

## **Collaborating Across and Beyond the Corporation via Design Anthropology**

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*Consonant with a complex view of organisations, anchored in an anthropological approach, the author of this essay argues that companies can no longer seek discrete solutions to wider business issues. It bases itself on research conducted for a series of consulting projects in design anthropology carried out within the banking and insurance industry to contend that viable, long-term solutions can only come from complex understandings of company contexts where a variety of variables are looked at holistically rather than segmentally. Collaboration and communication within and across companies is perceived as the solution to create effective customer service that delivers a brand's promise. Knowledge generation and sharing are seen as a way to achieve this provided companies are willing to hear and act upon research findings.*

### **INTRODUCTION**

Consonant with a complex view of organisations, anchored in an anthropological approach, I contend that companies can no longer seek discrete solutions to wider business issues. Viable, long-term solutions can only come from complex understandings of company contexts where a variety of variables are looked at holistically rather than segmentally. This requires companies to collaborate across divisions but also to move beyond their traditional territory to pair up with companies specialising in other domains. While such arrangements are by no means new, they move away from the tendency of corporations to be self-sustaining, megalithic entities embracing and incorporating a variety of fields. It can also be argued that such entities, however, are far from operating holistically and that the approaches discussed here might also contribute to creating greater collaboration within corporations as well. Because of its holistic understanding of business contexts in general and problems in particular, anthropology can contribute to develop collaborative solutions for successful business propositions.

This essay bases itself on research conducted for a series of consulting projects in design anthropology carried out primarily within the banking and insurance industry – but it also incorporates theoretical approaches proper to organizational theory, consumer behaviour and design. This is consonant with a holistic, contextualised and theoretically informed approach to problems proper to an anthropological perspective. The research itself focused primarily on senior citizens, with the aim to develop new insights for products and services targeting this population segment. However, while seniors were being interviewed in order to assess their needs, company processes were also being observed in order to identify how customer experience and satisfaction could be improved. Overall, a holistic image of customers' needs and the company's capabilities to address them emerged over and beyond the needs of seniors. This perspective went to enrich the design process so as to develop appropriate design solutions to discrete problems. Ultimately, however, the research findings raised more

issues than the design process could answer and pointed to the inherent limitations in consulting activities framed within a design thinking approach. Transformational change can be enacted within organisations only when and where deep structural changes are adopted at the organisation's level beyond the solution of discrete, bounded problems. This requires questioning the existing organisational structure and re-designing organisational processes.

Discrete “glitches”, what corporate clients often seek to correct or resolve, are often embedded in much larger systemic problems. By pointing to the complex interplay of variables underlying (in this particular case) the development and delivery of services, I embed the research and its findings, as well as the design process itself within a wider frame of action. Solutions, I argue, cannot be one of a kind, discrete and bounded. Collaboration beyond the specific service touch-point where the “glitch” might be occurring emerges as a key variable to ensure customers' overall satisfaction. However, when working within or for organisations, anthropologists are often weighed down by the complex dynamics proper to the organisations they are working for, and are as a result unable to tackle the deeper issues confronting them. Indeed, few anthropologists can hope to be called on to help enact deep strategic changes at the organisational level. However, some design driven consultancies have developed ways to advise companies with respect to strategic decision-making. Typically, they have moved beyond traditional design issues related to product or service development, to incorporate a more vanguard view of design as strategic process. In so doing, they address issues proper to organisational management as a whole, and not simply product development or marketing. Such attempts prove that headway is being made to develop a more strategic role with respect to organisations and their transformations from a design perspective. This is consonant with a view of organisations as evolving organisms that adapt to wider economic and social changes. Given their understanding of complex cultural systems, anthropologists have much to contribute to how organisations can transform themselves in order to adapt to these new challenges.

## **PART I – COLLABORATING WITH WHOM AND TOWARDS WHICH GOALS?**

The literature on collaboration focuses primarily on collaboration with respect to innovation, but seldom addresses collaboration to ensure coherence at the level of customer experience. In such contexts, collaboration can be a means to maximise resources and cut costs – and obtain diminishing economies of scope. Hansen and Nohria, for example, argue that multinational companies need to learn how to collaborate across units to “leverage dispersed resources” (Hansen and Nohria 2004:21). They write that:

While multinationals in the past realized economies of scope principally by utilizing physical assets (such as distribution systems) and exploiting a companywide brand, the new economies of scope are based on the ability of business units, subsidiaries and functional departments within the company to collaborate successfully by sharing knowledge and jointly developing new products and services (Ibid:22).

Hansen and Nohria have identified four barriers to collaboration in multinational companies. These are typically framed in a human perspective and are:

1. Unwillingness to seek input and learn from others;
2. Inability to seek and find expertise;
3. Unwillingness to help;
4. Inability to work together and transfer knowledge (Ibid: 24-26).

Within this type of framework, efforts towards increasing collaboration are focalised on developing interpersonal and communication skills, team building and knowledge sharing at the individual and group level. While such efforts can be localised, they can also spread across geographically distant units spanning the company's regional presence across the world.

