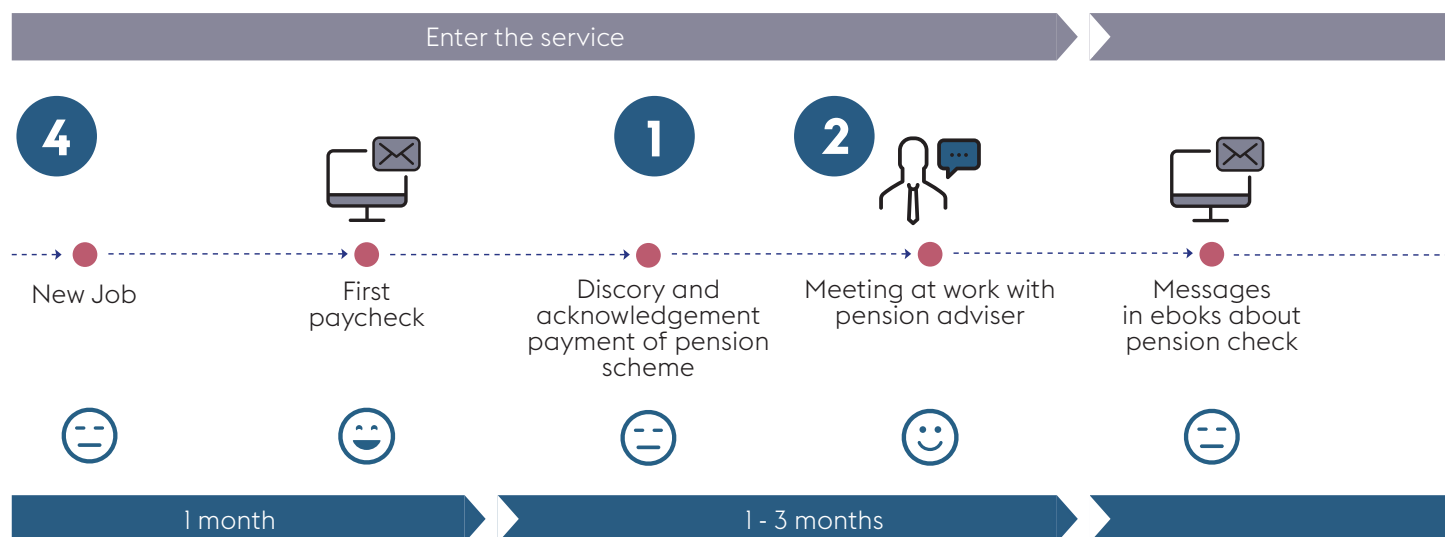*Figure 13: Emotional map with pain points*

CUSTOMER JOURNEY
WITH PAIN POINTS

To clarify the challenges in the interaction between the customers and the service, the aforementioned pain points were added to the customer journey which were produced earlier in the understanding of the problem space.

The customer journey with pain points illustrates elements that annoys customers before, during, and after in the attempt of using or understanding the service. Pains in the customer journey also describe risks with a potential bad outcome (Osterwalder, Pigneur, Bernarda, & Smith 2014).

By illustrating the pain points in a customer journey, we achieved a structured overview of the customer experience, service touchpoints, and accompanying emotions (Stickdorn & Schneider 2011). And we were thereby able to specify problem space and identify opportunities for design without suggesting a particular solution.
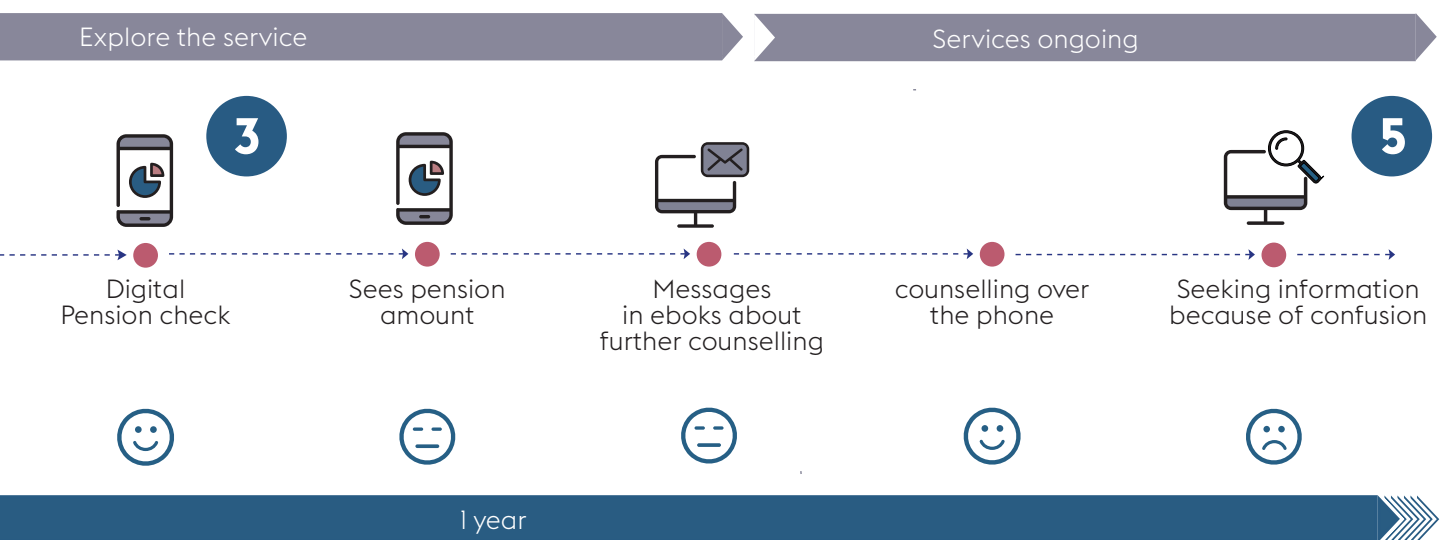
Enter the service

| **4** | | **1** | **2** | |
| New Job | First paycheck | Discory and acknowledgement payment of pension scheme | Meeting at work with pension adviser | Messages in eboks about pension check |

1 month | 1 - 3 months

Explore the service		Services ongoing	

3

5

Digital
Pension check

Sees pension
amount

Messages
in eboks about
further counselling

counselling over
the phone

Seeking information
because of confusion

1 year

Figure 14: Customer Journey with pain points

WORKSHOP 1

A workshop could bring different professional competencies and knowledge into play to achieve a valuable process. We wished to share the discovered pain points and facilitate space that encourage meetings across divisions in Danica Pension to achieve important feedback.

Purpose
Our purpose of workshop 1 was to get inputs on the discovered pain points. The participants had also been collecting customer insights, and our desire was thereby also to establish a common understanding of needs and pain points in the customer experience. With the help of worksheet, we were hoping to capture these elements making it more visible and tangible for the participants (Stickdorn & Schneider 2011).

Participants
There were 8 participants consisted of employees from departments such as Danske Bank Personal Banking, Customer Journey Center of Excellence (Group Process Development) and Danica Pension Leeds & Communication. We wanted to push the participants to be courageous and use their creativity, and it was therefore positive to have different areas of expertise in the room. We hoped that the participants knowing customer experience could support the other participants.

How?
Workshop 1 was conducted during two hours with two working sessions.

First session - Getting to know the customer
During the first session, the focus was to present our customer insights and pain points from the data collection. The emotional mapping was used as a tool to disseminate the pain points in an understandable way.

Second session - Understanding the problem space
A group discussion was conducted in two smaller groups. The aim was to specify the problem by giving the participants an opportunity to contribute to our developed pain points and thereby to put us and the participants on the same page.

Our Role
First, we acted as representatives for the customers towards the participants. Due to our first-hand knowledge and experience with customers, the participants expected us to be able to answer questions on behalf of the customers.

Secondly we acted as participants through the discussion of problem space. We thereby worked with the groups, observed and listened during the discussions (Appendix 3: Workshop 1).
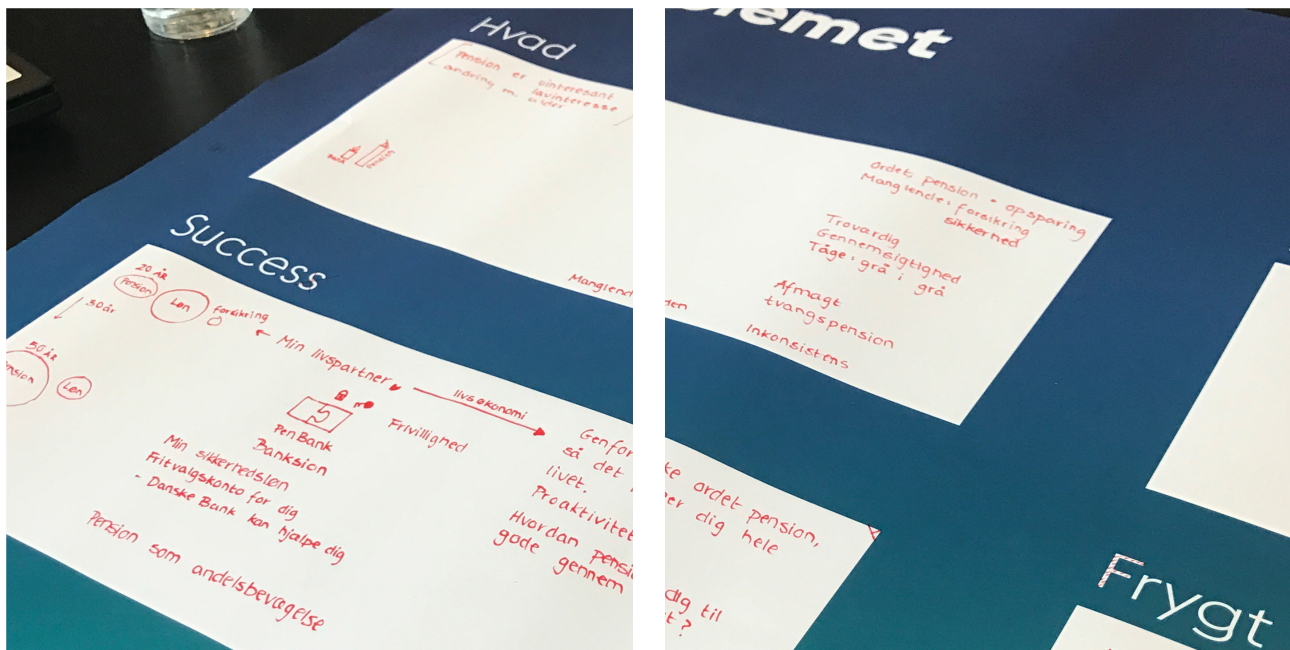
OUTCOME
OF WORKSHOP I

The result of the workshop was concrete inputs revolving around the pain points that had been presented. These inputs have been sum up to give a general description of the essential elements which is presented below (Appendix 1: Outcome).

Improved understanding: Pension is not just a saving
With a change in communication and guidance, customers would know that pension is more than just a saving. It would be beneficial for Danica Pension if the discourse around pension was changed making the service more transparent.

Improved communication: A change of language to create transparency

An valuable input was a need to change the language used externally by Danica Pension. There is a disconnect between the customers and service provider caused by the use of language.

Improved impact: A change of mouthpiece
Another valuable input was the challenges related to the impact and mouthpiece of the communication. Meaning that when Danica Pension communicates, it is without impact because they do not have a channel to customers.

The inputs intertwined with each other, and they were only separated to support and achieve an important understanding of the whole picture.

RESULTS
OF THE ANALYSIS

As a result of our analysis, a missing boundary object was identified between the service provider and customers (Star & Griesemer 1989).

"Boundary objects are objects which are both plastic enough to adapt to local needs and constraints of the several parties employing them, yet robust enough to maintain a common identity across sites. [...] They may be abstract or concrete." (Star & Griesemer 1989, p. 393)

Pension involves customers with various backgrounds, competencies, and perhaps languages, therefore elements of the service need to function as boundary objects to achieve more constructive interaction. With a boundary object, we aim to create and maintain *"coherence across intersecting social worlds"* (Star & Griesemer 1989, p. 393).
Based on the outcome of the analysis, two pain points were selected:

2. Foundation of decisions
5. Safety

It was evident that they had more potential functioning as boundary object creating more constructive and valuable customer experience. We would argue if these two pain points were resolved, it would better the customer's experience of Danica Pension. If it were to succeed, it could also have positive effect for some of the other defined pain points.
This part has outlined the analyse of our process. The analysis has been used in the ideation phase to explore the solution space further.

Critical Thoughts
To clarify the need of a boundary object between customers and the service provider, we investigated it further to illustrate what a boundary object could be and how it could be used.
According to Eva Brandt (2007), design games

can organise participatory design where designers involve other people actively in the design process, and design games can therefore function as what Susan Leigh Star (1989) calls boundary object. When using design games as boundary objects, the aim can be leading a more constructive dialogue with actors and their different views. With game pieces being open-ended tangible artifacts, it also allows interpretations and therefore enables a more open and creative dialogue. The importance of game pieces is as well to create common ground that everyone can relate to (Brandt 2007).

With the example of design games (Brandt 2007), we would argue that there appeared great potential and design possibilities to resolve the discovered pain points through a service as a boundary object.

Another example is the Danish self-service tax system. It is a service provided through their website where users register their taxes by entering numbers in predefined boxes e.g. 'Mileage allowance'. It could be interpreted as an attempt to create a service functioning as a boundary object across various ages, backgrounds, and professional competencies. The service is interpretive flexible and it is therefore able to provide value for each user. With the service as a boundary object, the service provider and its users are able to communicate more constructively because they can interact supported by the website as a communication tool.

However in the attempt to function as a boundary object, the service has a challenge with the users understanding the services processes, which is an important when functioning as boundary objects (Smedlund & Eloranta 2014). This was worth to have in mind in our further process.

EXPLORING
THE SOLUTION SPACE

With the pain points selected and the need for a boundary object identified in the previous chapter, we moved into the ideation phase. In this chapter we will clarify how we generated ideas and explored solutions by organising, facilitating and executing a workshop. Furthermore we will explain the process of our own ideation and finding external ideas from the data collection. Lastly, we will elaborate on our process of narrowing down and on how these ideas were conducted into the final concept idea.

WORKSHOP 2

Workshops can help to *"develop new creative solutions, use people's imagination to describe possible futures"* (Bason 2016, p. 114) as well as *"get feedback on ideas and bring people deeper into the process"* (IDEO 2015, p. 109), which was what we aimed to do. Workshop 2 was conducted internally with Danica Pension and we hoped to push the participants to think differently (Barbour 2016). Furthermore we wished to get valuable inputs on how to possible solve the outlined pain points as well as inspired them with new tools to use for future workshops.

The workshop was divided in two sessions which were separated by lunch. Both sessions will be explained followed by an overall outcome of the day.

Participants
The workshop was conducted internally. There were 10 participants, and similar to workshop 1 the group consisted of employees from departments such as Danske Bank Personal Banking, Customer Journey Center of Excellence (Group Process Development) and Danica Pension Leeds & Communication

Our Role
We acted as facilitators during the workshop and we guided the participants through the day of ideation and co-creation. We were there to support and guide the participants, to keep track of time and make sure the participants followed the guidelines we had created. Doing the session we also tried to make the participants comfortable with the different tools that we introduce e.g. we did through slides to explain the tools. We observed and listened while the groups were working. It was important to be present and ready to help, if they got stuck.
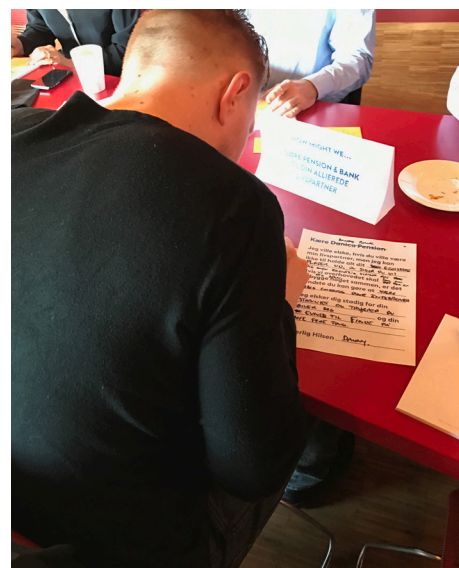

Figure 15-17: Workshop 2 at Danica Pension

Session 1: Ideation

Purpose

Our main purpose was to get ideas for solutions on the discovered pain points.

Another aim was to involve the project group and their colleagues in ideation, which hopefully would give them a sense of ownership towards the generated ideas to help them use our project in a valuable way.

How?

As a warm up, we asked the participants to write a love letter to Danica Pension, and we helped them by providing a predefined template (Appendix 3: Workshop 2 session 1 Love Letters). The warm up was done so the participants could get to know each other but also to share initial thoughts and ideas.

Furthermore with a selected set of idea generation tools mentioned below, we aimed to support the participants in exploring potential future ideas and situations (Stickdorn & Schneider 2011). All the tools were used as a part of a silent brainstorm followed by a discussing of ideas.

The tools

We presented the participants with a 'How Might We' question: How might we make Danske Bank and Danica Pension your allied partner in life? By reframing our insights and findings as a 'How Might We' question, we aimed to turn challenges into opportunities for design (IDEO 2015). As a creative trip up, 'What if' statements were added such as 'What if the solution needed to be cheap?' or 'What if the solution should create community around pension?'. These statements were posed in order to prompt idea generation and exploration (Stickdorn & Schneider 2011). Afterwards each participants were given a role e.g. a mother to be and afterwards asked to further explore and generate ideas based on their role.

For more details, see appendix 3: Workshop 2 session 1.

Session II: Co-creation of design scenarios

Purpose
The purpose of this session was to pick up ideas from the first session and from that point prioritize the ideas in terms of their complexity. By doing this we hoped that it was possible for the participant to start to design scenarios so they could explore their concept ideas.

How?
After lunch, the participant were asked to collect all their ideas from the previous session, and place them in a matrix with two main axis: Implementation and effect. This was used as a way to categorise ideas for further discussion.

We asked the participants to create basic scenarios based on the previous exercise by introducing three different tools: Stop motion movie, storyboards and user journey.
The tools were selected to challenges the participants to create, but also to provide tools with different levels of complexity. In this way the participants could choose a tool that they were comfortable with. We thereby aimed to support the participants in their way to design potential solutions (Stickdorn & Schneider 2011).

