

Conversations with women driving Innovation around the world



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Chief Digital and Innovation Officer at Union Bank

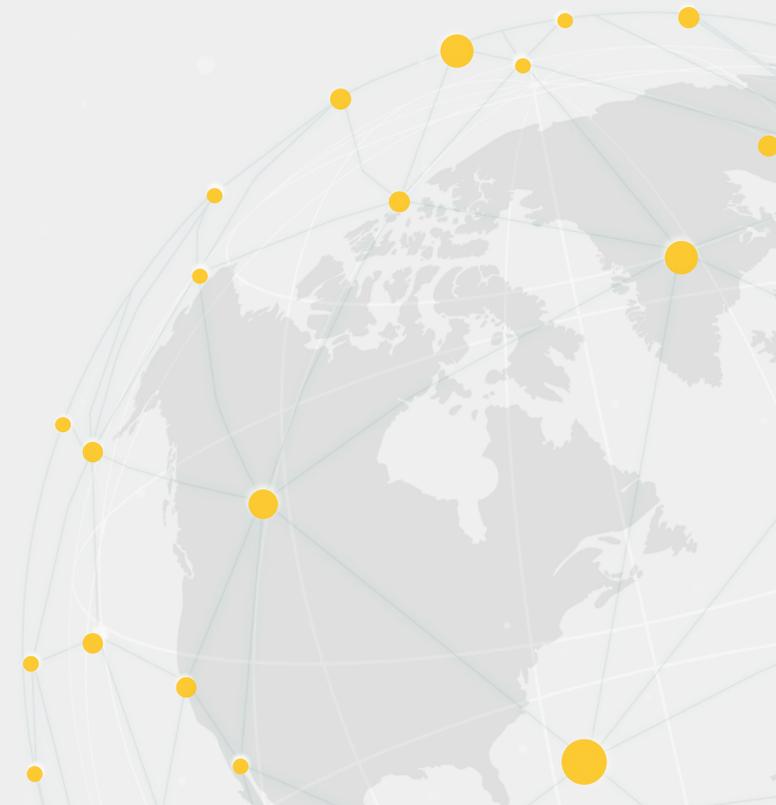
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**Conversation with Lola Cardoso,
Chief Digital and Innovation
Officer at Union Bank PLC.
(Nigeria)**



I believe innovation is about creating, capturing and delivering value to stakeholders – these could be around solutions to your customers' articulated or unarticulated needs. Innovation needs to be authentic to succeed.

Lola Cardoso

Tell us a little about your journey to this current position Chief Digital and Innovation Officer at Union Bank. What led you into this path of innovation?

I joined Union Bank in August 2013 as Group Head, Corporate Strategy to drive the Bank's strategy, anchor its overall transformation and support execution bank-wide.

My aim was to make a difference and transform an almost 100-year-old bank then into a modern organization with the right people, processes and platform. I have contributed to the successful transformation of the bank and proud as the bank continues its positive growth momentum.

In 2015/2016, I began driving the bank's innovation and sustainability efforts, which are integral to our Bank's future growth and positioning. Our transformation efforts focused on people, process and technology, have built a solid foundation for us to compete effectively and win.

Today, I am driving digital and innovation in a 100+ organization and I now lead our retail distribution efforts with the aim of continuously delivering superior value to stakeholders as we position Union Bank as a leader in retail and transaction banking. We are in a new phase of our transformation as we deepen our focus on digital and innovation, which are essential to win in the future.

What are your thoughts on innovation as it is currently in Nigeria?

The speed at which innovative technology is travelling across the world especially Africa is incredible; it is reshaping how we consume financial products and media content. The continent's strive for innovation and development, especially in Financial Technology – lending and payment systems is impressive – thanks to the increasing rate of mobile penetration across Africa.



The continent's strive for innovation and development, especially in Financial Technology – lending and payment systems is impressive – thanks to the increasing rate of mobile penetration across Africa.

Nigeria is home to so many creative and innovative individuals and businesses – I am very proud to see how Nigeria is consistently being put on the map by so many innovations that have been birthed in the country. In fact, Nigeria's tech industry has become the leading investment destination in Africa for investors globally; with the country's startups raising ~\$180m in disclosed funding rounds in 2018 according to Techpoint Africa. In the first half of 2019 alone, tech start-ups in Nigeria have raised ~\$110m in investments from local and foreign investors. The potential is indeed huge!

Given Nigeria's current dependence on revenue from oil, it is very clear that there's a need to boost innovation and adopt new frontier technologies to support growth across all sectors. Innovation is important for Nigeria's social and economic growth. It is one thing to say you need innovation and another to create an ecosystem that will push beyond boundaries and challenge the status quo. Innovative technologies like AI, open banking, blockchain, robotics etc. need to be adopted to deliver the economic breakthrough Nigeria needs. With the Government's recent creation of a refreshed ministry – Communications and Digital Economy, we hope that there will be deliberate and concerted efforts to create enabling structures and policies for innovation and digital initiatives to thrive in the country. Leading the charge on Union Bank's digital strategy and investments, I am increasingly driven to pay it forward for Nigerians and the larger society including women and youth to grow the digital economy. The challenges in Nigeria around financial access as well as financial literacy are clear opportunities that we are trying to tackle at Union Bank. I believe that by partnering with a larger ecosystem, we can push boundaries and succeed.

What are your key responsibilities as the current position of Chief Digital and Innovation Officer at Union Bank?

As the Chief Digital and Innovation Officer at Union Bank, my focus is to drive and execute the digital roadmap for the Bank while retaining oversight of the Bank's strategy and innovation objectives.

A key objective is to clearly define and execute a holistic digital strategy that enables and aligns with our ambitions. Critical tasks involve mapping out relevant digital requirements, as defined by our target segments and our priorities, identifying the right partners to onboard, and implementing an agile development and prototyping process for accelerated execution and insight gathering.

Ensuring the Bank is proactively abreast of developments in the digital and innovation space and making recommendations to the Bank on ideas and/or initiatives to invest in, is another important responsibility that I have.

I'm focused on integrating digital into all aspects of our business, from solutions, channels, processes and data to the operating model, incentives, and culture we embed in the organization.

How would you define innovation based on your experience at Union Bank?

I believe innovation is about creating, capturing and delivering value to stakeholders – these could be around solutions to your customers' articulated or unarticulated needs. Innovation needs to

be authentic to succeed. It needs to be part of your organization's ethos to be successful. At Union Bank, innovation was adopted as a core value in 2017 reinforcing that creativity and forward-thinking is critical for our individual and collective success. Our commitment to innovation comes from the top. Employees are empowered to think creatively and strategically and we are committed to considering all ideas shared and investing in those relevant to our growth and strategic priorities.

Innovation can thrive only when we embrace and nurture an environment of ideas, creativity, and openness. This is the culture companies like Google, Facebook, and Amazon have embedded – encouraging their employees to test, fail fast / forward, and learn.



I believe innovation is about creating, capturing and delivering value to stakeholders – these could be around solutions to your customers' articulated or unarticulated needs. Innovation needs to be authentic to succeed. It needs to be part of your organization's ethos to be successful.

In Union Bank, there are several internal initiatives in place to promote innovative thinking and actions – Annual Case Challenge, Ideas Bank and Union X. These are platforms that provide an opportunity for employees to flex their creativity and be recognized by leadership and colleagues.

A number of the recommended solutions are currently in the incubation stage, with some already train, recognize and empower our employees. To this end, we have embedded some courses in the Organization Enhancement Academy curriculum that focus on creative thinking and strategic execution competencies to supplement the experiential and on-the-job exposure. This year, we included a design thinking course – Product, Service and Experience Design – to support our mission to continuously create the simplest, smartest solutions and guarantee the best experience every time!

While we continue to build our innovative culture, we recognize the power of collaborating with external parties. We remain open to partnering with start-ups and tech companies and this is evident from the number of live discussions and proof-of-concept testing with several local and global fintechs as we drive to become Nigeria's most reliable and trusted banking partner.



While we continue to build our innovative culture, we recognize the power of collaborating with external parties.

Which companies (around the world) do you admire most for their approach to innovation? Can you share what caught your attention about their practices?

In general, I admire companies that leverage AI, data-driven technologies, platforms and ecosystems to consistently augment their ways of working and create new offerings that push boundaries and reinvent the future. We know the likes of Google and Amazon blaze the trail here with their numerous offerings in the marketplace.

However, I would like to emphasize “what” I admire. I admire companies that have made millions of consumers rely on their offerings to access every single product / service they need within one platform in the palm of their hands, thereby becoming an integral aspect of people’s lives – business, personal needs, lifestyle, etc. As a result of this approach to innovation, it becomes very possible to expand to new business lines quickly by leveraging digital technologies and their existing customer base who have become loyal due to the convenience of their offerings. I particularly like to draw inspiration from businesses such as this – their ability to meet consumers ever-changing demands for speed, flexibility, personalization and the role these play in creating great experiences and loyalty are critical as I think about my role in driving Union Bank’s vision to be Nigeria’s most reliable and trusted banking partner.



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What advice would you give to professionals looking to improve their career in innovation management, strategy or innovation leadership?

My biggest piece of advice to innovators is to make creativity a habit. It is very easy to teach someone how to do a job, but very hard to teach someone how to think differently. Take a different view of life and challenge assumptions. Question everything.



My biggest piece of advice to innovators is to make creativity a habit... Question everything.

What #innovationmoment are you most proud of in your role as Chief Digital and Innovation Officer at Union Bank?

I don't have one proud moment... we have accomplished a lot at Union Bank. I have many proud moments and am excited about the future.

I am very proud of the commitment and the passion with which my organization is driving innovation and is relentlessly pursuing our Digital Union agenda. The creation of the digital and innovation team working across the bank to create value and drive return for the bank and Nigeria has been rewarding. Providing them the tools and soon the workspace to create/co- create with our ecosystem makes me more excited about the future.

In addition, the implementation of innovation hackathon/challenges for UBN and for Nigeria (Centenary Innovation Challenge, Campus Innovation Challenge, edTech Challenge to name a few) has ignited our employees as well as Nigerian youth and entrepreneurs. These have been proud moments given the opportunities to nurture and enable home grown ideas and provide unique learning opportunities to all involved given partnerships with other innovation partners.