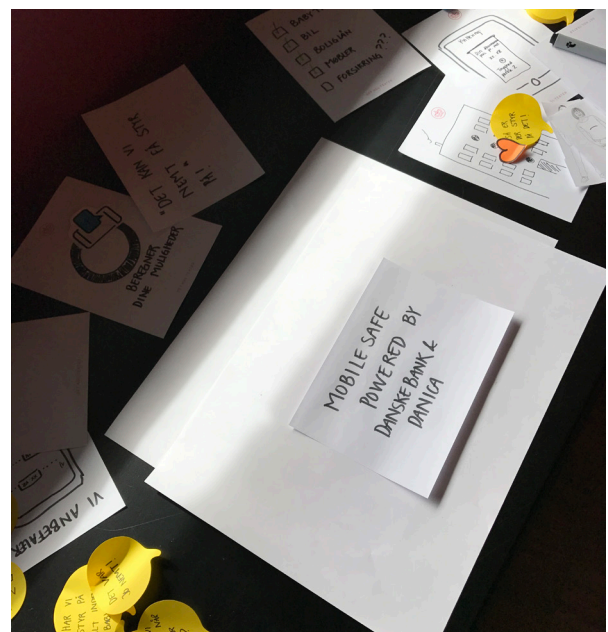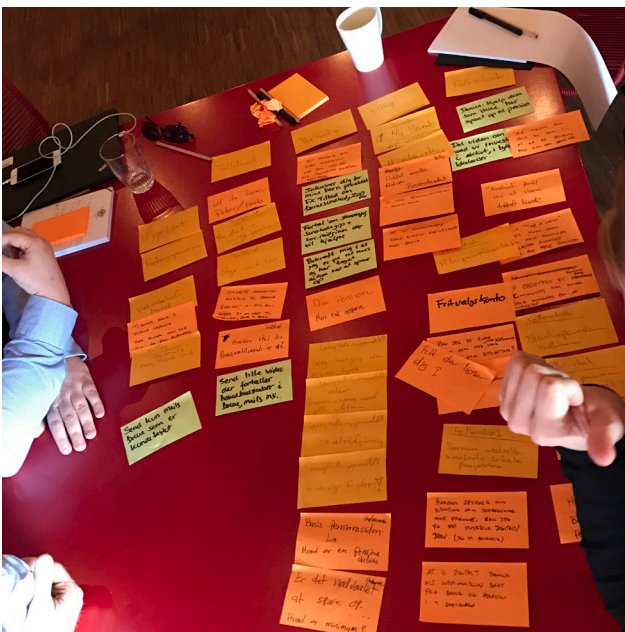For more details, see appendix 3: Workshop 2 session 2.

Figure 16-22: Workshop 2 at Danica Pension

OUTCOME
OF WORKSHOP 2

In workshop 2 the participants from Danske Bank & Danica Pension were pushed to think, design and try new methods to explore solutions. Based on the brainstorm session, solutions were explored.

When we explored ideas from the workshop, it had influence that the participant acknowledged a great effect on the customer experience as shown in the matrix with two main axis: Implementation and effect. Furthermore it was important to us that the participants believed the ideas to be doable. And lastly, the participants' engagement when discussing and working with the ideas also influenced our outcome of ideas.

We went through all ideas, and it was evident that some of the ideas had more potential functioning as boundary object releasing the discovered pain points. Thereby, the following

ideas were selected as interesting with valuable potential:

- 'Klippekort' where it should be possible to stop paying pension certain months.
- 'Safety as a subscription'
- 'Pension as community'
- 'Video communication'
- Teaching economics'

These ideas could help to eliminate the pain point we had discovered earlier in the process. Common for all the ideas were an interesting discovery. The ideas circled around a change in how pension is understood and communicated. The complexity of pension was made more simple, and the service offerings was translated into safety. In other words, when the participants were facilitated in a more user-centred service view, pension became safety.

Pension = Safety

Figure 23: An overview of how a service concept was developed through the phases of ideation.

EXTERNAL
IDEAS

Due to poor accessibility, customers were not involved in the ideation sessions, and we therefore went through our data again with the aim of including the ideas mentioned in the customer interviews. Several ideas and suggestions for improvements were mentioned. The ideas below were selected because they were concrete suggestions for solutions to the frustrations that the interviewees felt in contact with Danica Pension. The ideas were expressed directly during the interviews.

Gamification
Use gamification to help customers making choices about their pension; this idea could be a useful tool in future design of a possible service, where it can help customers to make decisions about different opportunities and solutions (Appendix 1: Interview 5).

Dreams
Talk about dreams instead of money. When you talk with your pension adviser it is often about money. Instead they should talk about dreams. This can help customers to understand how their life would be, when they get

old (Appendix 1: Interview 5).

Personal advice
Help customers in entering the service through a personal counsellor. Some customers feel they need a foundation for decision when they change to a new pension agreement. A counsellor can help to prevent this lack of understanding (Appendix 1: Interview 4).

Annual overview
Providing an overview on an yearly basis to take more care of existing customers. It is important that customers feel appreciated and therefore can a yearly overview maybe provide that (Appendix 1: Interview 2).

The external ideas were build upon the ideas from the internal ideation workshop. With internal and external ideas as a foundation, we continued to our own ideations to immerse ourselves in all the ideas with the focus on building upon existing ideas to generate new ideas.
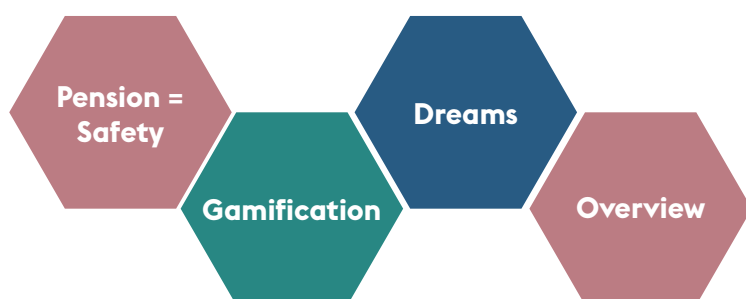

Figure 24: An overview of how a service concept was developed through the phases of ideation.

OWN
IDEATION

With an ideation we aspired to create a space for inspiration, reflections, and discussion (Stickdorn & Schneider 2011). The pain points, described challenges, and inputs from the workshops established a basis for our own ideation. We aimed to design a change in service to accommodate the customers.

We went through all internal and external ideas. This was followed by discussion and further brainstorming to generate own ideas that could also meet the needs and pains of customers. All ideas was noted down, immersed, and discussed further.

One idea separated itself from others as it contained and incorporated many of the elements from the internal and external ideas which showed valuable potential:

Different safety packs customized by customers
Packs could create the possibility to choose personal elements in pension scheme. The pack could also be used when introducing customers to the service.

From this idea we started to design a preliminary concept. Using selected tools, we aspired to define key elements of the idea including elements of implementation to deliver to Danica Pension.

Customisation

Level of communication

Pension = Safety

Dreams

Gamification

Overview

Figure 25: An overview of how a service concept was developed through the phases of ideation.

SIMILAR
SERVICES

It was worth investigating similar services because customers have a tendency to compare services and their previous experiences and if they experience another service provider doing better (Reason, Løvlie & Flu 2016). This investigation was also needed for our sake as designers to position our future service concept. We also had the possibility to get inspired and to better understand customer needs.

Our aim was to validate our ideas from the ideation phase, and to explore offerings similar to Danica Pension and therefore customers' expectations within offerings. Similar offerings describe why and what customers expect from Danica Pension as well as how Danica Pension can distinguish themselves and their customer experience from other services.

To investigate similar services, we collected quantitative data to explore if the pain points found through our previous data collection and analysis likewise apply to other service providers.

A survey was therefore made to collect valuable data to achieve an useful overview (Appendix 2). It was structured with two demographic questions and 13 close-ended question regarding the discovered pain points (Lazar, Feng & Heiser 2010). The close-ended questions gave the users a number of responses using a scale from 'strongly disagree' to strongly agree'.

At the pension market the services offering is homogeneous. The different companies offer similar services with limited variation. Most pensions have self-service customer portals for collaboration and communication between customers and service providers. These portals are used as tools to create a closer customer relationship and more transparent service offerings.

The two main insights from our survey is outlined below:

The lack of overview
There was a strong disagreement with the statement 'I have a great and clear overview of my pension' despites customer experiences achieved from more than 11 different pension schemes.

Level of communication
The answers within the statement 'I would prefer that my pension contacted me more' was very fluctuating showing the differentiation of customers' need for communication.

From these insights it was evident that the pain points contained potential for Danica Pension to distinguish themselves from similar service offerings. In other words, from the survey we found that similar services have similar pain points and challenges as the findings above. And thereby if Danica Pension could resolves this and improve their customer experience, they would distinguish themselves from the industry.

BUILDING ON
EXISTING INITIATIVES

Through our process we have learned more about the digital services provided by Danica Pension as it is explained in the previous section about 'The customer'. From this, it became clear that if building an service idea into existing systems, it would relieve processes when Danica Pension will take over our project.

Prior to digital revolution, banking services were delivered face to face, but lately most of the business is delivered digitally through online solutions, self-services and apps. Danske Bank is already known for being an innovative company, when it comes to creating digital solutions and user-friendly experience. Customers of Danica Pension are also provided with a self-services app, and there is therefore a great potential to build or integrate a new service concept to the already existing digital self-services: MobilPension or 'Andre som dig'. This existing initiative serves to help customers with overview of pension and economic returns from investments. However, having an existing platform created a lot of potential for a better communication and pension culture. An important reflection followed if building or integrating a new service concept into existing initiatives; We wondered if and how customers are using the current digital self-services, and we therefore believe that a strategy for the development is needed to adapt to new procedures.
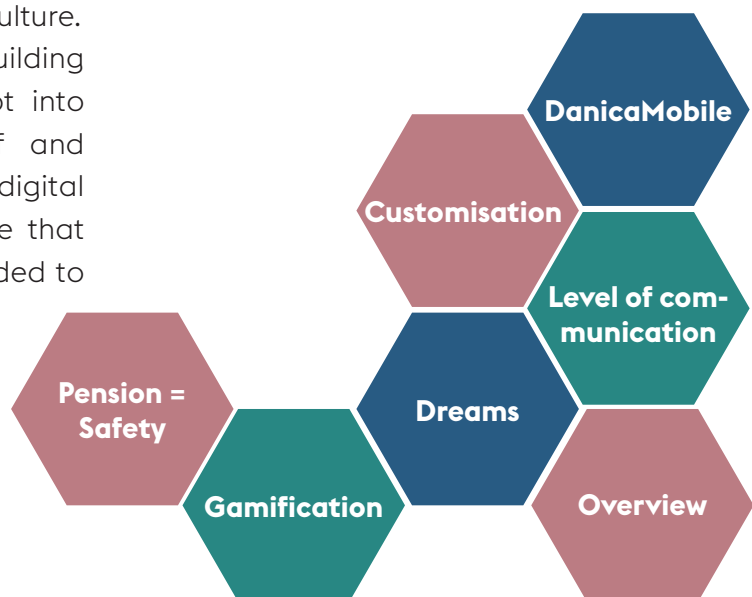

Figure 26: An overview of how a service concept was developed through the phases of ideation.
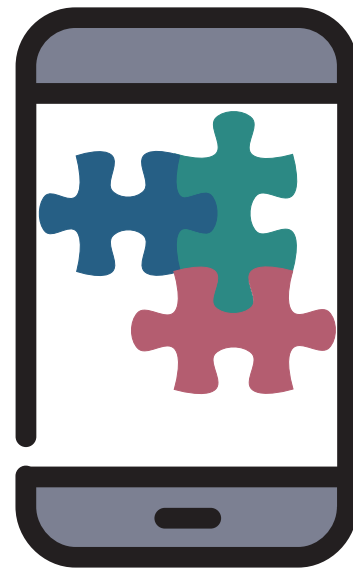
INITIAL
CONCEPT IDEA

Based on our ideation phase, our initial concept idea is to create a dialogue tool in the existing webpage and application. The dialogue tool will provide customers with the possibility to construct their own pension, priorities and communication needs.

This dialogue tool is to be constructed digitally, and it would require a smaller effort and less resources if the dialogue tool became a part of the application already existing and provided to their customers. By using Danica Pension's digital platform to create a base where the concept can be implemented, it is possible that the new concept quickly can obtain credibility among customers (Løw 2017).

The digital service can be supported by physical elements to be used doing consulting and meetings between pension counsellor, customers and/or employee.

Specifications
With this service concept, customers can construct their own pension and how and when they wish to communicate with their pension scheme through predefined templates.

The predefined templates could contain elements inspired by gamification as well as pension formulated in dreams and the communication being optional. The aim is to achieve an understandable and usable digital service.

How to make it happen?
The outlined pain points will not be relieved by designing this new service alone. The counsellor's customer relationship and their motivation also have an important effect for letting the service succeed. Customers as well as counsellors will need to use and acknowledge the value of the service to let the service integrated in their life.

It is worth to keep in mind that creating new digital functions is not equate with good customer experience. When developing and implementing customers' needs should be kept in focus, and it would be valuable to co-create parts of the digital interface with relevant users to insure good customer experience. However it is as well important to consider counsellors as a part of the process to support their ownership of the new service furthermore to possibly relieve the phases of implementing.

Benefits
Creating and implementing a communicational boundary object could democratise pension and increase transparency for the customer. It would potentially eliminate doubts, misunderstandings, and miscommunication between customers and service provider. Furthermore this would improve the customer experience and empower the customer additionally reduce the complexity and time spend at Danica Pension.

To understand the motivation matrix an explanation of the different elements is found below.
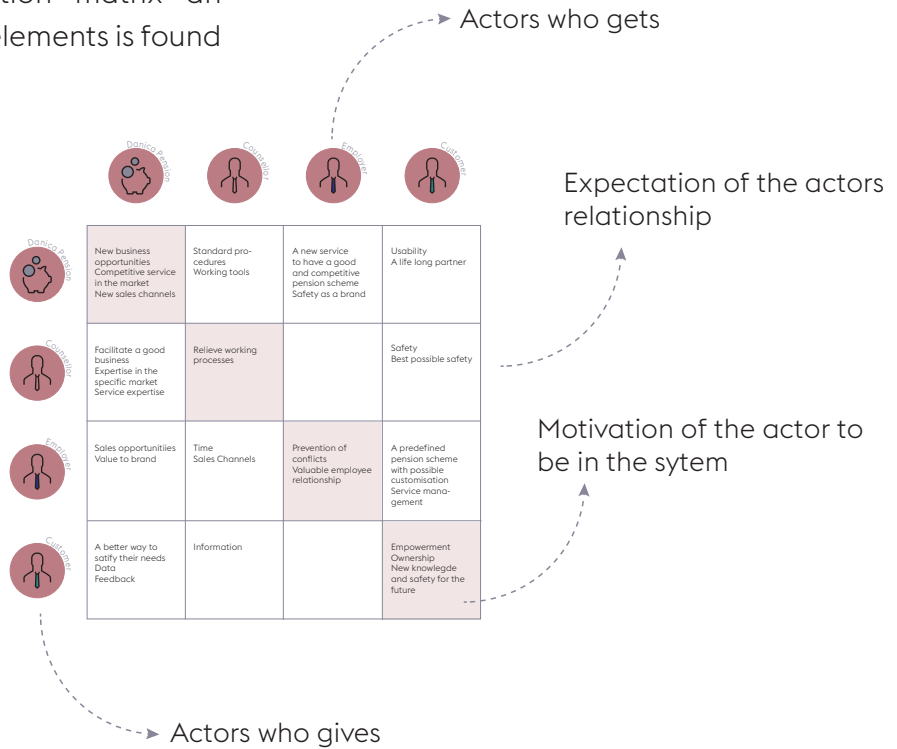
Figure 28: Explanation of motivation matrix

MOTIVATION
MATRIX

Based on the concept idea, a motivation matrix was made to define what each actors need from or expect of the service and to reveals the connections between the actors in the service (Service Design Tools 2016).
The most relevant actors described in the actors map were included in the matrix to understand their motivation in terms of what they give to each other. We aimed to get a greater understanding of each actor's motivation for possibly being a part of the new service idea.

When the service involves different actors, it was important for us to look at their relationships. To build a valuable customer experience in our project, it is important if the actors feels that they are working together and not against each other.

"Gives to" →

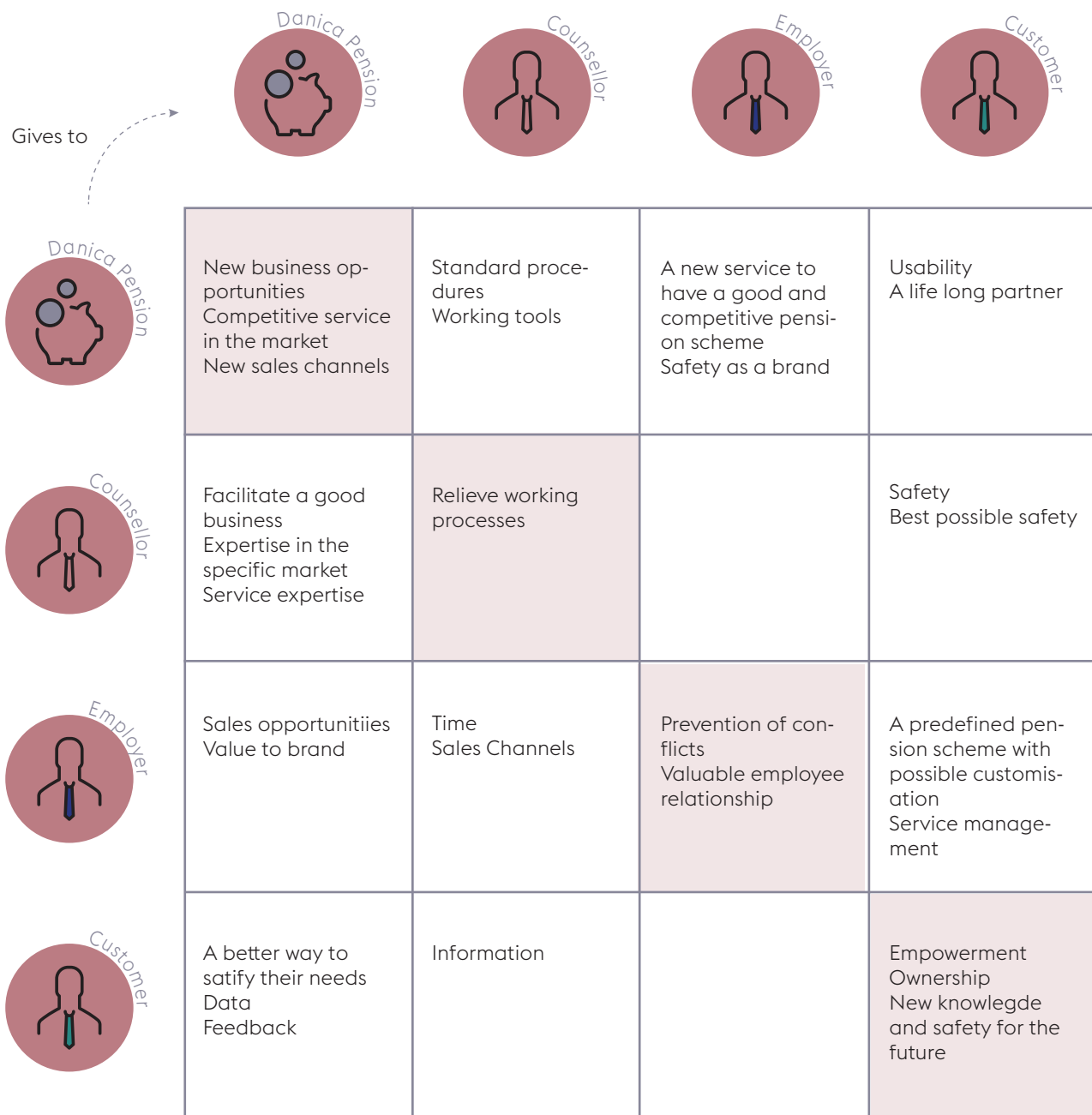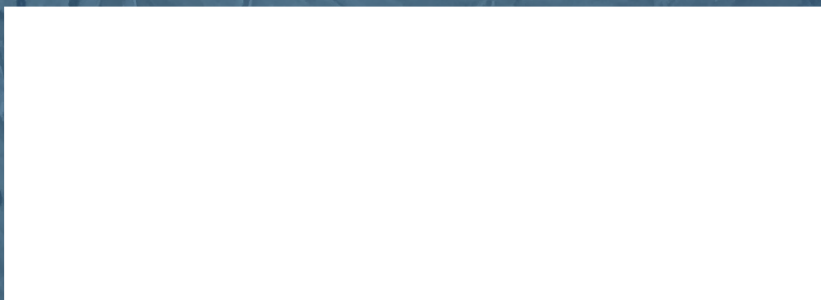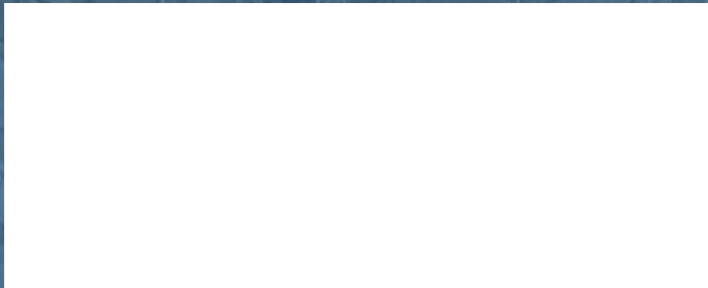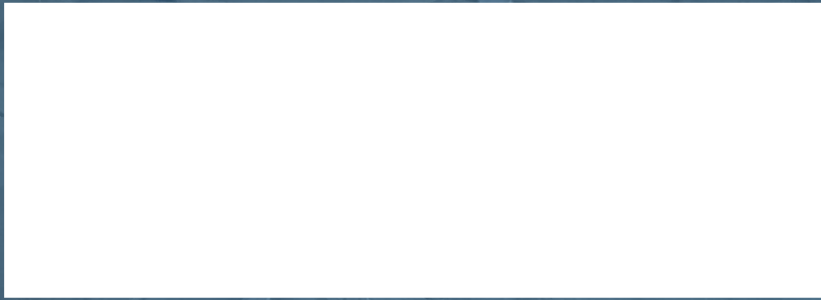|	Danica Pension	Counsellor	Employer	Customer
Danica Pension	New business opportunities Competitive service in the market New sales channels	Standard procedures Working tools	A new service to have a good and competitive pension scheme Safety as a brand	Usability A life long partner
Counsellor	Facilitate a good business Expertise in the specific market Service expertise	Relieve working processes		Safety Best possible safety
Employer	Sales opportunitiies Value to brand	Time Sales Channels	Prevention of conflicts Valuable employee relationship	A predefined pension scheme with possible customisation Service management
Customer	A better way to satify their needs Data Feedback	Information		Empowerment Ownership New knowlegde and safety for the future