Also, our thorough innovation development process has been awesome to drive and the reward of birthing sustainable digital solutions with real impact on Nigeria consumers. We look forward to building our pipeline of solutions in partnership with the Nigerian technology and business ecosystem.

If you could build a company from the ground up, what innovation tactics or design methodologies would you use to build?

Companies coming up with new products would like to get the desired product to customers' hands faster before their competitors even have time to think about modifying it.

The Lean Startup method teaches you how to drive a startup, how to steer, when to turn, and when to persevere and grow a business with maximum acceleration. This is a principled approach to new product development. Today, too many startups begin with an idea for a product that they think people want or need. They then spend months perfecting that product without ever showing to customers. Taking a leaf from design thinking, it is very important to validate the idea/product with the market, observe your customers to determine their unarticulated needs, and further refine the product/idea with feedback from testing and prototyping.

These methods help to ensure that there is a need and an existing market for the product/idea to be launched, therefore greatly improving the chances of success in the marketplace as well as improving the sustainability of the business.



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#innovationmoment

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**A Conversation with Sabrina
Goerlich, Innovation Facilitator,
Design Sprint Studio (Germany)**

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**Innovation is at the same time a mindset and
natural behaviour.**

Sabrina Goerlich

Could you tell us what you do and what the Design Sprint is all about?

I run a design agency that has developed into an innovation consultancy since 2017. We support our customers in innovating faster and increasing their competitive advantage. With a focus on sports brands (sport is the passion of our team) we also work with a wide range of industries in our region.

My transformation from a Designer (when I started there was no UX at all) to UX Design and then to Strategic Design was made with the Design Sprint and therefore Design Thinking as well. Exploring the Design Sprint was like puzzle pieces that fit into the right gaps. It answered my questions about business design questions, handling clients and team collaboration.

Design Sprint is a system to solve complex business challenges.

Within a week you go with a diverse team from a vague idea to a concept and get feedback from your customers. It helps to reduce the risk of investments, aligns the team, creates buy-in from stakeholders and enables a competitive advantage for companies – fast! Both Fortune 100 companies and start-ups are using the proven methodology. I use the methodology to support my clients with product innovation, business concepts and process improvements.



Design Sprint is a system to solve complex business challenges. Within a week you go with a diverse team from a vague idea to a concept and get feedback from your customers. It helps to reduce the risk of investments, aligns the team, creates buy-in from stakeholders and enables a competitive advantage for companies – fast!

You have worked with various teams across various industry, would you say the Design Sprint is suited for people in a particular team/industry or for everyone? And why?

But what I have learned, and what I have learned from my global community, is that the design sprint is a neutral innovation process that suits every industry – but not every problem. Good situations for a Design Sprint:

1. Complex challenge
2. New markets
3. You have the decider (someone who has the power to foster the development of the concept)
4. High risk to lose money
5. Strong and innovative competitors
6. Time pressure to innovate



...what I have learned from my global community, is that the design sprint is a neutral innovation process that suits every industry – but not every problem.

Today there are so many ways people view and define innovation, how would you define innovation?

Innovation is at the same time a mindset and natural behaviour. If you want to design innovation – with a team and sustainably, on a scale – you need a process. The Design Sprint is a perfect way to promote innovation at high speed.



...Innovation is at the same time a mindset and natural behaviour.

Now, some people don't see the connection between design and innovation, if you were to describe the connection how would you do it?

The connection of Design and Innovation involves more than shapes, forms and functionality. It's a process to create solutions that meet the needs of people and can be anything from services, processes, business ideas or products (hardware or digital).

The Design Sprint is a perfect process to develop innovations as it integrates the user perspective (desirability) as well as the business perspective (feasibility, viability). The attached illustration is from codomo.



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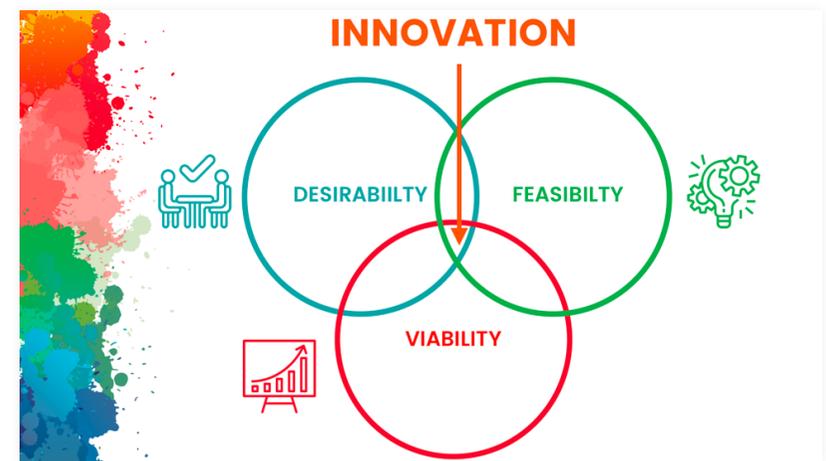


Illustration from codomo.

As a facilitator who has helped product teams and innovation managers accelerate their innovation process, how would you say a company, in any industry can go about birthing and accelerating innovation in their teams and companies?

That's a good question. I can think of a way like this

1. Starting with a Discovery Sprint to identify different challenges in a company.
2. Prioritize the challenges. There is a great tool to score possible Sprint projects: Sprintness
3. Assemble a team with different perspectives and a decider (the one who can foster the development of the concept).
4. Run a Design Sprint
5. Integrate the Design Sprint as a way of innovation process in the company (with training and scaling). For enterprises there is an Enterprise Design Sprint as well.
6. Don't lose momentum and continue the focus. Develop the project or if the validation failed – start a new Design Sprint.

What #innovationmoment have you experienced in your career so far? (We define an #innovationmoment as something you've been a part of or have witnessed that has been incredibly life-changing and impactful to others) Can you share?

In a virtual Design Sprint in 2019 I facilitated a group to develop a business concept for refugees in Kampala to work with international companies. It was an experiment and the prototype was validated. I was impressed by how we were able to work together across all kinds of borders. Now we are still looking for a pilot project to further develop the concept.

#innovationmoment

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**Conversation with Tosin
Faniro-Dada, Head of Start-ups
at Lagos Innovates**



**The first thing businesses should do is
have an innovation strategy that describes
the direction and desirable future state of
the company.**

Tosin Faniro-Dada

Can you tell us what Lagos Innovates is about?

Lagos Innovates is a set of programs managed by the Lagos State Employment Trust Fund that aims to create an enabling environment for tech startups to thrive in Lagos State. Through Lagos Innovates, startups have access to high-quality workspaces, talent, capital and mentorship.

We have a workspace voucher program that provides vouchers to startups to use at any of our 29 partner co-working spaces. These vouchers help defray the cost of accessing high-quality infrastructure. The vouchers cover 30% -75% on average of membership cost for 3 to 12 months depending on the stage of the startup.

Our Talent Development program in partnership with Honeywell Group funds up to 80% of the cost of participating in a technology skill training, through a student loan program. We have an idea hub a platform for entrepreneurs to share their skills, business ideas, and interact with peers and pre-selected mentors. The platform will help applicants build profiles and encourage a community that fosters interaction and collaboration.

Finally, Lagos Innovates has supported over 150 startups across all our programs since inception in 2018.

What does your role entail as Head of Start-ups?

My role as Head of startups at the Lagos State Employment Trust Fund entails developing and implementing programs that provide an enabling environment for tech startups to thrive in Lagos State, sourcing for local and international partnerships to promote and increase funding for Lagos Innovates programs. In addition, my team connects startups to investors, corporates, Government ministries, department and agencies to make it easier for them to be successful.

How would you describe innovation?

Innovation is when you create or develop a new product, process or service with the aim of improving efficiency, effectiveness or competitive advantage.

In the book prosperity paradox thr authors introduce us to a type of innovation that transforms complicated and expensive products and services that only the rich had access to into simple and affordable products and services that become accessible so that many more people can own and use them.

This type of innovation reminds me of the Blue Ocean strategy where we pursue differentiation and low cost to open a new market space and create new demand.

What are the key areas businesses need to look at in order to become innovative internally?

I think the first thing businesses should do is have an innovation strategy that describes the direction and desirable future state of the company. The innovation strategy should address organizational growth, competitive positioning strategies, collaboration strategies, etc.

Businesses should also look at their business model to explore new forms of selling, pricing, management/control methods, etc. The 3 Ps of Management should also be looked at – People, Process and Product. Technology is an area that should also never be ignored, businesses should look at the development of new technologies and explore new ways of commercializing via technological innovation.

Finally, the fundamental piece is Leadership and Execution of the innovation strategy, this is so important. You can have the best innovation strategy for a business but if you do not have the right team executing it, you are more likely to fail.



You can have the best innovation strategy for a business but if you do not have the right team executing it, you are more likely to fail.

In your role as the Head of Start-ups (Lagos Innovates), what major opportunities are there that start-ups can leverage on in terms of getting investments?

Lagos innovates does not directly invest in tech startups however, we connect startups to investors and accelerators that can help with direct investment. Having a pipeline of startups that we have access to and just being part of our network allows us to very quickly match startups to investors that are interested in. We also connect startups to corporate and government ministries, departments and agencies to help with access to market for their products and services.

How would you say the private sector can collaborate with the public sector in producing solutions that benefit both sectors?

I think there's already some degree of collaboration between the public and private sectors. What I think was missing was a structured approach for these collaborations. Lagos States Office of Transformation, Creativity and Innovation recently launched a solutions hub where people with civic solutions looking to partner with the Government can upload their solutions and the office will guide them on next steps.

The website is www.lagossolutionshub.com

What #innovationmoment have you experienced in your career so far? (We define an #innovationmoment as something you've been a part of or have witnessed that has been incredibly life-changing and impactful to others) Can you share?

I think the establishment of the Lagos State Employment Trust Fund and being a pioneer team member is the best #innovationmoment in my career so far. The Fund was created to tackle the unemployment challenge in Lagos, and the way we design and iterate our programs to help us achieve our overall objective is remarkable.

From supporting MSMEs with low digit, non-collateralized loans to help them expand their business and ultimately hire new people, to innovative partnerships with donor agencies such UNDP, GIZ, USADF, to train unemployed young people and place them in jobs, and finally the launch of Lagos Innovates to support the growing tech ecosystem which can help us create the exponential number of jobs that we are looking for. All these programs have innovative strategies that are being executed beautifully and across all our programs our beneficiaries have created over 98,000 direct jobs to the Lagos market.