Figure 29: Motivation matrix

The motivation matrix was a beneficial tool to discuss how to make each actor benefits from being a part of the new service idea. The motivation of the employer is limited, because the new service idea enables a dialogue directly between Danica Pension and its customer. And from this we would argue that the concept encourage a stronger relationship between Danica Pension and its customer. It also became clear that Danica Pension and its customer's motivation to be a part of the new service is stronger than for the counsellor. However the counsellor offers important expertise in the relationship with other actors, and it was therefore important reflected upon how they can achieve ownership of the new service e.g. during implementation to abate possible challenges.

The development of the motivation matrix helped us to understand what the different actors expected from each other and how it was possible to connect them through the system.

PROTOTYPING
& EVALUATION

In this chapter, we will present the prototyping that was conducted of the proposed service concept presented in the previous chapter. Secondly, we will outline how customers and counsellor from Danica Pension were involved to validate the service concept. With help of value proposition canvas and business model canvas, we will lastly discuss how it could be implemented and how Danica Pension could take ownership of the service concept.

PROTOTYPING
ẟ SERVICE DESIGN

As service designers, we prototyped with the aim of exploring and validating design solutions, and prototypes used in service design *"can generate a far deeper understanding of a service than is possible with written or visual descriptions"* (Stickdorn ẟ Schneider 2011, p. 192).

Prototyping can be done in various ways, but it can in general be defined as a simulation of a customer experience with representation of a future situation (ibid). Prototyping is often used in the development of physical designs, however techniques borrowed from film industries e.g. storytelling or roleplaying suggest how to prototype nonphysical experiences (Brown 2009).

We aspired to give form and life to the concept idea to learn about its strengths and weaknesses. It was therefore important for us not to create a high fidelity prototype for customers to feel more comfortable suggesting changes, as well as allowing our concept idea to be prototyped within the limited amount of time available to us.

Prototyping
In order to gain valuable insights and to evaluate our concept idea, we decided to prototype the essential thoughts behind the service concept. The prototype was created as a modular system inspired by a jigsaw puzzle with each piece fulfilling a function in the system (Biggs, Ryan ẟ Wiseman 2008). Each piece can be interchanged to accommodate customers' needs in order to tailor the solution, they find most appropriated. The critical elements of the prototype were not to show the digital platform and interface but to prototype and validate how to use a modular system to create and customise customer experience when using the concept. The prototype was therefore characterised by being functional partitioning into scalable, reusable modules.

The blue pieces represent the communication needs, tool, and channels. Each customer has their own individual needs and there is no single solution that can fit all of them. Therefore depending on the needs of the customers, customers can design in which way they want to interact with their pension company.

The orange pieces indicate customers' dreams. Each customer has a different opinion about how their future should look and therefore it was essential to change the way customers make decisions about their pensions. By letting customers choose between dreams instead of on investment and risk, we changed their focus from something less abstract to more tangible, making it easier for the customers to understand their pensions.
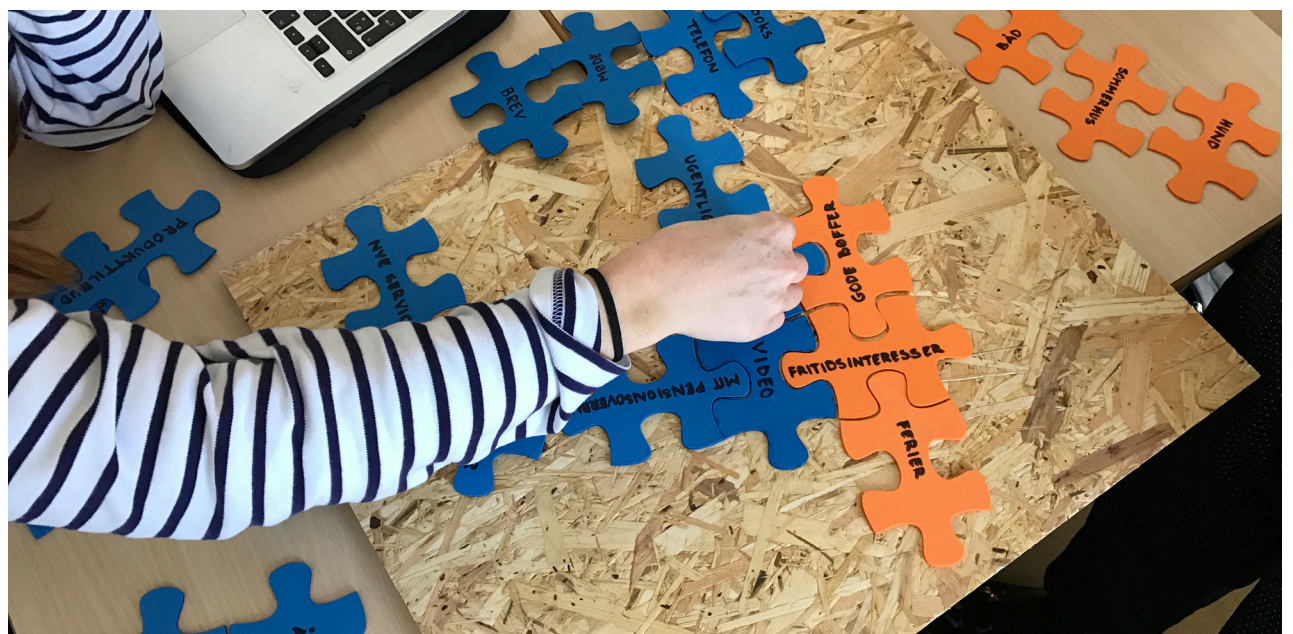
Figure 31: Prototyping

Figure 32-34: Validation with customers

VALIDATION
WITH CUSTOMERS

How?
The validation was conducted with customers of Danica Pension and users of other pension schemes. None of the participants had been interviewed previously thus their knowledge about our project were limited. However, we understood it as a valuable opportunity to get important feedback. The prototype was easy to transport, and the testing was therefore done in different situations e.g. over lunch.

We aimed to create an experience of customers constructing their own pension and communication, and we therefore encouraged the participants to interact with the prototype. We followed with questions so a fruitful discussion and evaluation could follow. Furthermore we wished to seize the opportunity to gain empathy once again for the people, we are designing for.

The validating were three hours, and six people participated.

Outcome
It was clear that the selected pain points found through our research were validated as there was consistency between the experiences. In regards of the concept idea, they responded positively and acknowledged the potential value that it could bring to construct your own pension scheme. However the participants were aware of the puzzle being a prototype and we therefore also discussed the idea as a part of a digital platform.

The participants discussed and evaluated the concept idea in smaller groups, while we made notes and asked questions to encourage the discussion. The orange puzzle pieces with dreams appeared to be needed and showed valuable potential to function as a boundary object to communicate about pension as well as expectation of the service provider. Furthermore it was pointed out that when constructing your own pension scheme, the service provider would also achieve data about you and could therefore provide a better experience.

Figure 35: Location of validation with a pension counsellor

VALIDATION
WITH PENSION COUNSELLOR

To design the new service concept, it is important that dreams can be translated into a pension scheme. Meaning that Danica Pension needs to create a pension scheme based on the qualitative values that customers provide. And it is important that the pension scheme which is created based on the qualitative value is understandable for customers. We therefore validated the prototype with a counsellor from Danica Pension.

How?
The validation was conducted with one pension counsellor from Danica Pension. We started by talking about his present practices: How he communicates with customers and how he guides and consultants them.
He was unknown to our project and had not been involved or interviewed previously. We therefore moved on by presenting our research process and the discovered pain points as a foundation for the prototype. Next, we presented the concept idea with help of the prototype. However compared to the validation with customers, we focused more on the orange puzzle pieces with dreams.
We had prepared a number of question to insure a fruitful discussion around the concept idea. Additionally the implementation was discussed; We wish to empathise and explore how internally resource and time demanding the new service concept would be.

Outcome
After the validation with the counsellor, it was clear for us that he is in contact with customers about their dreams. However, this contact happens relatively late in the customer's life. And there is a mismatch between which life the customer wants to live and their pension savings.
When providing a pension scheme, the counsellor can provide guidance based on the customer's dreams however he does not have a tool to help him. Thus it is time and resource demanding to work with the customer's dreams. Moreover, it is also hard for the counsellor to communicate if the economical situation do not accommodate the expectations for customers' retirement.
In general, it was his experience that the customers did not understand pension and have a hard time to navigate within it. It was pointed out that it as counsellor is easier to discuss and be understood when talking about more soft values e.g. a wish to keep the family summerhouse.
In regards to the concept idea, he responded positively and acknowledged the potential of building upon the existing digital platform. It was his experience that it did not help customers to achieve a better understanding, nor did it, support his job as counsellor.

OUTCOME

After validating our concept idea, we would argue that the service could facilitate an improved customer experience if implemented correctly. Furthermore, Danica Pension and the counsellors could also achieve possible goals.

By using the service concept and thereby going through an obligatory passage point (Star & Griesemer 1989), we believe based on the validation that counsellors and customers can avoid obstacles as illustrated below.

The concept idea as a boundary object
Discovered in our analysis, a missing boundary object was identified between the service provider and customers (ibid). A service con-

cept was created based on the discovered pain points and the ideation for possible solutions.

The concept idea could function as a boundary object as it is a mechanism of communication between the service provider and the customers (Smedlund & Eloranta 2014). The new concept operates with interpretive flexibility which provides a personalised value for each customer when they construct their own pension. Secondly, the service concept functions as means for the customers to understand and participate in their pension scheme.

Danica Pension   Counsellor   Customers

How to design a service experience that encourage a stronger relationship between Danica Pension and its customers

Obstacle
Long time consuming explanation and economical guidances.

Obstacle
Seveal misunderstandnings and years of doubt.

Help and information seeking.

Being the preferred pension company in Denmark

Supporting Danica Pension with smooth and productive procedures in their work

Living the expected retirement with forfilled dreams

Figure 36: An obligatory passage point

IMPLEMENTATION

Based on results from the prototyping and validation with external and internal actors, we considered it valuable to develop a suggestion for strategy containing how Danica Pension could continue with the insights and service concept from this project. Due to time limitation, it was not possible to create a high fidelity and digital functional prototype. Instead, we aimed to simplify the takeover of this project for Danica Pension.

- Better understanding = Improved performance
- Improved introduction to pension scheme
- Accessibility to help
- Ownership of future
- Release doubts

Service

- A digital dialogue tool

Gain Creators

Pain Relievers

- Eliminate misunderstandings by creating a common language
- Empower customers by creating transparency
- Gamified overview
- Customized communication based on needs

VALUE PROPOSITION

For Danica Pension to move towards implementation of the insights and service concept from our project, it is crucial that we create a clear understanding of how it could contribute to an enhanced customer experience. Therefore a Value Proposition Canvas (VPC) was made. The VPC makes it explicit how the service releases pains and creates gains. It is divided into the customer profile and the value map which eases the creation of a value proposition by facilitating it into more tangible parts.

We used the canvas to design and ideate the value proposition to clarify what resonates with customers. It is a tool that made it possible for us to visualise how the service will create value for customers. Meaning a visualisation of benefits that comes with the new service (Osterwalder, Pigneur, Bernarda, & Smith 2014). Additionally it is important that we can convey the added value in a simple and understanding way which is what we aspired with the VPC.

Economic disposal
- Dreams is affordable
- 'My pension understands my needs and they are there for me'
- Easy to learn

Gains

Pains

Customer Jobs

- Ensure safety now and in the future
- Stability
- Transparent understanding of pension

- Lack of overview
- Misunderstading of numbers
- Worries for the amount of saving
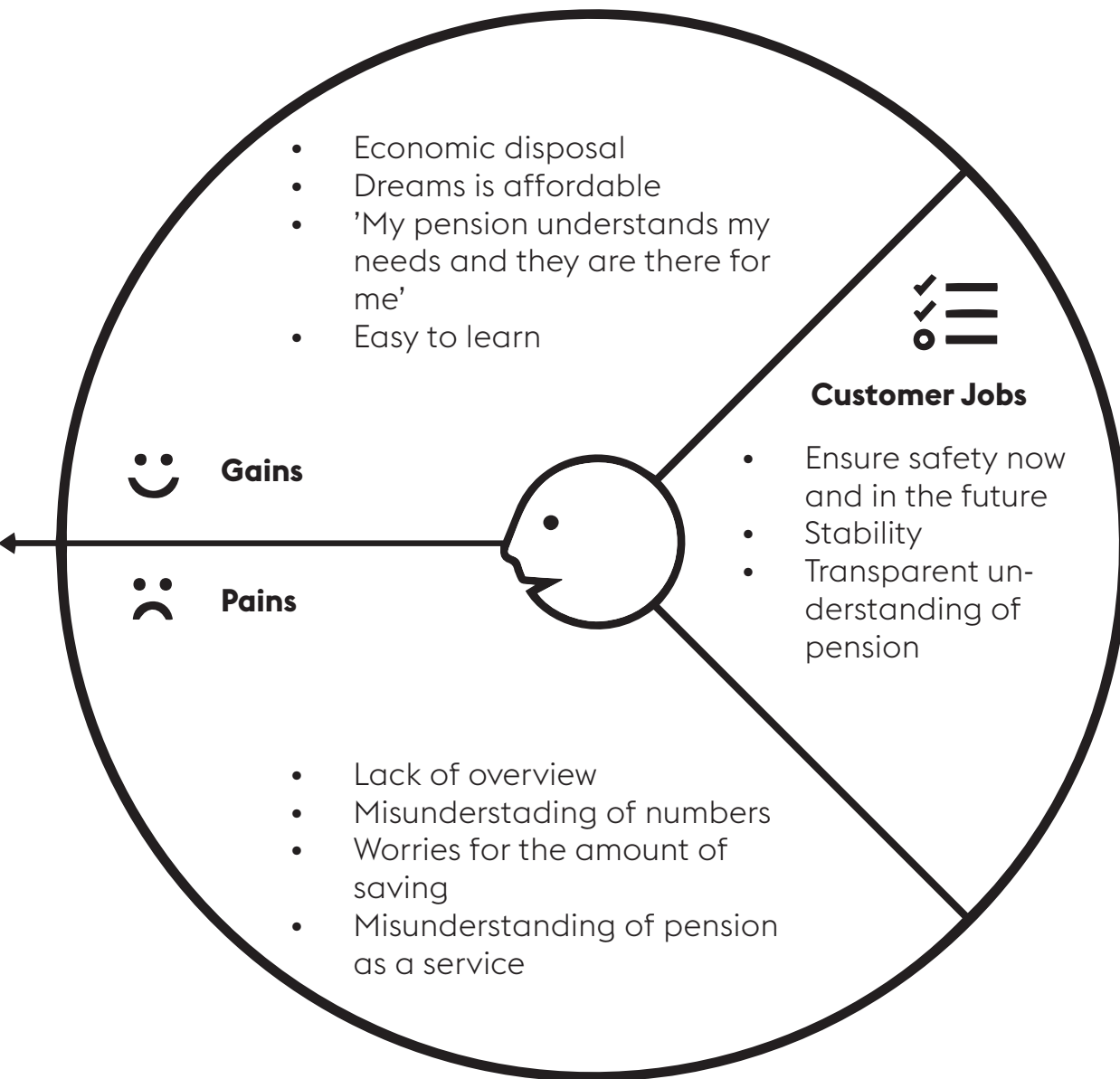- Misunderstanding of pension as a service