I think the establishment of the Lagos State Employment Trust Fund and being a pioneer team member is the best #innovationmoment in my career so far.



**A Conversation with April
Anazodo CEO & Co-founder
Metamentis (Nigeria)**

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To stay ahead in an era of global market disruption, business leaders not only need to innovate, but also build a creative culture that enables their teams proactively drive innovation.

April Anazodo

How can a business turn a challenge into an innovative solution? What steps will they have to take using the strategic play model?

There's definitely no singular approach on how to turn a challenge into an innovative solution, problem-solving and innovation require a blend of various tools, methodologies, skills and values.

However, it's important that businesses consider diverse perspectives when trying to solve a challenge. Ground-breaking innovation is often a result of embracing different points of view and making connections to get the complete picture. Remember the story of "The Blind Men and the Elephant"? All six blind men had touched a different part of the elephant but tried to use their individual experience to define what an elephant felt like.



Ground-breaking innovation is often a result of embracing different points of view and making connections to get the complete picture.

Many businesses still have meetings and strategy sessions where just a few people feel confident enough or are given the opportunity to share their thoughts and bring their ideas forward. You can already tell that they would end up with less than half an elephant!

Businesses can use LEGO® SERIOUS PLAY® to radically enhance their problem-solving and strategy process. LSP allows people to use LEGO® bricks as a tool for creating, thought-building, storytelling and deep reflections. It creates a safe environment for innovation to thrive and gives all participants a voice regardless of culture or position.

You and your team seem to leverage the idea of 'playfulness' for creativity and innovation in business. Can you speak more to this, for business leaders looking to drive innovation in their organizations?

My team and I love the LEGO® SERIOUS PLAY® Methodology because it's not random play, we engage teams in deep thinking and reflection within an experiential framework. The process of building and collaborating often produces insights which simply would not have appeared in regular discussions. Participants use LEGO® bricks to create models that express their thoughts, reflections and ideas, unlike the typical strategy sessions that occur in places of work.

In the past organizations focused on logical and methodical thinking but that's no longer enough. It's no surprise that LinkedIn has ranked Creativity as number 1 in its list of most in-demand soft skills for 2018, 2019 and 2020.

With play, most of our senses are awakened and our imagination is freed to go wild and generate unconventional ideas. Busy work life and rigid routines tend to kill creativity but when organizations give their employees the space and time for constructive play the results are phenomenal.



With play, most of our senses are awakened and our imagination is freed to go wild and generate unconventional ideas.

To stay ahead in an era of global market disruption, business leaders not only need to innovate, but also build a creative culture that enables their teams proactively drive innovation.

Seeing the complexities businesses face either as a result of a new policy, customer trends or economic strains do you think the Design process is a good strategy to turn to when seeking to create innovative solutions around those constraints?

The pace of change like you have outlined in today's business environment is very swift. What design thinking and other creative processes do is to make room for rapid problem solving using a structured process.

This process consistently helps you maintain focus on the customer; the very essence your business exists. It helps you track the customer journey and create tailor-made solutions or improvements on this journey.

The tools used develops the capacity of employees to think on their feet, generate, select and analyze ideas within a short period of time.

Creating ideas is not enough; communicating these ideas is also as important as creating them. The design thinking process makes it easy to communicate ideas in 3D thereby making abstractions concrete. To develop innovative solutions to customer or business challenges, design thinking and a plethora of creative processes are your go-to toolkit for today's business environment.

Which company would you say you admire for their approach in using design to create innovative solutions?

It's awesome to see more companies embrace design as a critical business driver. However, I absolutely admire Apple's tenacious approach to design. I would love to see more of our traditional institutions in Nigeria embrace this same level of commitment to design in order to create highly intuitive customer experiences.

You have a background in the Banking industry, if there's something you could add or do to improve the process around corporate governance (which you know quite well seeing you have worked within that department in the past when you worked in the banking industry) or any other department based on your experience now in design, what would it be?

There seems to be a common assumption that corporate governance introduces bureaucracy and roadblocks that hinder innovation. This is based on another common misconception that creativity and design thinking should not be structured processes.

However, I believe, the core corporate governance principles of fairness, transparency, accountability and responsibility are critical in building a culture of innovation.

The problem might just be the way some banks execute corporate governance controls. It is possible to be more creative and intentional around implementing these controls in a way that does not negatively impact customer/employee experience but rather complements innovation efforts. This is what I would love to improve.

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I believe, the core corporate governance principles of fairness, transparency, accountability and responsibility are critical in building a culture of innovation.

What #innovationmoment have you experienced in your career so far? (We define an #innovationmoment as something you've been a part of or have witnessed that has been incredibly life-changing and impactful to others) Can you share?

A real estate firm approached us about their growth challenges. They had spent a lot of money on marketing efforts but the CEO didn't feel the ROI was worthwhile.

We gathered more facts and information on their challenges and we realized they had never really defined their brand and this was negatively impacting the customer journey.

So, we ran a customer experience design workshop for them. The challenge was "How might we design a unique customer experience across all touchpoints and meaningfully portray their brand". Following the workshop, the firm immediately redesigned its marketing strategy and offices to reflect their brand identity. They have since doubled their revenue and exponentially grown their customer base.