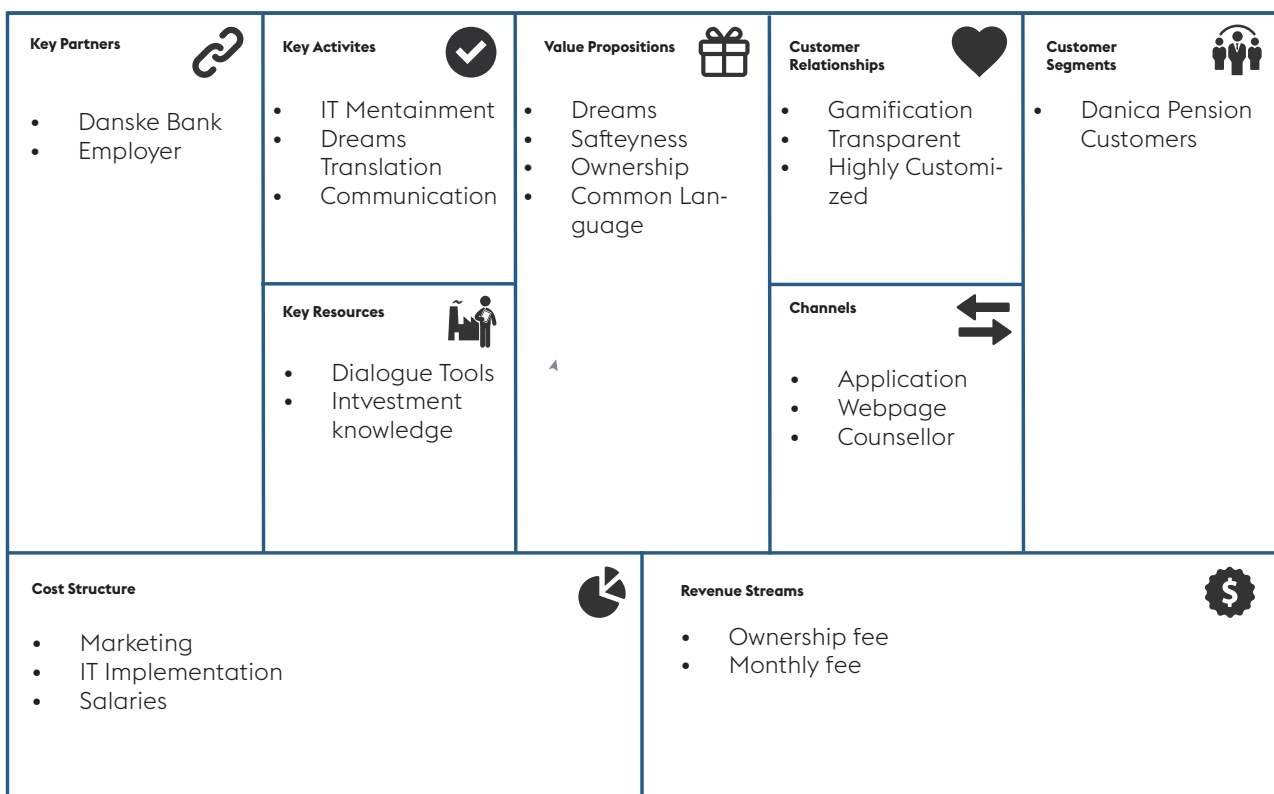*Figure 37: Value Proposition Canvas*

BUSINESS
MODEL

Additionally to the value proposition, if Danica Pension should achieve ownership of the new service concept, it is important that it is communicated an understandable strategy. The focus needs to be on the value when applying the new service as well as creating a common understanding of how the new service is a valuable tool to contribute to the customer experience. If this is not clear, the reason to disturb and interrupt the existing procedures is too resource demanding, and the new service's success rate is remarkably reduced. According the Alexander Osterwalder (2013), BMC as a tool can describe how an organization creates, delivers, and captures value in specific contexts.

Therefore a Business Model Canvas (BMC) was created to contribute and be a part of a service strategy.

The BMC is serving as a visualisation for creating a common language to be the foundation of a future business strategy and thereby provide Danica Pension with a common and customer-centred goal. Additionally, it is important that when reading the BMC an outside-in perspective is maintained by focusing on right side of the canvas.

Figure 38: Business Model Canvas

Key Partners

- Danske Bank
- Employer

Key Activites

- IT Mentainment
- Dreams Translation
- Communication

Key Resources

- Dialogue Tools
- Intvestment knowledge

Value Propositions

- Dreams
- Safteyness
- Ownership
- Common Language

Customer Relationships

- Gamification
- Transparent
- Highly Customized

Channels

- Application
- Webpage
- Counsellor

Customer Segments

- Danica Pension Customers

Cost Structure

- Marketing
- IT Implementation
- Salaries

Revenue Streams

- Ownership fee
- Monthly fee

Customer segments

Due to the ambition of improving the existing customer experience, the segment is the present customers in Danica Pension. Nonetheless, the new service is addressing future customers.

Value proposition

The service delivers the possibility for customers to take ownership of their dreams and pension. By providing a common language, customers have access to safety in the future and possible misunderstanding is eliminated.

Channels

The service will be provided through the existing app and website. There will also be created awareness of the change in procedures with the help of counsellors.

Customer relations

With gamification and customization, the service supports customer relations through digital self-service.

Key partners

The service is supported by its owner Danske Bank. The specific key partners will also depends on how the concept is delivered.

Key activities

For the service to operate, it is essential that the counsellors can translate a pension scheme based on the Dialogue Tool. And a key activity to ensure customer satisfaction is therefore communication and translation by the counsellor to customers.

Key resources

The knowledge of the counsellors is needed for the service to go online. As this knowledge will be the link between the dialogue tool and pension schemes.

Furthermore the IT department is also needed to ensure the functionality of the service.

Cost structure

The main cost for the service will be the implementation of the IT system, together with the salary of counsellors.

Revenue stream

Customers are paying a monthly and yearly fee for having their pension through Danica.

SUBJECTS
OF IMPLEMENTATION

To guide Danica Pension, subjects of imple- mentation was identified. Beforehand itera- tions with continuous adjustments needs to be done before a service is ready for imple- mentation, and we believes this to be highly relevant for Danica Pension.

The implementation should happen as a gradual change and the subjects elaborated below could function as guides to be used in the process of changing procedures and mindsets. These subjects were done in a fle- xible way, and not a part of a linear process, to create the possibility for Danica Pension to integrate the subjects in their existing working procedures and environment.

The subject is not to be consider as a linear process. And we are aware of that the below mentioned subjects are somewhat intertwined with each other however it is nonetheless im- portant to separated them to achieve a more concrete guide for implementation.

Involvement
When deciding to implement the new service element, it is important to involve decisi- on-makers and employees at Danica Pension. The employees need an overall understanding of the service as well as an understanding of their individual role in the service (Bechmann 2010).

Agile Development

Customers' input are continuously valuable to gain insights about how the service is experienced and perceived. Therefore it is important to evaluate even during implementation and processes of change (Stickdorn & Schneider 2011). Evaluation could be beneficial both when designing and planning how to proceed as well as when trying the service.

Service Details

As a next step, there is the need for specifying and detailing each individual aspect of the service concept. In order to implement the service, several departments and employees have influence on what is provided to the customers and also how it is provided (Rea-son, Løvlie & Flu 2016). It could therefore be beneficial to produce collaboratively when developing the service details.

IT development

To build upon the existing digital platform is a way to simplify the process of the development. However, Danske Bank Group has good experience with the use of beta versions. Meaning that they have previously tested and insured the functionality of a service offering by releasing a beta version e.g. their mobile bank app. A beta version can cover if the service concept is desirable and functional. Beta version can also be used to involve the employees so they can understand the new, internal procedures.

Figure 39: Illustration photo

PROJECT
CONCLUSION

During this case project, we set to investigate 'How to design a service experience that encourage a stronger relationship between Danica Pension and its customers by focusing on customer needs, pain points, and communication channels?'. Selected aspects of the relationship have been chosen to reduce the complexity of the scope: The focus has been on the dialogue of the relationship between Danica Pension and its customers.

Both internal and external experiences and expectations related to the relationship were identified as varied, which resulted in a inconsistent customer experience. Customers' lack of overview and safety towards the service issues the relationship with Danica Pension as well as the communication in between.

And yet, common language still pose a problem to better communicate pension goals and needs. Pension involves customers with various backgrounds, competencies, and perhaps languages, therefore elements of the service need to function as boundary objects to achieve more constructive interaction. In order to design a service experience that encourages a stronger relationship between Danica Pension and its customer, a common language is needed. Creating and implementing a communicational boundary object could democratize pension and increase transparency for customers.

Customers are not able to act within their pension scheme because Danica Pension do not provide a foundation for decisions. Without a clear communicated foundation for decisions, the service experience lacks transparency and therefore insecurity is gene-

rated which consequently it makes customers doubt themselves over the years. Internally, this imposed long time of explanation and economical guidances for counsellors.

By introducing the proposed service as a part of the existing self-service, the service experience would encourage a stronger relationship between Danica Pension and its customers. The proposed service allows customers to base their pension upon their dreams and to customise how and when they wish to communicate with Danica Pension. Leaving counsellors with the job of translating dreams into a pension scheme.

This would potentially eliminate doubts for customers and their future, as well as misunderstandings and miscommunication between customers and counsellors. Furthermore this would improve the customer experience and empower the customer additionally reduce the complexity and time spend at Danica Pension.

Providing customers with the proposed service, will give them an understandable overview they have not had before. If Danica Pension is able to and consistent in providing the proposed service, customers will experience a more transparent service which thereby will give them a foundation of their decisions. A consistent, transparent customer experience can be the foundation to build loyalty. Danica Pension have been the opportunity to build a consistent customer relationship and encourage loyalty.

CRITICAL
THOUGHTS

As the last part of the report, we will reflect upon our process and briefly discuss challenges and possibilities of working with service design in Danske Bank. Furthermore we will shortly reflect upon the applied methodological approach and the user involvement with the help of Liz Sanders' (2008) map as a framework for development.

PROCESS
REFLECTIONS

When looking back at the design process, we acknowledged the continuously need for structure and organisation during the process. However, we needed a lot of flexibility and agility to explore and perceive the problem and solution space. We therefore worked with limited deadlines to ensure that we did not push ourselves under the carpet.

During the previous semester projects, we used a great amount of tools with aim of learning. Yet in this process we prioritised and selected the tools based on quality rather than quantity. Meaning that the methods and tools were used when they could support the process in a valuable manner.

In order to learn about customers and their behavior, the process have been empathic by talking with customers and understanding their needs, pain points and behavior. We emphasized by including customers and the service provider as much as possible during the design phase; from early in the research phase to the prototype testing. Through the use of workshops and prototypes, we provided actors with opportunities for thinking freely and to spend time considering the future of their service. We encouraged them to reach out and see pension from an alternative view and remove the focus from a strong economic aspect to be about customers relation and dreams.

Despaired we have tried to involve customers frequently and as much as their and our time allowed, the involvement have been fragmented. Meaning that customers did not become co-creating partners in all part of our process. As mentioned before, validation of the service concept was conducted with six people. It would have been appropriate to have tested the prototype with the same customers we interviewed in the beginning of our process to see if their needs had been met and the pain points relieved.

Another interesting aspect would have been to ideate and test the prototype in collaboration with both customers and the service provider. Unfortunately has it not been possible to bring them together, and it therefore was important that we could act as the customers' voice to build a bridge between them and Danica Pension during the design phase.

Learning from failure
Regarding of the process, it could be valuable to consider how we could learn from failure (IDEO 2015). If building faster and cheaper prototypes with the aim of testing, there exists great possibility to learn from failure. Yet, this would have demanded great devotion from the involved actors and our limited accessibility did not allow us to follow this approach.

On the other hand, the intentions behind the approach have been incorporated during our different data collection and involvements of actors. An example is after our workshop, we reflected on the dynamics, tools and what might needed to be changed for our future work. We thereby both learned successes and failures of the process.

We experimented with various tools including ones that we had never used before e.g. 'How Might We..' (IDEO (2015). Consequently, we did not know in advance how the different tools would work; this learning process was valuable because we achieved new experiences which could be helpful later in our professional life.

SERVICE DESIGN
IN DANSKE BANK

During our process, we gained new perspectives of service design's potentials and benefits. We experienced interest in innovation and design e.g. among the participants in the workshop. Yet, we also have experienced challenges because not all departments acknowledged the value of becoming more centred around their customers. Although this challenge was present, we still see great potential for Danske Bank to use a service design approach. Service Design has the strength to bring perspectives from different groups of people to identify issue and new possible solutions. But it can only be done if the company has the right people to facilitate service design mindset and how to work with it. If service design is not anchored within the right places of an organisation, the likelihood of success will be considerably reduced (Bechmann 2010).

Our vision was to create awareness about the effects and provide tools on how to enhance the present service to the relevant department in Danica Pension. We have aimed to provide a common language to be used when working with the external needs and pain points.
Our process was communicated with the use of visualisations such as emotional map and customer journey. And we have involved the employees from different departments e.g. workshop 1 and 2. Through the communicati-

on and involvement, we have tried to introduce how to work with service design and the mindset behind.
It was clear that our project put a new light on current practices and when in contact with us, the employees started to consider the necessarily of becoming more customer-oriented. However, it is still unsure for us if they are able to take ownership to work further with this mindset. We have consider if we as service designers have been able to facilitate interactions and interdisciplinary meetings across departments so a more customer-orientated mindset will continue. Additionally we have delivered tools for the departments to work with a customer-orientated mindset. We believe that these considerations refers to the overall questions of what do we as service designers actually deliver to help a business or organisation.
In this project, we have delivered a presentation focusing on process and we will provide with an overview and user guide to the tools that we have used (See appentix 5). These deliverables were chosen based on our vision, because we would argue that by delivering tools and insights into our process, we established basis for a common language to be used when working with the external needs and pain points. And thereby prepare Danica Pension to work further with the service concept, findings, and mindset.

Playful Trigger
Love Letters

Design + Emotion

E

Prototype
A Modular System

**User-Centered
Design**

Participato
Design

unsellor

Interview
Internal & External actors

Contexual
Inquiry

Bridging
Workshop 1

De
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sability
esting

Lead-User
Innovation

Figure 40: Evolving map of design practic and design research

nan Factors

rgonomics

METHODOLOGY
REFLECTIONS

Based on Tim Brown's theory of design (2009) and Stefan Moritz' research (2005) on service design, four principles (human, collaborate, visualize, build) has served as a frame for this project. We have investigated the customers' experience, pain points and needs (human) with the use of selected qualitative service design methods and tools such as interviewing to included the relevant actors in the process (collaborate). This created a basis for an analysis where pain point and challenges in the customer experience were illustrated (visualize). Furthermore to explore the solution space of the discovered pain points, we communicated to get feedback (visualize) and we facilitated workshops to ideate and prototype solutions (Build).

Liz Sanders (2008) has explained that a variety of research approaches is needed to address and structure different phases along in a design development process. To illustrate the variety of approaches, Sanders has constructed a map as a framework for development.

The map has helped us to position our process and tools within the complex field of design involving users in different ways. Throughout our process, we aimed to consider people as the true experts of their experiences, and we thereby considered it valuable to design with people and have attempted to actively involve the relevant people to meet their needs. This is in accordance with a participatory mindset thus the right side of the map (Sanders 2008). This mindset manifested itself more and less in parts of our process.
We have tried to position the different tools and processes that have been used in our process. The aim was to reflect upon our mindset and relationship to the involved actors. We would argue that in the choices of tools, methods and activities in the process have influenced the methodological approach and mindset (ibid). With the map, it was therefore valuable reflections to recognise how these choices have constructed the process.

For the full map, please see appendix 4.

LIST OF FIGURES

Figure 5
Brown, T. & Katz, B. (2009). Change By Design. New York: Harper Business

Figure 7
Klaar, J. (2015). How to Have Your Cake and Eat it Too - An Introduction to Service Design. Amsterdam: BIS Publishers B.V.

Figure 9
Morelli, N., & Tollestrup, C. (2007). New Representation Techniques for Designing in a Systemic Perspective. In Design Inquiries, Nordes 07 Conference

Figure 11
Klaar, J. (2015). How to Have Your Cake and Eat it Too - An Introduction to Service Design. Amsterdam: BIS Publishers B.V.

Figure 12
Better Services by Design (2017). Emotional Mapping. National Institute for Health Research. Available at http://www.bsbd.org.uk/cards/emotional-mapping/ (Accessed 21 April 2017)

Figure 29
Service Design Tools. (2016). Motivation Matrix. Available at http://www.servicedesigntools.org/tools/20 (Accessed: 27 April 2017)

Figure 36
Star, S. L. & Griesemer, J. R. (1989) Institutional Ecology, 'Translations' and Boundary Objects: Amateurs and Professionals in Berkeley's Museum of Vertebrate Zoology. 1907-39. JSTOR. Social Studies of Science, Vol. 19, issue 3, pp. 387-420.

Figure 37
Osterwalder, A., Pigneur, Y., Bernarda, G., and Smith, A. (2014). Value Proposition Design: How to Create Products and Services Customers Want. New Jersey: John Wiley & Sons.

Figure 38
Osterwalder, A., & Pigneur, Y. (2013). Business Model Generation: A Handbook for Visionaries, Game Changers, and Challengers. New Jersey: John Wiley & Sons.

Figure 40
Sanders, L. (2008). An Evolving Map of Design Practice and Design Research. I: Interactions Magazine - Designing games: why and how. Vol 15 nr. 6. ACM.

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APPENDIX

APPENDIX 1
INTERVIEW LIST

Customer (External)

1
Interviewee: Danica customer
Location: Privat home
Date: 03.14.17

2
Interviewee: Danica customer
Location: Privat home
Date: 03.15.17

3
Interviewee: Danica customer
Location: Privat home
Date: 03.15.17

4
Interviewee: Danica customers
Location: Danske Bank Bagsværd
Date: 03.15.17

5
Interviewee: New Danica customers
Location: Work place
Date: 03.22.17

6
Interviewee: Danica customers
Location: Aalborg University Copenhagen
Date: 03.22.17
Note: No audio due to technical error.