A Conversation with Valentina Salvi, Senior Service Designer, Accenture Interactive

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A well-designed service system should enable a combination among actors, resources, and processes able to deliver strong value to the end-users, which is easier said than done.

Valentina Salvi

Can you share with us your background in design?

It all started when I first got my Bachelor's Degree in Industrial Design from the Politecnico School of Milano. During my third year at the university, I was lucky to join an exchange program called MEDes (Master of European Design) where I took the chance to spend two years studying abroad in both Glasgow and Paris. While being abroad I first discovered the essence of the term "Service Design" and quickly realized that my interest and professional ambitions were pointing exactly in the Service Design direction.

After such realization came to fruition, I decided while I was freelancing, to complete a Master solely dedicated to Service Design, and I took the chance to fully embrace this new professional path. After an enriching experience at Paco Design Collaborative where I spent 4 months in Namibia to work on the field for the EU funded PARTY Project, I was keen to keep being challenged and looked onward to doing so in Amsterdam as the city and its vibrant environment had always a loving spot in my heart. It was then that I decided to take a working opportunity and joined Accenture Interactive Amsterdam (Mobgen at the time) where I became the first member of what is now an outstanding 12+ Service Design team.

You and your team seem to leverage the idea of 'playfulness' for creativity and innovation in business. Can you speak more to this, for business leaders looking to drive innovation in their organizations?

Based on my practice as a Service Designer and Design Consultant, I learned that innovation is a mindset that should be embraced by companies from within. Infusing and fostering Customer-Centricity is the access to great, meaningful innovation that matters, and most importantly, that gives companies the readiness to turn new products and services into a success.



...innovation is a mindset that should be embraced by companies from within.

Design Thinking, with its inner human-centered approach, is usually the very first reliable methodology to ease companies in creating internal awareness among their values and use the power of design to strive while keeping their end-users in mind. To solve the right problem, you always need to ask the right questions first, therefore research and investigation of your end-customers, the ones that are using your product or service, are the engine of it all. Evidence-based iteration is the overarching principle behind Design Thinking, and something companies of any size tremendously benefit from to stay relevant and being meaningful

in an era of liquid expectations, where new needs and challenges are constantly unfolding.



To solve the right problem, you always need to ask the right questions first.

Another aspect that truly stimulates innovation is co-creation, one of the key fundamentals of Service Design itself. Co-creating means applying techniques enabling a diverse, multifaceted team, where in most cases participants come from different departments and fields, to shape a vision, ideas, progress, together. This facilitates joint understanding and problem solving, uncovering the reasons why things are done the way they are done, the underlying pain points and the opportunities to ride. Co-creation enables creativity to shine through and generate innovative solutions beyond the known and the obvious. I urge companies of any size to embed these methodologies and ways of working as part of their internal processes and growth



Co-creation enables creativity to shine through and generate innovative solutions beyond the known and the obvious.

Can you tell us what Service Design's values to businesses are?

The core principles of Service Design are:

- 1. Human-centered** / It unlocks desirable experiences based on real needs, research and data;
- 2. Co-creative** / It enables shared ownership and stakeholders involvement making success everyone's responsibility;
- 3. Holistic** / It considers desirability, as well as viability and feasibility for true success;
- 4. Iterative** / It promotes focused effort where that's rewarding;
- 5. Sequential** / It unleashes one vision of the truth by visual, cross-touchpoints artefacts.

These principles are what enable Service Design to maximize business value and accelerate innovation for companies, in the following manner:

- Saving costs: By validating assumptions with end-users, Service Design reduces the risk of big, costly mistakes.

- Engagement & loyalty: Loveable experiences increase NPS scores, user adoption, and retention rates.
- Making user impact: Service Design focuses on solving real user problems and seizes amazing experiences out of it.
- Increasing speed to market: By using rapid iteration to quickly validate new opportunities and reduce development time.
- Focused problem-solving: Through practical design thinking tools, Service design uncovers and tackles the root cause of the perceived problem to project new solutions that matter.

How can companies who are more product-centric infuse Service Design to improve the values they offered to clients?

To be relevant and meaningful to consumers nowadays, it's of fundamental importance for a business to focus on the whole customer journey. Brand values should be tangibly reflected and perceived from customers at every touchpoint of the experience. Digital products often represent just one kind of touchpoint within a journey of interactions, and opportunities are not often maximized.



To be relevant and meaningful to consumers nowadays, it's of fundamental importance for a business to focus on the whole customer journey.

By conducting research, visualizing your findings, extruding them into As-Is Journeys, Personas, Blueprints, and co-creating solutions, customers' negative emotions along these journeys can turn into fulfilling moments of delight and reward. Service Design enhances the uncovering for companies of low hanging fruits and long-term benefits that increase the business impact, customer satisfaction, and show differentiating factor among competitors.

In what ways would you say financial institutions can apply Service Design to improve and transform the way they offer their services to customers?

I've been working on a range of projects within the financial sector, from banking to pension, and in my experience, the Design Sprint methodology was a great pragmatic way to reimagine such services for customers. In a condensed time window of 4 to 5 days, we were able to scope on the problem, generate multiple ideas, pick one or two to prototype, and ultimately test them with 5 users. I found the process incredibly effective and its fast-moving quality makes it a perfect starting point for institutions that are struggling

to find their commitment and space to embrace changes and innovation.

Also, too often institutions rely on NPS score and quantitative data only to assess the level of customer satisfaction towards their own business. Data and statistics are surely important but they are – in my view, unable alone to understand deep consumers' needs, pain points, and spot opportunities. Qualitative research should be the starting point to initiate any project with a human-centred approach, to gather insights based on real conversations and observational in-context techniques. Such insights should be strengthened and complemented by quantitative analysis. Research is fundamental to understand the now and be able to shape future ways to handle any service, including the financial ones.



Qualitative research should be the starting point to initiate any project with a human-centered approach, to gather insights based on real conversations and observational in-context techniques.

Are there practices round Service Design you think companies could apply on their own to improve on their internal processes?

Service Design is a mindset, a skillset, and a wide range of specialties under one name, that can be trained and learned. It is a matter of fact that businesses – from Banks to Insurances and Telco's – have incorporated Service Design more and more by creating internal teams that are dedicated to the replication and enablement of such processes.

There's a lot that can be done for companies if they become empowered by the right – in-house or outsourced – Service Design skills and expertise. To give an example, Personas, Customer Journeys, Blueprints are visual artifacts that can enormously help companies in moving forward, face challenges, and respond to them with meaningful solutions. They provide a shared, complete, and unified common ground in decision making towards innovation.



There's a lot that can be done for companies if they become empowered by the right – in-house or outsourced – Service Design skills and expertise.

Moreover, Design Sprints, workshops, internal training on customer-centricity, and specific methods are key assets Service Design capabilities should be leveraged for. Service Designers should amplify their role of users' advocates for the whole company to become more customer-centric and innovation-driven.

What would you define as a well-designed service system?

Over the past few decades, Services have represented a Post-Industrial alternative shifting consumers' attention and value from the concept of "ownership" to the one of "accessible functionality". People no longer want as many things as they did during industrial times. They just want to be able to use them conveniently, when they need them.

In addition to the "ownership vs access" element, a well-designed service system should enable a combination among actors, resources, and processes able to deliver strong value to the end-users, which is easier said than done. Furthermore, successful services like Airbnb, Amazon Kindle, Uber to mention some, have maximized assets that were already there, already available: what made them a success was re-imagining a new configuration for them.

In addition to that, given the ongoing relationship between brand and customer in service instead of a one-off purchase of the product itself, a well-designed service must ensure good customer service and support along the journey, to consolidate the relationship over time and prove value at any stage.

Having said that, we have to remember that we live in a world facing critical climate change issues and deep inequalities. I believe that any product or service should be identified as truly successful if making a step ahead towards circularity, sustainability, and social impact, so they'd be my criteria I'd put on top of the mentioned list.



People no longer want as many things as they did during industrial times. They just want to be able to use them conveniently, when they need them.

Could you give us an example of a company that has designed a great service system? (If you can, please list two or three things that stand out for you?)

There are many case studies out there and companies that managed to do a great job within the service-system field, and Fairphone is one that strongly stands out to me. Fairphone is more than just a phone. It's a revolutionary approach to the way smartphones are made, recycled, and used. Fairphone is made from recycled, old phone spare parts: thanks to their "recycling program" service people can ship their old phones for free and get a discount on their Fairphone purchase. The first thing that stands out to me is the circularity element, which means the smart, ingenious,

long-lasting design made for parts to be easily replaced, the care for fair materials, and good working conditions for all the levels involved.

The product lifecycle consideration throughout turns the current phone status and disposable idea attached to a durable product-service designed to last for longer. Besides, Fairphone opened to the possibility of expanding its offering to businesses, scaling up the impact this fair technology venture can make into a stronger product-service system strategy. Business customers can move from buying phones (ownership) to renting devices allowing them to call, text, use apps, and enjoy entertainment (service). Fairphone, in my opinion, is a case showcasing the power of reimagining the things closer to us with strong ethics and values towards a healthier planet, greater equality, and more responsible purchase.

What #innovationmoment have you experienced in your career so far? (We define an #innovationmoment as something you've been a part of or have witnessed that has been incredibly life-changing and impactful to others) Can you share it?

Last summer I had the chance to work in a pro-bono project for Plan International in Uganda around Green Skills and Green Jobs development, targeting young women aged 14-24 in rural areas of

the country. I spent 2 weeks researching on the field. The purpose of this Human-Centred Design research was to get an understanding of unemployment causes, and the current lifestyle, emotions, dreams, barriers, and fears of our end-users.

The generative research approach I adopted has been a combination of training, co-creation, and qualitative research methods such as interviews, card sorting, and in-context observations, by taking on the perspective of both end-users and local stakeholders. This project has been one of the most incredible and mind-opening experiences for me as a professional and human being, where I learned a lot myself and had the chance to share my knowledge with others for a great cause. I believe any designer should experience what it feels like to design for social impact and operate in a culturally different context, at least once in a lifetime.

I wrote more about my experience in Uganda on this [Medium article](#), feel free to check it out for a more detailed summary of reflections and methods used.