Internal

1
Interviewee: Two employees at Danske Bank Customer Journey Center of Excellence (Group Process Development)
Subject: Future cooperations
Location: Hello Group Islandsbrygge
Date: 02.13.17

2
Interviewee: One employee at Danske Bank Customer Journey Center of Excellence (Group Process Development) & one employee at Danica Pension Leeds & Communication
Subject: Customer interview and methodology
Location: Danske Bank Lessø Parks Allé
Date: 03.02.17

3
Interviewee: Danica Pension CoLab
Subject: Current producers
Location: Danske Bank Lessø Parks Allé
Date: 03.15.17

4
Interviewee: One employee at Danske Bank Customer Journey Center of Excellence (Group Process Development) &
Danica Pension CoLab
Subject: Development of workshops
Location: Danske Bank Lessø Parks Allé
Date: 04.04.17

Internal Workshop

WORKSHOP I
Subject: Experience Vision: Getting to know the customer & Understanding the problem space
Participants: 6 internal and 2 external actors
Location: Danske Bank Lessø Parks Allé
Date: 04.04.17

WORKSHOP II
Subject: Ideation & Co-creation of design scenarios
Participants: 11 internal and 1 external actors
Location: Skuespilhuset
Date: 04.06.17

Validation

Participants: 6 external actors
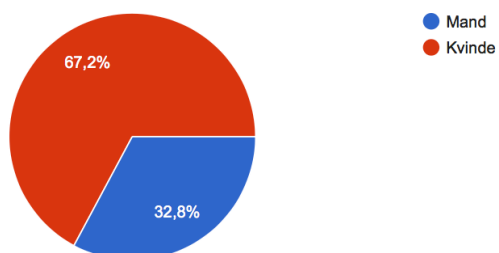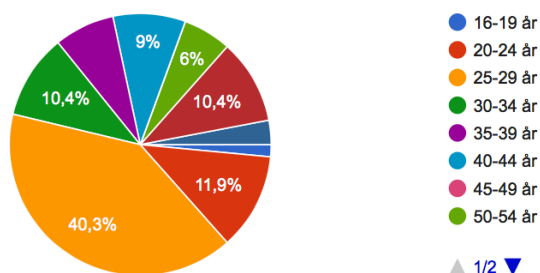Location: Aalborg University, Copenhagen
Date: 04.26.17

Cards

BEKYMRING

BEGEJSTRING

APPENDIX 2
SURVEY STATISTICS

Køn
67 svar

- Mand
- Kvinde

67,2%

32,8%

Alder
67 svar

- 16-19 år
- 20-24 år
- 25-29 år
- 30-34 år
- 35-39 år
- 40-44 år
- 45-49 år
- 50-54 år

△ 1/2 ▼

9%
6%
10,4%
10,4%
11,9%
40,3%

Har du bank og pension samme sted?
66 svar

- Ja
- Nej

86,4%

13,6%
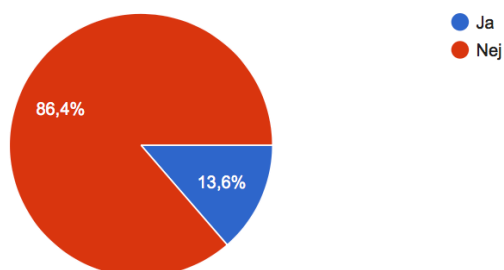
Nuværende pension

67 svar

Kategori	Antal
Danica	9 (13,4 %)
PFA	26 (38,8 %)
Nordea Liv	3 (4,5 %)
Pension Danmark	9 (13,4 %)
SEP	4 (6 %)
Scandia	2 (3 %)
ALM Brand Liv…	0 (0 %)
AP Pension	0 (0 %)
Forca	0 (0 %)
Medlems Pension	2 (3 %)
Sampension	4 (6 %)
Topdanmark Liv	2 (3 %)
PKA	2 (3 %)
INGEN PENSION	2 (3 %)
Ved det ikke	8 (11,9 %)
Andet	10 (14,9 %)
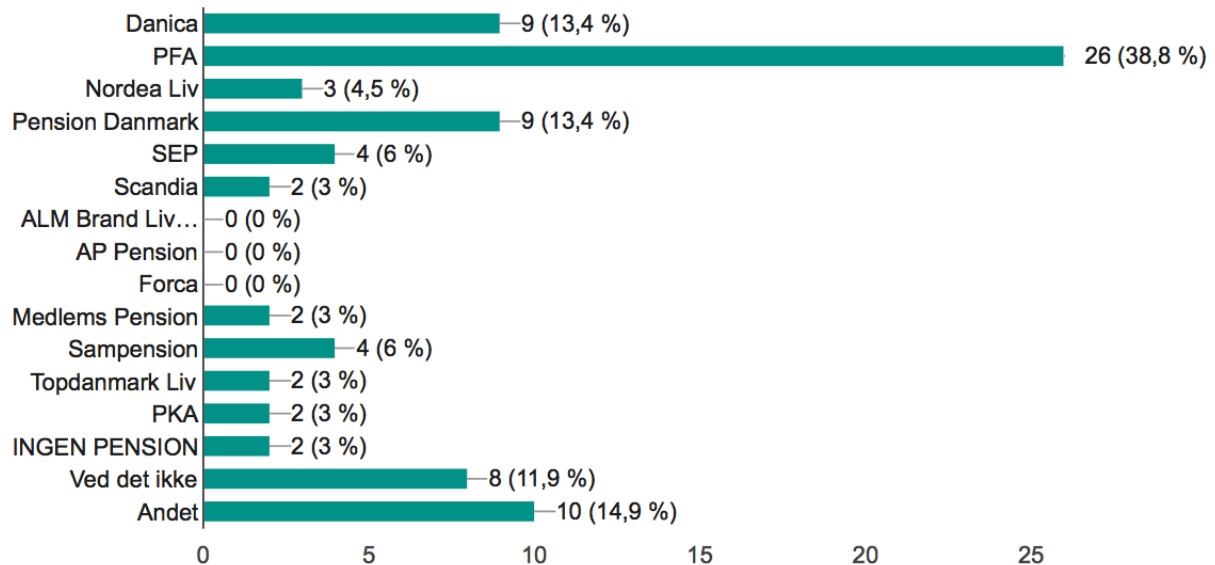
Hvad prioriterer du højt hos din pensionsordning? (Flere svarmuligheder)

63 svar

Kategori	Antal
Forsikringer	15 (23,8 %)
Højt afkast	34 (54 %)
Priser & gebyr	31 (49,2 %)
Personlig råd…	20 (31,7 %)
Digitale hjæl…	10 (15,9 %)
Samling af b…	3 (4,8 %)
Andet	5 (7,9 %)
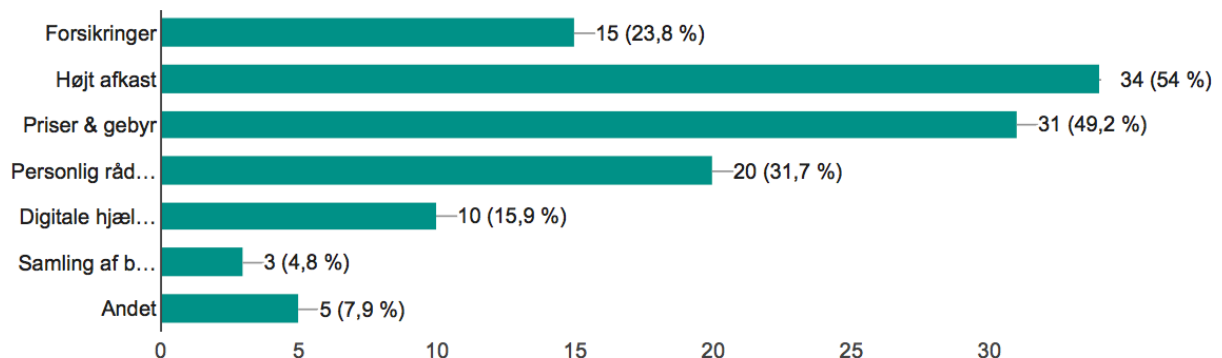
"Når jeg skal forholde mig til min pension, mangler jeg et grundlag for mine beslutninger"

67 svar

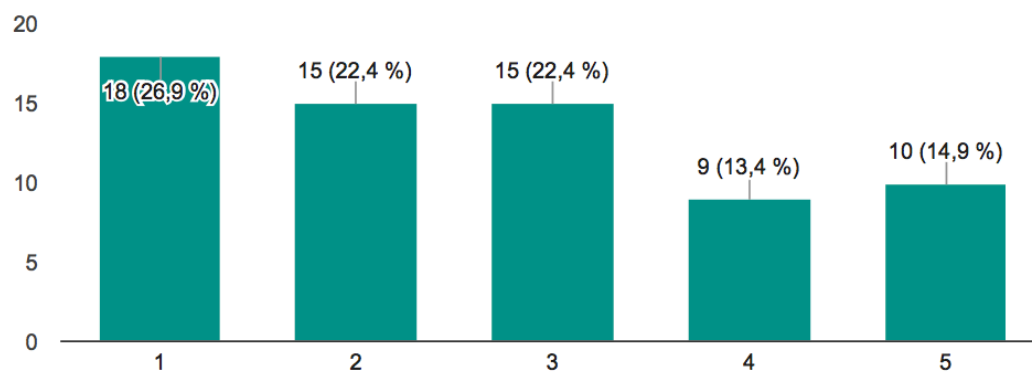| Skala	Antal
1	7 (10,4 %)
2	7 (10,4 %)
3	10 (14,9 %)
4	12 (17,9 %)
5	17 (25,4 %)
6	14 (20,9 %)
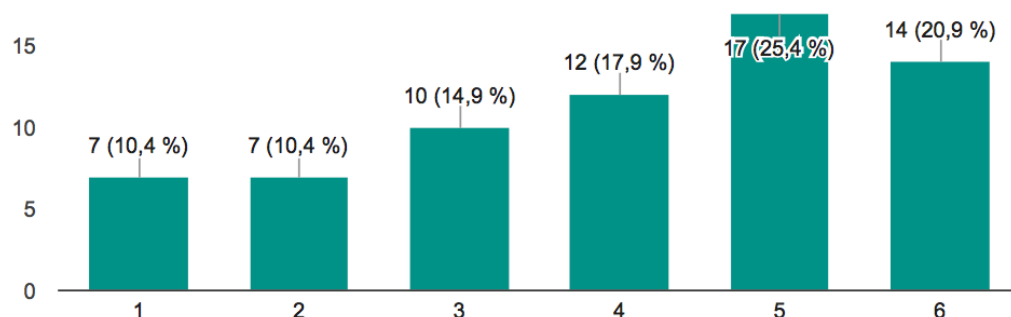
"Jeg forventer, at alt er i orden med min pensionsordning, hvis de ikke kontakter mig"
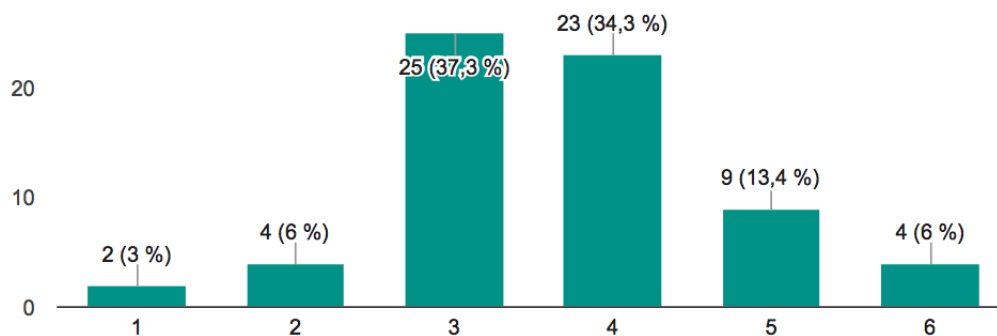
67 svar
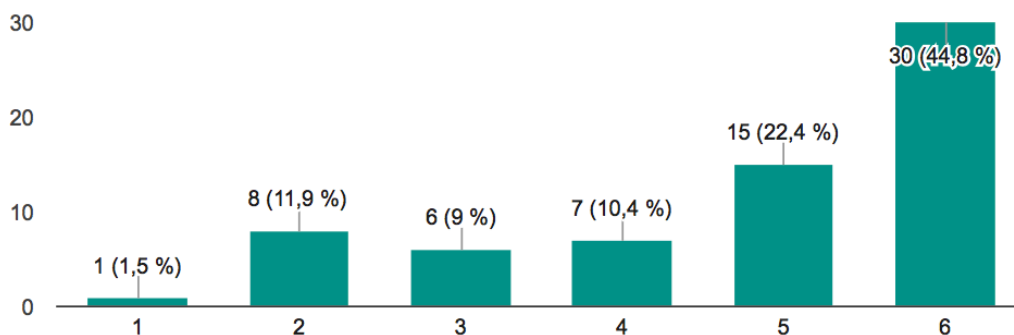
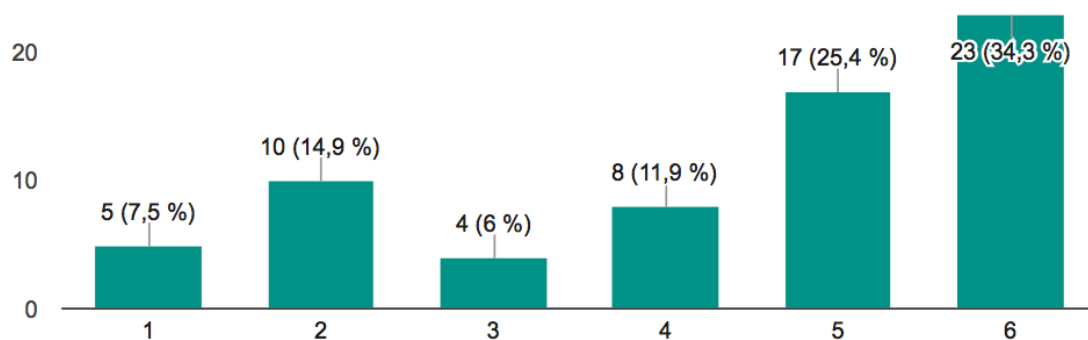## "Jeg har et tydeligt overblik over min pension"

67 svar

"Jeg føler, at min pensionsordning varetager mine økonomiske interesser"
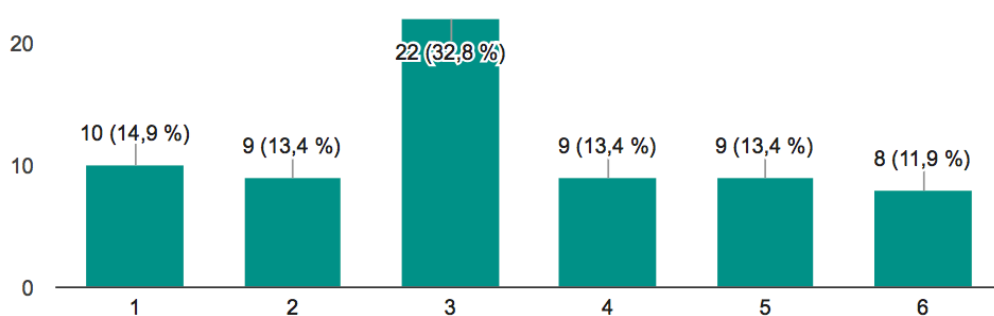
67 svar

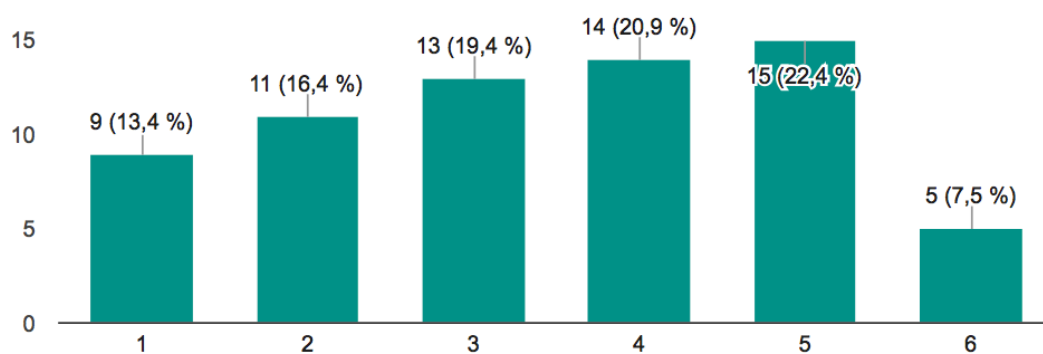## "Jeg føler, at jeg burde forholde mig mere til min pensionsordning"

67 svar

"Jeg føler, at min kommunikation med min pensionsordning er tilstrækkelig"
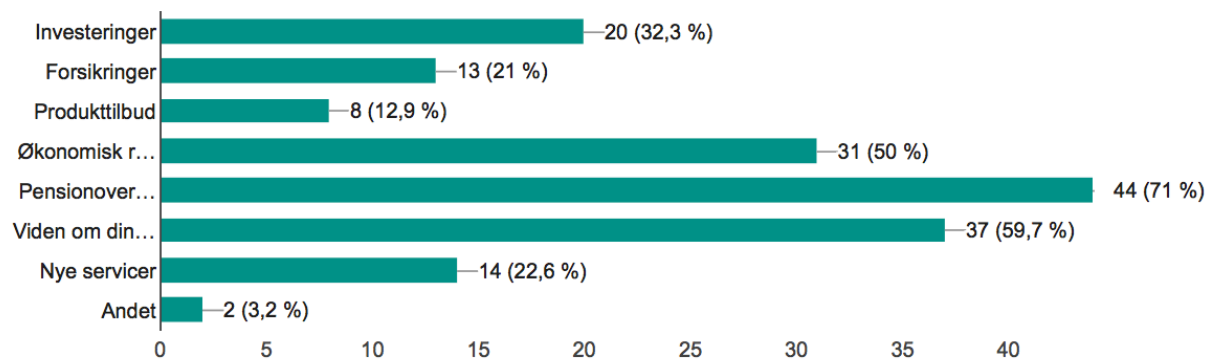
67 svar

"Jeg ville foretrække, at min pensionsordning kontaktede mig mere"
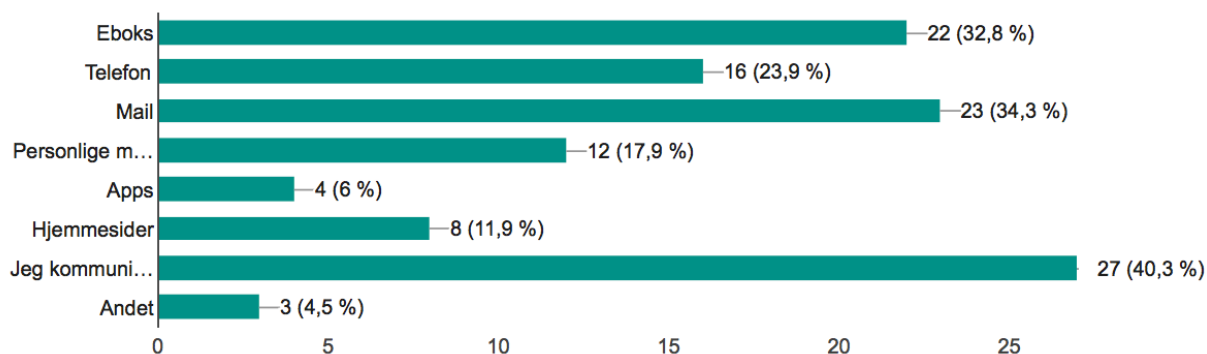
67 svar

I hvilke situationer ønsker du kontakt med din pensionsordning?

62 svar

Kategori	Antal
Investeringer	20 (32,3 %)
Forsikringer	13 (21 %)
Produkttilbud	8 (12,9 %)
Økonomisk r…	31 (50 %)
Pensionover…	44 (71 %)
Viden om din…	37 (59,7 %)
Nye servicer	14 (22,6 %)
Andet	2 (3,2 %)

Hvordan kommunikerer du med din pensionsordning? (Flere valgmuligheder)

67 svar

Kategori	Antal
Eboks	22 (32,8 %)
Telefon	16 (23,9 %)
Mail	23 (34,3 %)
Personlige m…	12 (17,9 %)
Apps	4 (6 %)
Hjemmesider	8 (11,9 %)
Jeg kommuni…	27 (40,3 %)
Andet	3 (4,5 %)

Hvordan ville du foretrække at kommunikere med din pensionsordning? (Flere valgmuligheder)

67 svar

Kategori	Antal
Eboks	29 (43,3 %)
Telefon	27 (40,3 %)
Mail	38 (56,7 %)
Personlige m…	23 (34,3 %)
Apps	10 (14,9 %)
Hjemmesider	9 (13,4 %)
Jeg ønsker ik…	5 (7,5 %)
Andet	2 (3 %)

96
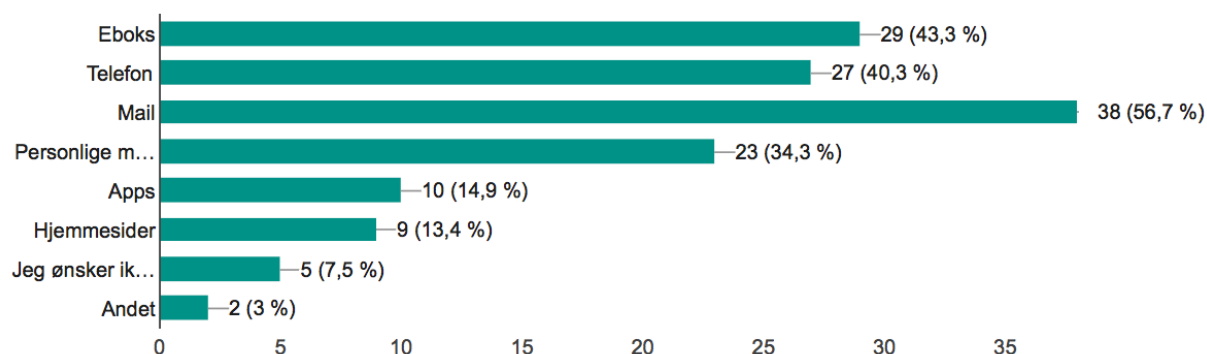
APPENDIX 3
WORKSHOP MATERIAL

Workshop 1

Beskriv
Problemet

Hvad

Hvorfor

Success

Frygt

Outcome

Love letter - Template

Kære Danica Pension

Jeg ville elske, hvis du ville være min livspartner, men jeg kan ikke til holde alt dit _____

_____

Hvis vi overhovedet skal opbygge noget sammen, er det mindste du kan gøre at _____

_____

Jeg elsker dig stadig for din

_____

_____ og din

_____

_____

Kærlig Hilsen _____

Kære Danica Pension

Jeg ville elske, hvis du ville være min livspartner, men jeg kan ikke til holde alt dit evl og mangledne interesse for hver jeg er.

Hvis vi overhovedet skal opbygge noget sammen, er det mindste du kan gøre at kontakte mig klart, relevant og proaktivt

Jeg elsker dig stadig for din faglige og etiske høje kvalitet **og din** store ambition om at blive en super partner for mig resten af mit liv.

Kærlig Hilsen Mia

Kære Danica Pension

Jeg ville elske, hvis du ville være min livspartner, men jeg kan ikke til holde alt din UFORSTÅELIGE BREVE - DU FÅR MIG TIL AT VIRKE DUM

Hvis vi overhovedet skal opbygge noget sammen, er det mindste du kan gøre at RINGE TIL MIG ENGANG IMELLEM, EL. SKRIVE SÅ JEG KAN FORSTÅ DET - SKRIV DANSK...
Jeg elsker dig stadig for din DU ER KLOG, OG JEG TROR (VED IKKE) AT DU ER MEGA DYGTIG og dine KOMPETENCER VIL GØRE AT MIT LIV NÅR JEG BLIVER GAMMEL, BLIVER MEGA GODT

Kærlig Hilsen KUNDE ....

Kære Danica Pension

Jeg ville elske, hvis du ville være min livspartner, men jeg kan ikke til holde alt dit ~~Nedladende~~ kedelige snak og du ikke forholder dig til, hvad jeg har brug for.

Hvis vi overhovedet skal opbygge noget sammen, er det mindste du kan gøre at give mig noget igen, vise at jeg er noget værd og give mig modspil!

Jeg elsker dig stadig for din realistiske tilgang til livet - du er nok mere realistisk om fremtiden end mig og din evne til at forholde dig til økonomien imellem os

Kærlig Hilsen den der gerne vil dig noget mere.

102

Kære Danica Pension

Jeg ville elske, hvis du ville være min livspartner, men jeg kan ikke til holde alt dit _"Pensionskommukition som jeg ikke forstå_

Hvis vi overhovedet skal opbygge noget sammen, er det mindste du kan gøre at _tale og skrive et sprog jeg forstå_

Jeg elsker dig stadig for din _e hya tiltes som pensionstjek_ og din _evne til at skabe gode afkast siden sidste år_

Kærlig Hilsen _Knuden_

Kære Danica Pension

Jeg ville elske, hvis du ville være
min livspartner, men jeg kan
ikke til holde alt dit _BEHOV FOR_
AT TALE OM TING JEG IKKE
FORSTÅR.
Hvis vi overhovedet skal
opbygge noget sammen, er det
mindste du kan gøre at _LET_
AT ELSKE DIG MERE

Jeg elsker dig stadig for din
EVNE TIL AT GØRE MIG
TRYG og din
~~TITEL~~

Kærlig Hilsen _____

Kære ~~Danica Pension~~

Jeg ville elske, hvis du ville være min livspartner, men jeg kan ikke til holde alt dit _sikkerhedssnak_

og fravær af samtidssind

Hvis vi overhovedet skal opbygge noget sammen, er det mindste du kan gøre at _respektere_

at jeg ikke har styr på min økonomi

Jeg elsker dig stadig for din

Sikkerhed, stabilitet, seriøsitet

_____ **og din**

fremtidig vilje til at gøre

det rigtige

Kærlig Hilsen _____

Kære ~~Danica Pension~~ DANSKE BANK

Jeg ville elske, hvis du ville være min livspartner, men jeg kan ikke til holde alt dit ~~STADIG~~ EGOISTISKE PLADER UD, DU SIGER DU VIL MIG MEN EGENTLIG VIRKER DET ~~IKKE~~ **Hvis vi overhovedet skal** ~~SOM OM DET HAND-~~ ~~TIL DIG SELV.~~ **opbygge noget sammen, er det mindste du kan gøre at** VÆRE ~~ÆRLIG~~ OMKRING DINE INTENTIONER

Jeg elsker dig stadig for din STABILITET OG TRYGHED DU GIVER MIG **og din** ~~AF~~ EVNEN TIL FINDE PÅ NYE FEDE TING.

Kærlig Hilsen DANNY.

Kære Danica Pension

Jeg ville elske, hvis du ville være min livspartner, men jeg kan ikke til holde alt dit _salgs gejl_

Hvis vi overhovedet skal opbygge noget sammen, er det mindste du kan gøre at _være bedre end min nuværende Partner_

Jeg elsker dig stadig for din _opmærksomhed_ og din _hjælpsomhed_

Kærlig Hilsen _____

How might we...

HOW MIGHT WE...

GØRE PENSION & BANK
TIL DIN ALLIEREDE
LIVSPARTNER

What if....?

WHAT IF..

IDEEN SKULLE
VÆRE RIGTIG
BILLIG

WHAT IF..

DET IKKE SKULLE
VÆRE EN APP

Roles

JEG ER .. **EN NY HUSEJER**	*JEG ER ..* **EN 65-ÅRIG PENSIONIST**
JEG ER .. **EN 20-ÅRIG TØMRER**	*JEG ER ..* **EN GLAD FAMILIEFAR**

FOKUS PÅ **LÅN**	**FOKUS PÅ** **TRYGHED**
FOKUS PÅ **STØRRE OVERBLIK**	**FOKUS PÅ** **OPSPARING**

JEG ER ..

EN NYUDDANNET AKADEMIKER

JEG ER ..

EN DANSKE BANK MEDARBEJDER

JEG ER ..

EN GRAVID SPELTMOR

JEG ER ..

EN 45-ÅRIG SELVSTÆNDIG

FOKUS PÅ

HØJT AFKAST

FOKUS PÅ

GLADE KUNDER

FOKUS PÅ

BØRNENES SIKKERHED

FOKUS PÅ

MEDARBEDJERSIKRING

JEG ER ..

EN JOBSØGENDE

JEG ER ..

NYUDDANNET SYGEPLEJERSKE

JEG ER ..

EN 32ÅRIG LANGTIDSSYGEMELDT

JEG ER ..

STUDERENDE

FOKUS PÅ

SIKKERHED

FOKUS PÅ

GODE VILKÅR

FOKUS PÅ

SUNDHEDSFORSIKRINGER

FOKUS PÅ

FORSTÅELSE AF PENSION

Crazy 8

CRAZY8

20.000,– DP takes care of rest Årlig	Tøyghed uv 9000 / mde
Livstidsudsening —'.—'	Radikal frivillighed. OOO
Par	Væk med aksiomerne
Abb.	

Prioritisation

IMPLEMENTERING

INDVIRKNING

NEMT

HØJ

SVÆRT

LAV

Storyboard
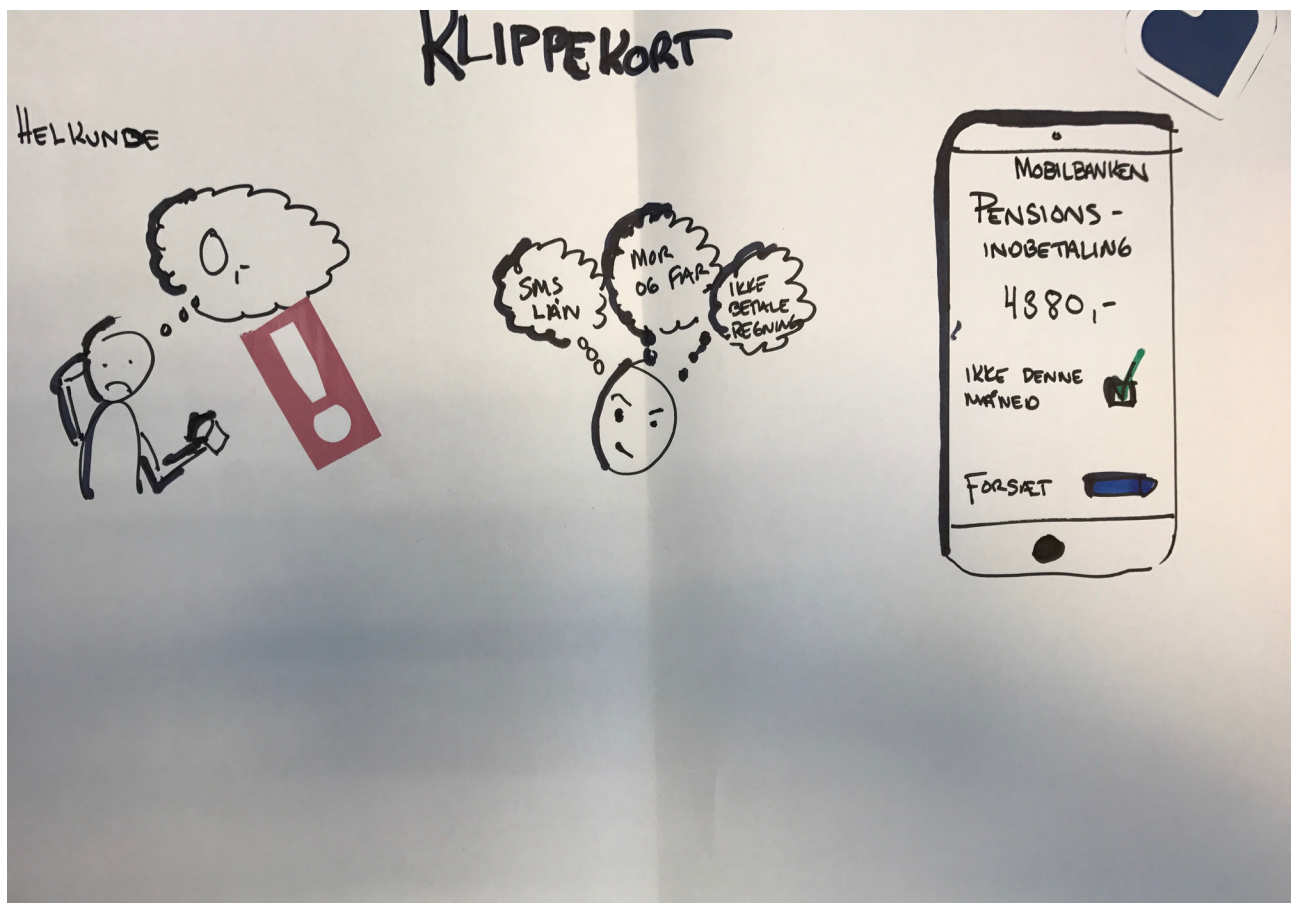
Concept development

Din tryghed på abonnement

Beskriv løsningen

Ved få enkelte informationer får bliver kunden nemt
adgang til køb af abonnement til sikring og
tryghed til sig selv / familien
Samlet og overskueligt.

Hvad er interaktionen med kunden?

Net/ app baseret
- Kunden skal nemt kunne
tage beslutning. Det
får rammerne

Hvad er det nye?

- Ikke produktorienteret
(minus fors. /pensionsprod.)
en løsning.
- Kan være en samlet
familie løsning
-

Hvor nemt er det at realisere?

Her og nu   års tid   langt ude i fremtiden
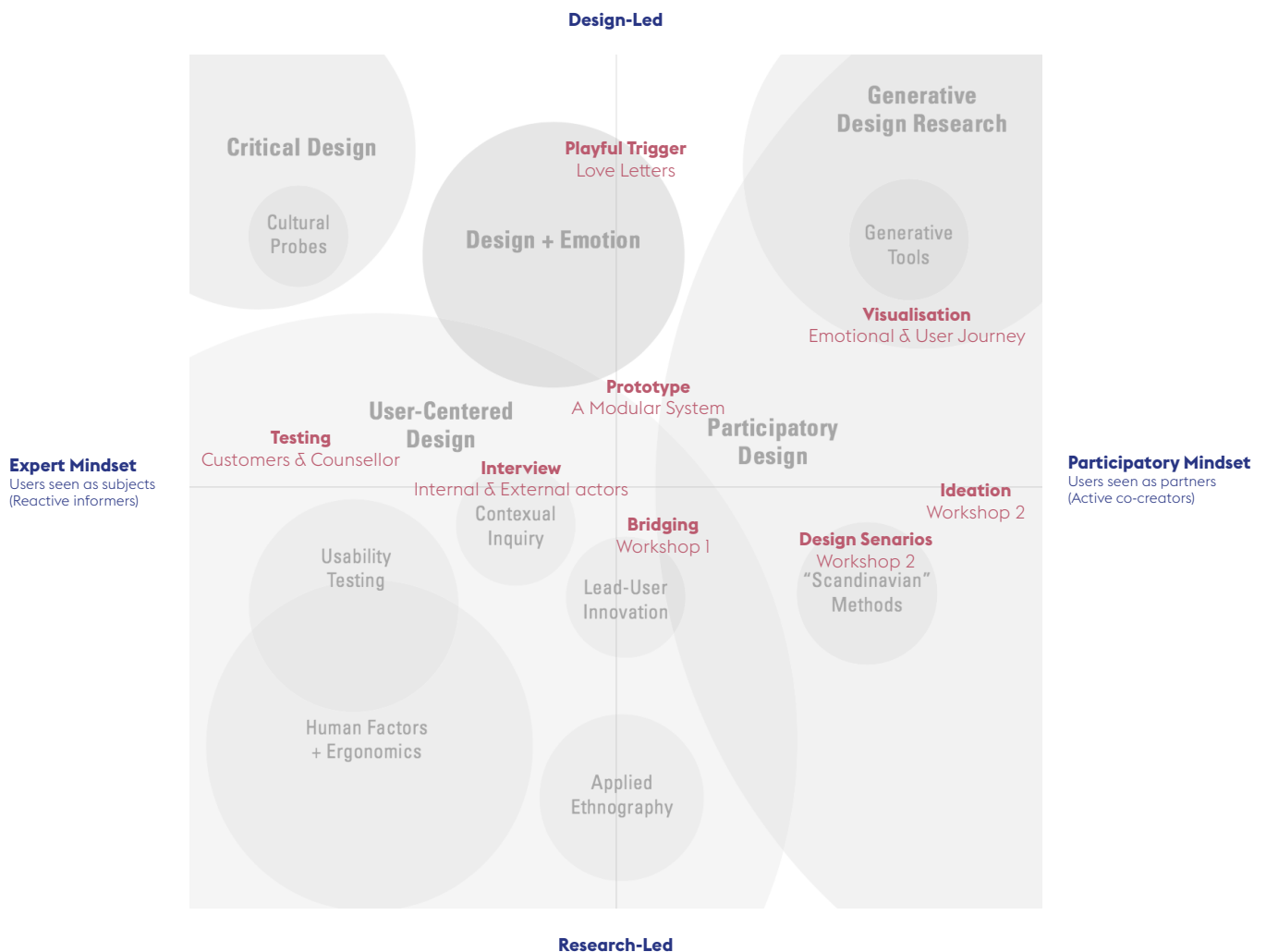
Hvem skal involveres i projektgruppen?

Business dev. fra begge side
produkt dev., Jura, IT

Hvad er projektets vigtige milepæle?

· skabe idéprototype
· produktudvikling
· Kunde tests
. prælancering

APPENDIX 4
REFLECTION MAP

Design-Led

Critical Design

Cultural Probes

Playful Trigger
Love Letters

Design + Emotion

Generative Design Research

Generative Tools

Visualisation
Emotional & User Journey

Prototype
A Modular System

User-Centered Design

Testing
Customers & Counsellor

Interview
Internal & External actors

Contexual Inquiry

Participatory Design

Ideation
Workshop 2

Bridging
Workshop 1

Lead-User Innovation

Design Senarios
Workshop 2
"Scandinavian" Methods

Expert Mindset
Users seen as subjects
(Reactive informers)

Participatory Mindset
Users seen as partners
(Active co-creators)

Usability Testing

Human Factors + Ergonomics

Applied Ethnography

Research-Led

APPENDIX 5
TOOL KIT

WARM UP

> **Kære** _____
>
> **Jeg ville elske, hvis du ville være min livspartner, men jeg kan ikke til holde alt dit** _____
> _____
>
> **Hvis vi overhovedet skal opbygge noget sammen, er det mindste du kan gøre at** _____
> _____
>
> **Jeg elsker dig stadig for din**
> _____
> _____ **og din**
> _____
> _____
>
>
> **Kærlig Hilsen** _____

Describe
The Problem

DEFINE

Beskriv
Problemet

Hvad

Hvorfor

Success

Frygt

Concern
Excitement 👍

DEFINE

CONCERN

EXCITEMENT

IDEATION

HOW MIGHT WE...