**A Conversation with
Gbeminiyi Laolu-Adewale,
Head, Innovation Strategy and
Commercialisation at Guinness**



Business leaders will drive innovation by encouraging openness and diversity within their teams. This enables team members to be free and unbiased in their assessment of business situations.

Gbeminiyi Laolu-Adewale

What does innovation mean to you?

Innovation simply is the act of doing things differently to drive efficiency that ultimately improves customer experience, humanity and the world we live in.

How can business leaders drive innovation within their teams and company?

Business leaders will drive innovation by encouraging openness and diversity within their teams. This enables team members to be free and unbiased in their assessment of business situations, it also makes room for out of the box thinking that generates innovative ideas. Business leaders must also be humble enough to receive feedback as this is the only way to test the quality of output be it product or services. Most of the time, the feedback received from team-mates, employees, customers and consumers form the necessary springboard for Innovation.



...the feedback received from team-mates, employees, customers and consumers form the necessary spring board for Innovation.

How do you think the private sector can develop innovative solutions that can drive growth and push for disruption within the public sector?

First of all, I'd like to say there is no better sector equipped to lead and drive innovation as much as the private sector and I say this because of the bureaucracy that poses a limitation in the public sector does not exist such in the private sector as it is mostly profit-driven. The quest for profitability in a tight economy has led many private sector organizations and multinationals to innovate and come up with better quality, more efficient product/services that command higher prices whilst striving to drive down cost significantly.



...there is no better sector equipped to lead and drive innovation as much as the private sector.

Linking this to the public sector, the private sector can drive growth and disruption in its counterpart sector through partnerships. With the huge opportunities in the power, housing and transport sectors, private organizations would have to come to the table with their disruptive solutions and seek to partner with Government to create a win-win situation. Example of disruption in the power sector would be offering solar-powered electricity solution for homes and businesses. Private sector execution with Government backing in

terms of funding and platform will lead to a big positive change in the Nigerian economy and a win-win for all. This way, the private sector can command a profitable price point for stable power supply, the Government/Public sector wins by delivering on its age-long promise of stable power and also generates revenue in the process and the Nigerian citizens win by having stable power supply which makes it easy for their families, small business owners and large corporates to thrive.

As Head of Innovation strategy in a multinational company as Guinness, how have you been able to translate internal challenges to innovative solutions?

Working in a multinational company in a tough economy like ours leaves you with only one option which is to Innovate for growth. Product innovation is the only way to unlock new growth and profitability. With the rising cost of commodities, government policy changes on duties and taxes, constant change in consumer behaviour and the unending squeeze in consumer income, the only way for multinationals to remain relevant in business is by translating these challenges into opportunities to innovate for growth.

What disruptive techniques would you say companies can adopt to drive business growth?

Companies planning for disruption could adopt 2 techniques:

- 1. Deliberate strategy:** With this technique, companies make the choice of disruption through careful research, data gathering, financial analysis and planning. This usually takes years of research and planning with a dedicated project team in place to plan and execute the disruptive Innovation. This is the most common technique adopted by big multinationals.
- 2. Emergent Strategy:** This is a more spontaneous approach where disruption happens as a result of unplanned events. i.e. with the advent of the Coronavirus in China, The MD of Fine Hygienic Holding seized the moment to turn around a lot of his company by adding the production of 210 times reusable face masks to his product offering. This is a company than previously majored in Toilet papers and diaper production but with an unplanned event, he took the onus upon himself to Innovate and disrupt the Asian/ middle east market with this unique facemask offering that commands higher price point than the existing facemasks in the market but offers better value to the consumer.

What new concepts have you been inspired by that has caused a shift in the way you approach business challenges?

I'm very much inspired by the disruption in education with the new wave of online courses which ranges from short courses to long term courses, B.Sc's and MBA degrees that can be earned right from your bedroom or office without stepping into a physical class. This wave of online studies has changed the face of education in Nigeria and around the world putting an end to geography thus enabling more people to stay connected with learning at their own pace in the comfort of their bedrooms. This has influenced the way I approach business challenges as I am able to engage with my team, customers and target audience using online platforms to deploy new ideas, make sale pitches, conduct research and get feedback via online tools and platforms.

What #innovationmoment have you experienced in your career so far? (We define an #innovationmoment as something you've been a part of or have witnessed that has been incredibly life-changing and impactful to others) Can you share?

#innovationmoment

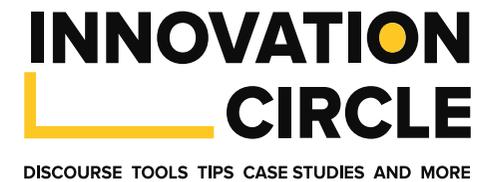
My #innovationmoments would be the launch of Baileys delight. A light lush crème liquor with a taste of African honey that is produced here in Nigeria by Nigerians for the drinking pleasure of Nigerians. It was a first of its kind and afforded many Nigerians the opportunity to unwind with an affordable but indulgent crème liquor from the house of Guinness.

About Innovation Circle

Innovation Circle is a resource heavy platform for the executive working to drive positive change and growth within his/her organisation.

This platform brings together heads and executives in strategy, innovation, digital business and product, empowering them with the information, tools and methods needed, to bring better products to market, improve their processes and drive innovation for growth in their respective businesses.

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