_____

_____

_____

_____

**'EXAMPLE'
HOW MIGHT WE...**

**GØRE PENSION & BANK
TIL DIN ALLIEREDE
LIVSPARTNER**

What
If...

IDEATION

WHAT IF...

_____

_____

_____

_____

'EXAMPLE'
WHAT IF...

IDEEN SKULLE VÆRE
RIGTIG BILLIG

IDEATION

JEG ER ..	*FOKUS PÅ ..*
'EXAMPLE' *JEG ER ..* **EN JOBSØGENDE**	*'EXAMPLE'* *FOKUS PÅ ..* **HØJT AFKAST**

Storyboard

CONCEPTUALISATION

STORYBOARD

Workshop
Stickers
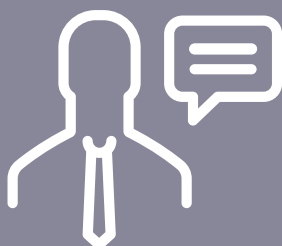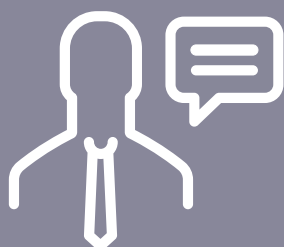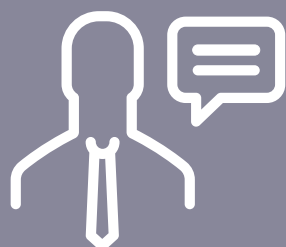
Workshop
Stickers

Workshop
Stickers

Workshop
Stickers

Workshop
Stickers

PRODUCT
REPORT

Service Design to Understand Pension
- A Case Study in Danica Pension

Master Thesis by Patrick Johansen
& Freja Enggård Chirstiansen

AALBORG UNIVERSITY
DENMARK

Title: Service Design to Understand Pension - A Case Study in Danica Pension

Semester: 10th
Project Period: Feb 2017 - Juni 2017

Collaboration with an Organisation:
Danske Bank A/S

Place of the Organisation:
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Copies: 1
Pages: 26
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Freja Enggård Christiansen   Patrick Johansen
Study no. 20125579   Study no. 20125880

ABSTRACT

Written in collaboration with Danica Pension and Danske Bank, this thesis provides an explorative research on how to apply the theoretical thinking behind service design in the dialogue between Danica Pension and its customers. The research revolves around a case of service development with the focus of the relationship between Danica Pension and its customers.

The thesis is conducted during the spring of 2017 as the final project in the Master of Service Systems Design Program at Aalborg University in Copenhagen.

With the use of qualitative methods, the project explores existing dialogues and service offerings by Danica Pension. In combination with discussions of the term 'boundary object' presented by Susan Leigh Star (1989), customers insights provide the foundation for development of a transparent service experience.

In order to design a service experience that encourages a stronger relationship between Danica Pension and its customer, elements of the service need to function as boundary objects to achieve more constructive interaction. With the involvement of Danica Pension employees, a final service concept was developed. The service solution is a digital platform mainly providing customers with the possibility to construct their own pension, priorities and communication needs.

The service aims to translate pension into customers' dreams about in their future when they retire; Creating communicational boundary object to increase transparency for customers. Furthermore this would improve the customer experience and empower the customer additionally reduce the complexity and time spend at Danica Pension.

READING
GUIDE

This thesis consists of two parts: A process report and a product report. In the process report, the research, analysis, and exploring of a solution is found, while the proposed service and strategy for next steps is presented in the product report.

This product report is aimed at Danica Pension and Danske Bank to hand over the important results of the analysis and the service concept. However we also aimed to provide tools and elements for reflects e.g. 'Next steps' for future projects in relation to service design and customer involvement.

Lists of illustrations as well as references is found at the end of the report.

TABLE
OF CONTENTS

PROJECT
BACKGROUND

This master thesis has been conducted and written in collaboration with Danica Pension which is part of the Danske Bank Group. The project has been done under internal supervision by project manager at the department of Group Process Development, Danny Plambæk.

The background of the project is that Danica Pension earlier did a research in Norway which ended in great business opportunities. However, they were unsuccessful in implementing the insights and changes of practice in Danish context. And therefore Danica Pension wish to do a new research in Denmark.

The aim has been to discover and analyse customers' needs and pain points to explore solutions to improve the relationship between the service and its customers. However, instead of focusing at all parts of the relationship and to reduce the complexity of the scope, the focus of this project has been on the dialogue of the relationship between Danica Pension and its customers. A dialogue can be physical or digital.

A consistent, transparent customer experience can be the foundation to build loyalty. By focusing on how Danica Pension communicates, and how this affects the customer experience, they have the opportunity to build a consistent customer relationship to encourage loyalty. And thereby new business opportunities could be created e.g. between Danica Pension and Danske Bank Personal Banking.

PROJECT
APPROACH

Service design thinking as new interdisciplinary, integrative approach was applied in this project to structure, improve and/or innovate possible gaps when providing a service (Moritz 2005). In order to uncover and discover aspect for improvement, qualitative methods were used to investigate customers' needs and pain points.

In order to bring this above-mentioned theoretical thinking into the process, four principles were developed to structure and guide the process which can be found below.
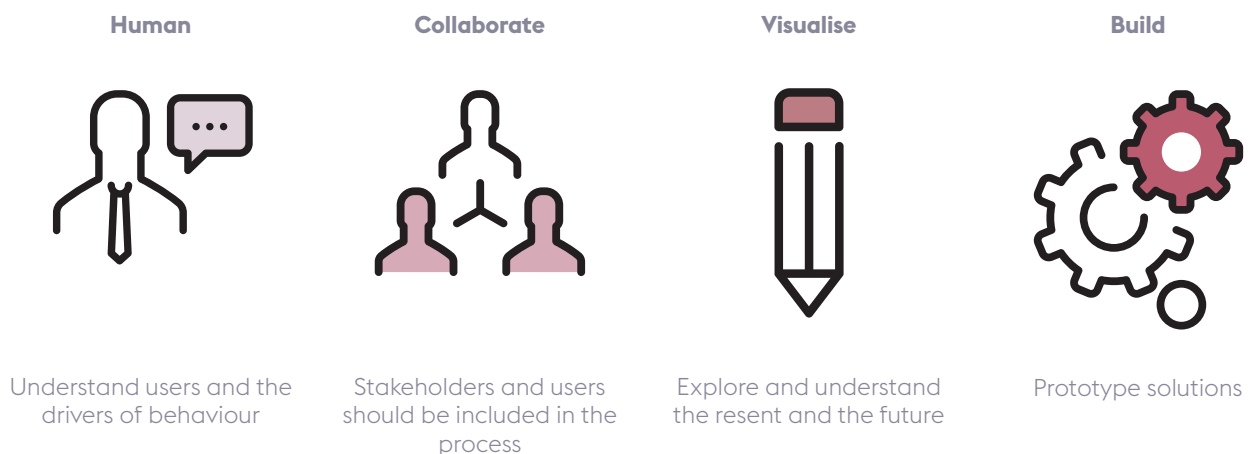In this project, the aim have been to design, plan and organize the relationship between

Danica Pension and its customers and we thereby hoped to improve the quality of the service. The following suggestions for change in the service offerings are based on qualitative data collection with internal and external actors as well as a qualitative analysis and use of visual maps. To some extent relevant actors have been involved in the design process to reach these suggestions for change.
In the following, the main findings will be presented. However, a more detailed description for the process, tools, and analysis can be found in the Process Report.

Figure I: Working Principles

Four principles

Human	**Collaborate**	**Visualise**	**Build**
Understand users and the drivers of behaviour	Stakeholders and users should be included in the process	Explore and understand the resent and the future	Prototype solutions

+

"I feel I should care more"

"All these pensions systems, how does it work?!"

"I'm worried about my pension because I'm still a student and didn't pay much into the pension system yet"

2

"I want to grow old knowing that I benefit from the work I'm doing right now. I need more knowledge"

"I know I will regret in the future that I didn't take care of my pension in my age"

÷

PAIN POINT

The following pain points were identified as a result of the initial analysis and qualitative data collection. They are intertwined with each other, and a connections between them were identified. However, it is still important to have the pain point separate in order to understand the whole picture of the service.

1. Introduction
There is no communicated standard for what information is given to new or potential customers. This especially hurts young customers. A consequence can be that customers do not feel guidance and transparency from the service, which can create a barrier for Danica Pension later when they attempt to maintain the customer relationship.

2. Foundation for decisions
Customers are missing a foundation for their pension decisions. Danica Pension does not provide a foundation; this creates a disconnect in the communication. For customers,

pension is about saving for their future and for their future dreams. The numbers that Danica Pension provides do not help them understand whether their future dreams will be possible and whether or not they have saved enough money. The lack of understandable communication generates an insecurity that consequently makes customers doubt themselves.

3. Insufficient overview
Due to the lack of knowledge, customers are challenged and unable to get a complete overview. Danica Pension does not provide the tools for customers to understand and process their pension in life changing stages. There have been communication challenges that have resulted in internal challenges with added work for Danica Pension. This is primarily due to the fact that pension customers in general are not eager to spend enough time to review their personal pension situation.
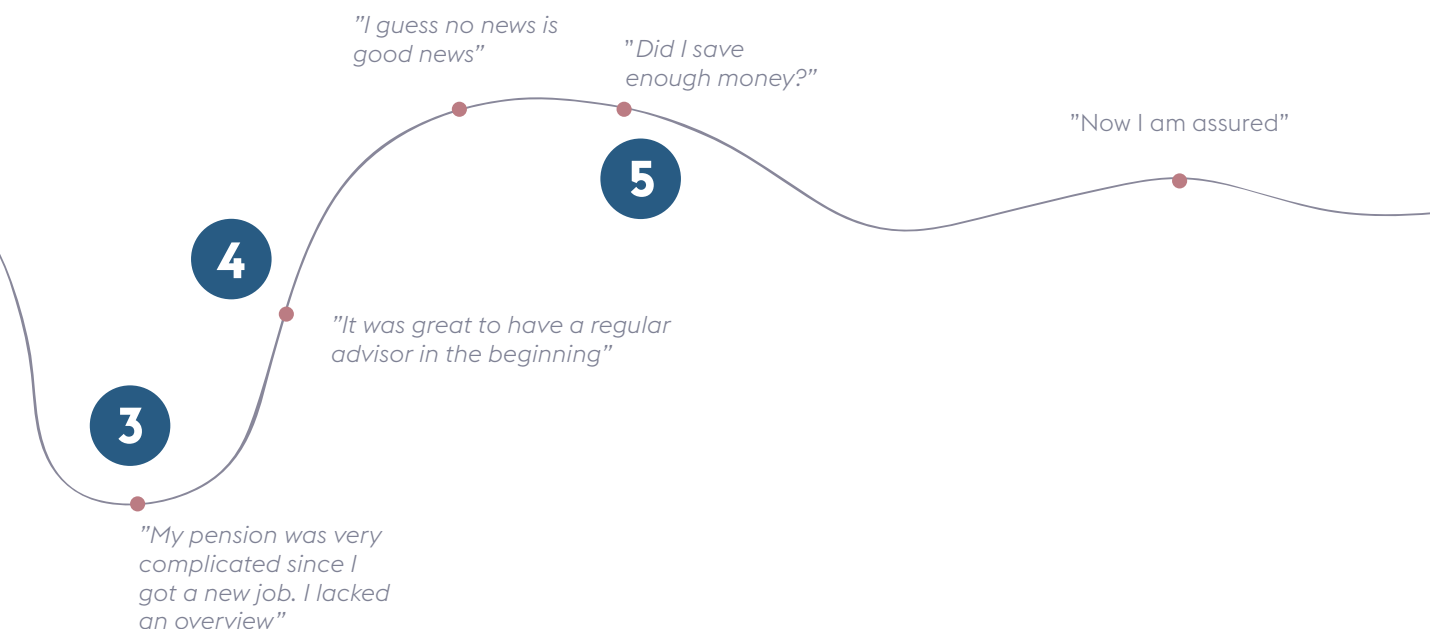
"I guess no news is good news"

"Did I save enough money?"

"Now I am assured"

4

5

3

"It was great to have a regular advisor in the beginning"

"My pension was very complicated since I got a new job. I lacked an overview"

Figure 2: An illustration af customers' different emotional stages in relation to pension

4. New pension

The journey of changing pension schemes and becoming a part of Danica Pension is complicated. Customers are not welcomed by a regular advisor and they are only in contact with Danica Pension if their employer invites a pension advisor to the workplace. This results in a disconnect between customers and Danica Pension. An inconsistent first experience may affect customers' relationships negatively in the long run. When customers become a part of Danica Pension, there are great opportunities to establish relationships.

5. Safety

A consequence of the lack of knowledge about pension among customers often leads to feelings of doubt and insecurity about the future. Doubts present themselves, especially as customers begin to reach retirement age, making the pension evermore relevant. This generates confusion and insecurity for customers; feeling which are hard to oblige.
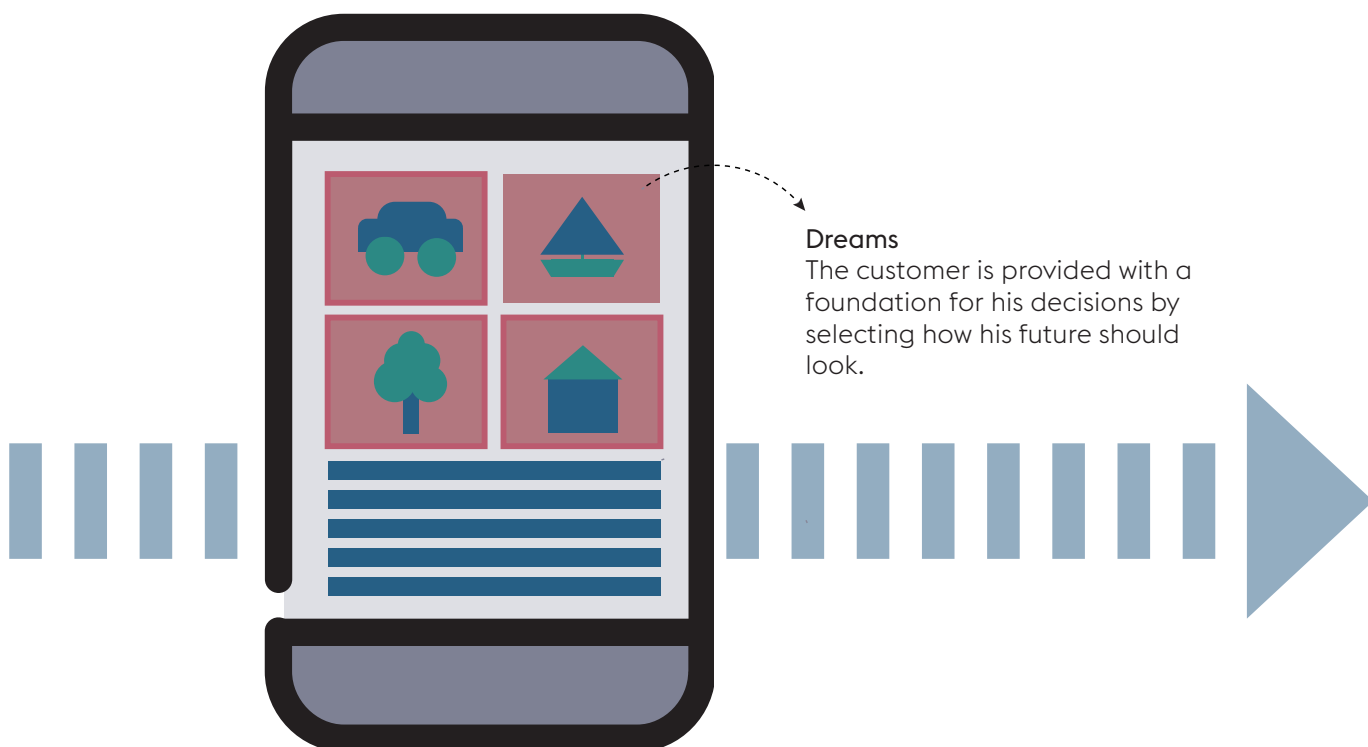
Possible connections:
Pain point 1 and 3
A critical introduction without the necessary knowledge given affects customers' relationship to and empowerment within pension later on.

Pain point 2 and 5
Without a clear communicated foundation for decisions, insecurity is generated and consequently it makes customers doubt themselves over the years.

Dreams
The customer is provided with a foundation for his decisions by selecting how his future should look.

SERVICE CONCEPT

The service is a digital B2C platform mainly providing customers with the possibility to construct their own pension, priorities and communication needs. By building upon Danica Pension's existing digital platform, customers log in as usually and thereby gain access to a dialogue tool which will help them to clarify how their pension scheme should be. The platform provides customers with online predefined forms that allows them to enter and decide what they dream about in their future when they retire.

The counsellor can with the help of the service concept provide guidance based on customers' dreams. By creating and implementing a communicational dialogue tool through the service, it could democratise pension and increase transparency for the customer. It would potentially eliminate doubts, misunderstandings, and miscommunication when providing a pension scheme. Furthermore this would improve the customer experience and empower the customer additionally reduce the complexity and time spend at Danica Pension.

Guidance
Based on the customer's use of the digital platform, the counsellor can give guidance and create a clear pension scheme, there will help the cutsomer to reach his dreams

Figure 3: Service concept

STORYBOARD

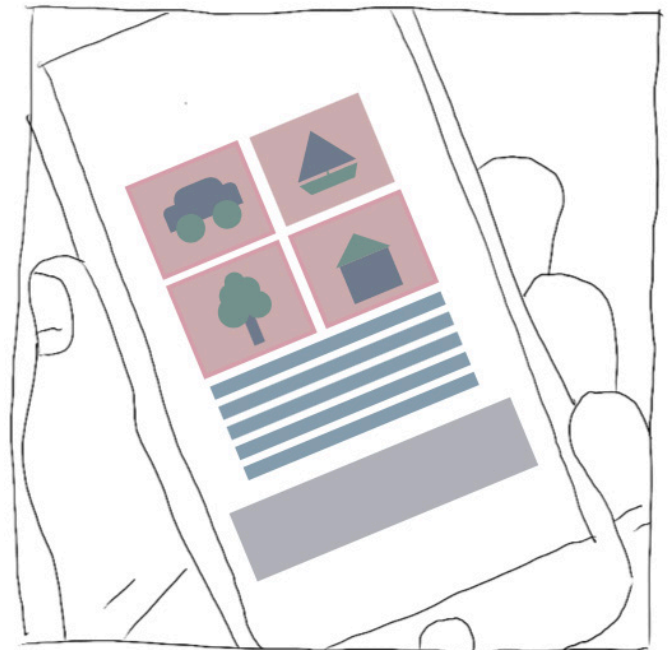The service experience: A hypothetical implementation of the new service concept.

Figure 4: Storyboard

1

David has been paying into his pension
for some years, but it all go automatically
through his work and he has no overview or
understanding about his pension

2

David knows that Danica Pension has an
app where you have the opportunity to
design your own pension in a easy and
understandable way.

3

After downloading the app, he now has
the possibility to choose how his retirement
should look. This is done by choosing
between dreams instead of economic
conditions

4

After David finished his retirement dreams,
the counsellor Charlotte get a messeages.
It is now her job to find out if David need
to change his pension savings so he can
reach his dreams

5

The counsellor Charlotte can see that there are very few changes needed before David can reach his dreams. She prepares the last details for a new pension agreement and calls David
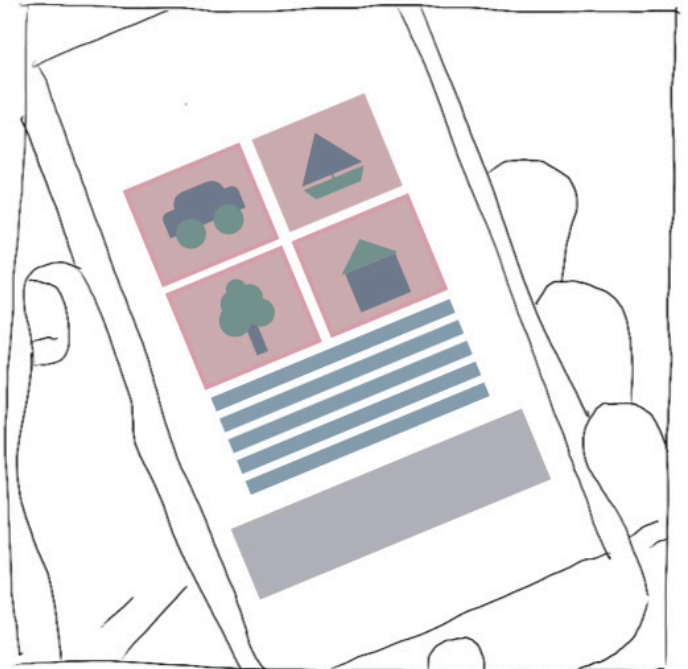
6

David receives a call from Charlotte. He says yes to the new pension agreement and he can already now follow how far he is from reaching his dreams when he retiring during the app.

7

20 years later, David and Sarah are thinking about their future. When retiring, they dream of biking across the United States, so they are reconsidering their pension.

8

With the help of Danica Pension's app, David has full ascess to his pension overview from everywhere. David and Sarah can in the app reevaluated their pension and waiting for the cousellor to concact them.
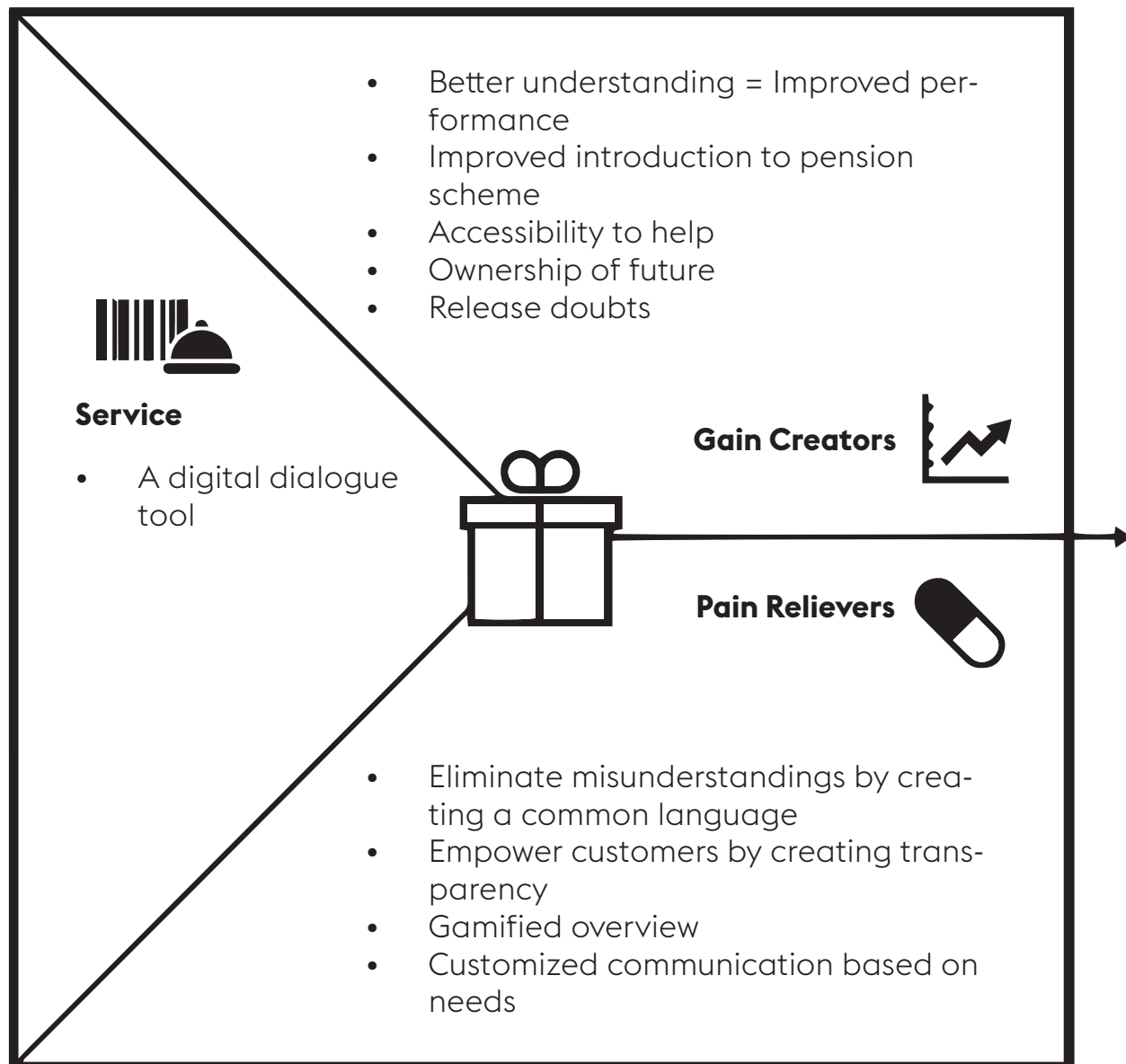
Figure 5: Illustration photo

IMPLEMENTATION
STRATEGY

A suggestion for strategy has been developed as a framework for how to continue and adapt the proposed new service concept of customer relationship and communication. The aim of the strategy is to support, ease, and facilitate how to takeover of this project.

The suggestion for strategy is split into: A value proposition, a business model, and next steps to consider functioning as guides when changing procedures and/or further development process working with the service concept.

- Better understanding = Improved performance
- Improved introduction to pension scheme
- Accessibility to help
- Ownership of future
- Release doubts

Service

- A digital dialogue tool

Gain Creators

Pain Relievers

- Eliminate misunderstandings by creating a common language
- Empower customers by creating transparency
- Gamified overview
- Customized communication based on needs

VALUE PROPOSITION

When considering to move towards implementation of the service concept, it is crucial to clarify how it could contribute to an enhanced customer experience. Therefore a Value Proposition Canvas (VPC) was made. The VPC makes it explicit how the service releases pains and creates gains.

It is a tool that made it possible to visualise how the service will create value for customers. Meaning a visualisation of benefits that comes with the new service (Osterwalder, Pigneur, Bernarda, & Smith 2015).
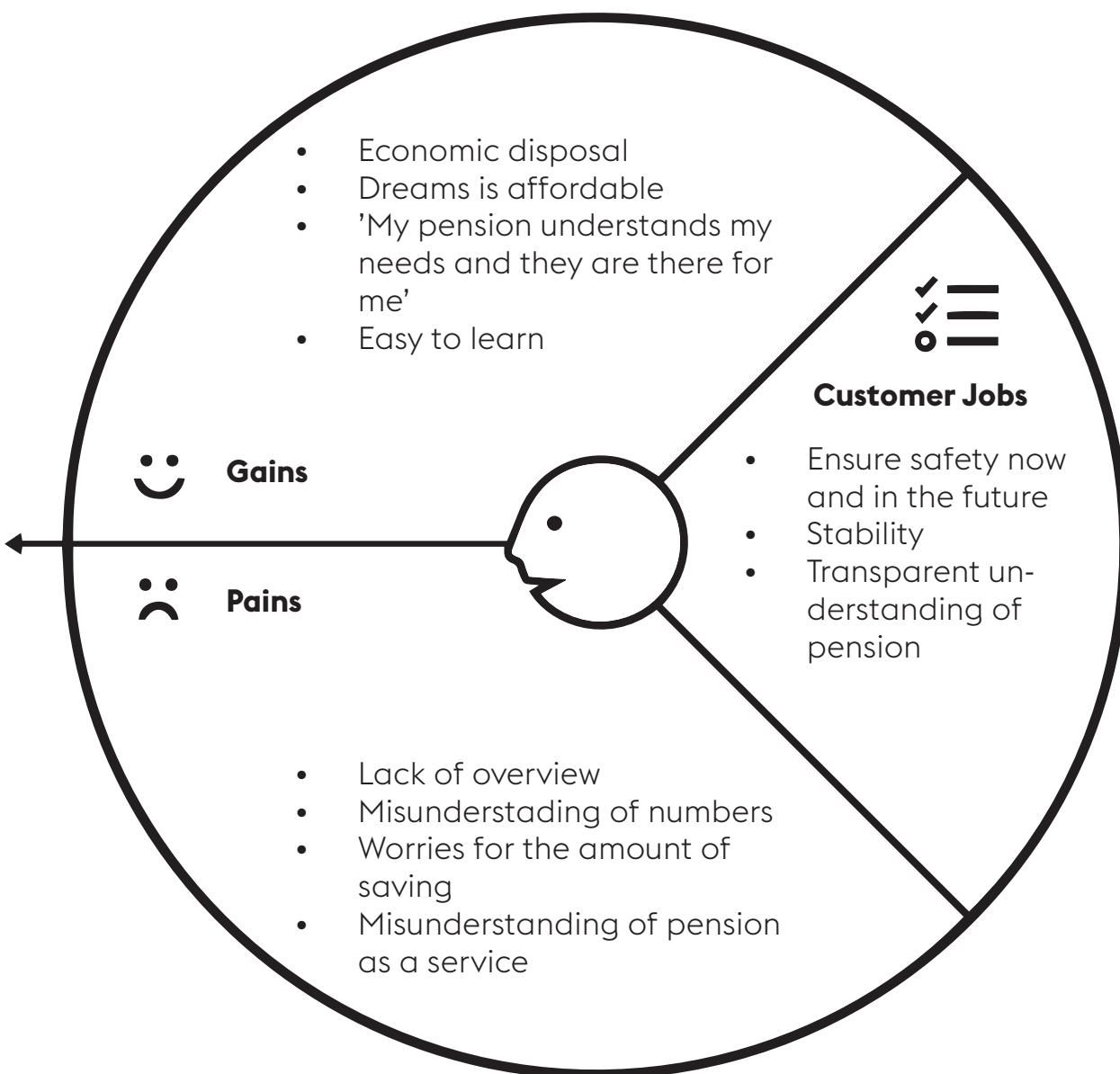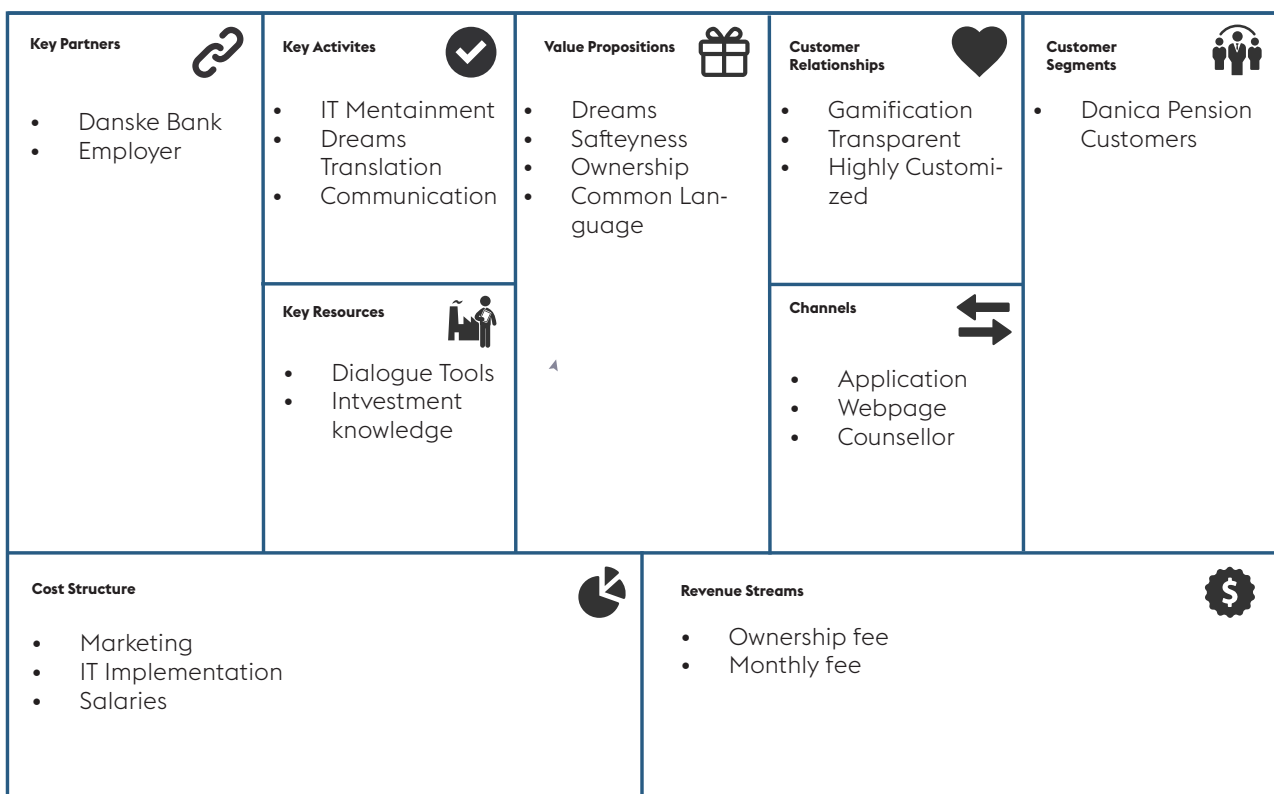
- Economic disposal
- Dreams is affordable
- 'My pension understands my needs and they are there for me'
- Easy to learn

Gains

Pains

Customer Jobs

- Ensure safety now and in the future
- Stability
- Transparent understanding of pension

- Lack of overview
- Misunderstading of numbers
- Worries for the amount of saving
- Misunderstanding of pension as a service

Figure 6: Value Proposition Canvas

Figure 7: Business Model Canvas

Key Partners	Key Activites	Value Propositions	Customer Relationships	Customer Segments
• Danske Bank • Employer	• IT Mentainment • Dreams Translation • Communication	• Dreams • Safteyness • Ownership • Common Language	• Gamification • Transparent • Highly Customized	• Danica Pension Customers
	Key Resources • Dialogue Tools • Intvestment knowledge		**Channels** • Application • Webpage • Counsellor	

Cost Structure	Revenue Streams
• Marketing • IT Implementation • Salaries	• Ownership fee • Monthly fee

BUSINESS
MODEL

Additionally to the value proposition, it is important that the new service concept is communicated in an understandable strategy. The focus needs to be on the value when applying the new service as well as creating a common understanding of how the new service will contribute to the customer experience. If this is not clear, the reason to disturb and interrupt the existing procedures is too resource demanding, and the new service's success rate is remarkably reduced. Therefore a Business Model Canvas (BMC) was created to contribute and be a part of the service strategy.

The BMC is serving as a visualisation for creating a common language to be the foundation of a future business strategy (Osterwalder & Pigneur 2013).

Customer segments
Due to the ambition of improving the existing customer experience, the segment is the present customers in Danica Pension. Nonetheless, the new service is also addressing future customers.

Value proposition
The service delivers the possibility for customers to take ownership of their dreams and pension. By providing a common language, customers have access to safety in the future and possible misunderstanding is eliminated.

Channels
The service will be provided through the existing app and website. There will also be created awareness of the change in procedures with the help of counsellors.

Customer relations
With gamification and customization, the service supports customer relations through digital self-service.

Key partners
The service is supported by its owner Danske Bank Group. The specific key partners will also depends on how the concept is delivered.

Key activities
For the service to operate, it is essential that the counsellors can translate a pension scheme based on the dialogue tool. And a key activity to ensure customer satisfaction is therefore communication and translation by the counsellor to customers.

Key resources
The knowledge of the counsellors is needed for the service to go online. As this knowledge will be the link between the dialogue tool and pension schemes.
Furthermore the IT department is also needed to ensure the functionality of the service.

Cost structure
The main cost for the service will be the development and implementation of the IT system, together with the salary of counsellors.

Revenue stream
Customers are paying a monthly and yearly fee for having their pension through Danica Pension.

NEXT
STEPS

As a guide, next steps was identified. Beforehand, iterations with continuous adjustments needs to be done before the service is ready for implementation.

The implementation should happen as a gradual change and the steps elaborated below could function as guides to be used in the process of changing procedures and mindsets. It is however important to integrate the steps in the existing working procedures and environment.

The steps is not to be consider as a linear process and the below mentioned steps are somewhat intertwined with each other. However, it is nonetheless important to separated them to achieve a more concrete guide for implementation.

Involvement

When deciding to implement the new service element, it is important to involve decision-makers and employees at Danica Pension. The employees need an overall understanding of the service as well as an understanding of their individual role in the service (Bechmann 2010).

Practical suggestions
A workshop for the counsellors at Danica Pension: Their mindset needs to be changed and the first step of change is to understand how the new service could contribute to an enhanced customer experience. This communication can be done with the help of the VPC.

Agile Development

Customers' input are continuously valuable to gain insights about how the service is experienced and perceived. Therefore it is important to evaluate even during implementation and processes of change (Stickdorn & Schneider 2011). Evaluation could be beneficial both when designing and planning how to proceed as well as when trying the service.

Involve customers continuously with methods e.g. prototyping, validation, and testing to ensure an enhanced customer experience with the user in focus.

Service Details

As a next step, there is the need for specifying and detailing each individual aspect of the service concept. In order to implement the service, several departments and employees have influence on what is provided to the customers and also how it is provided (Reason, Løvlie & Flu 2016). It could therefore be beneficial to produce collaboratively when developing the service details.

Practical suggestions
Co-creating a blueprint: Creating a visual schematic with the perspectives of both the customer, counsellors, and other relevant parties to detail elements of the service concept e.g. communication and behind-the-scenes processes.

IT development

To build upon the existing digital platform is a way to simplify the process of the development. However, Danske Bank Group has good experience with the use of beta versions. Meaning that they have previously tested and insured the functionality of a service offering by releasing a beta version e.g. their mobile bank app. A beta version can cover if the service concept is desirable and functional. Beta version can also be used to involve the employees so they can understand the new, internal procedures.

Practical suggestions
Consider to create a cheap front-end application allowing further feedback from customers and employees but still showing functionalities.

LIST OF FIGURES

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