Typically, in such cases, collaboration is aimed at enhancing creativity and insights' sharing within the organisation, with the goal to improve the development of new products and services. As noted, such endeavours typically address innovation processes or operations and fail to extend to actual collaborations across units responsible for product and service delivery to the customers themselves. A discrete,

segmented approach to how services are delivered sees customers confronted with specialised interlocutors unable to provide holistic answers. As companies maximize efficiency by cutting costs and subcontracting services, customers navigate between different entities and are confronted with partial when not dissonant discourses and practices. Such a segmentation of the customer's experience goes counter to the considerable efforts engaged by companies to create brand coherence and which are usually developed and enacted at the marketing level.

My qualitative research findings bearing on customer service in the banking and insurance industry show that the four barriers to collaboration identified by Hansen and Nohria might not be the most important ones involved in failure to deliver consistent and coherent service to customers. Observations of customers' touch points across services' pathways in several studies have shown that these are not always established with coherency as a first imperative. Rather, the actual organisational setup of the company might be responsible for a lack of coherency in practices across the customer experience pathway, rather than individual unwillingness on the part of employees to collaborate. In such cases, employees cannot share best practices, learn from each other or transfer knowledge because institutional barriers exist making it either difficult or impossible to do so. Intra-unit and intra-company processes need to be designed to allow for collaboration, crossovers and sharing among employees. This requires re-designing the organisation itself and how services are allocated and delivered. Most important, it requires questioning who delivers the services and how the different entities involved communicate, collaborate and decide on common practices.

Questioning and transforming organisational practices, however, is far from easy. Indeed, the nature of knowledge generation and sharing within corporations has a long history. Argyris addressed similar issues with respect to communication within organisations in the 1990s (Argyris 1994). He argued early on that where organisational actors are only engaged in operationalizing goals, plans and values rather than questioning them, strategic approaches only sustain the status quo rather than transform it (Smith 2013). Knowledge emerges from a real questioning of what we do and how we do it – with an eye to the deep complex variables that might determine our actions. Argyris reports that he spent years observing corporate leaders talking to subordinates at every level in order to find out what actually goes on in their companies and then help it to go on more effectively. What I observed is that the methods these executives use to tackle relatively simple problems actually prevent them from getting the kind of deep information, insightful behaviour and productive change they need to cope with the much more complex problem of organizational renewal (Argyris 1994:77).

Too often organizations don't question the reasons and motives behind their actions, hence only seek simple solutions to problems. Addressing the underlying reasons for problems, is akin to opening "Pandora's box" (Ibid:79). A motivation to skirt away from issues might be due to "individual defensive reasoning" (Ibid:80). However, deep-seated "organisational defensive routines" exist that can also counter effective learning processes and action (Ibid). Extending on Argyris's argument, the author argues that such routines can be institutionalised and lead to effectively avoid any questioning of decisions at the strategic level. Organisational strategies that might be reasonably adapted to answer certain issues will not be tested or will be simply pushed 'under the rug'.

Pushing issues under the rug is never a valid solution. In today's fast evolving and competitive service industry, corporations need to be able to deliver superior service to their clients. However, it is no secret that customers today display a tendency for being less loyal to brands than in the past. It is often stated that the younger generations, especially, are less hesitant with respect to changing brands either to test them or to seek satisfaction elsewhere. This decrease in customer loyalty is partially due to the disbanding of all personal relationships tying customers to the brand in all but the most high-end ones. The depersonalisation of services naturally undermines brand loyalty based on long-term personal relationships. Concomitantly, customers reinvent their relationships to brands and adopt new trends with respect to their shopping habits. The new communication technologies make possible for customers to develop new ways of exchanging information about, assessing and even criticising a brand – over and above interacting with it. Often companies integrate these new technologies without understanding their scope as well as their implications for today's customers. Expectations have changed and brands must

take notice of them to succeed. It is not simply a question of communicating about the brand, but of delivering the quality service it promises.

A recent Ernst & Young survey on consumer worldwide trends has detected five new approaches to consumer shopping habits (Ernst & Young 2012). Consumers are less brand-loyal, expect more from brands and seek personalised service. The survey notably “reveals the prevalence of the ‘chameleon consumer’, a constantly changing persona, who defies the confines of traditional market segmentation” (Ibid:2). While consumers seek more leeway in their choice of experience, they nonetheless look for “the human touch” and “individualised service” (ibid). They look for “personalised communication”, are extremely well informed with respect to offers and prices, and “want to have a greater say in how they experience service” (Ibid). In other words, they are increasingly difficult to please and much less captive than in the past. For Ernst & Young this calls for five “implications for business”:

- Engage in dialogue with the consumer;
- Make service personal;
- Provide an end-to-end brand experience;
- Deliver consistent multi-channel service;
- Make consumers business partners (Ibid: 3).

Collaborating within and across companies to insure customers have access to pertinent and efficient services at all levels of the customer experience would seem to be a challenge today. However, it is exactly collaboration within and across companies that emerges as one way to create coherent service pathways for customers. This is particularly true in an age where, as noted above, companies are required to simultaneously engage in effective and meaningful dialogue with their customers but also deliver services across a variety of distinct channels.

## **PART II: KNOWLEDGE GENERATION AND ANTHROPOLOGY’S STRATEGIC POTENTIAL**

A design approach steeped in anthropological research might provide both insights and solutions to today’s quandary regarding how companies might develop new ways to engage with actual and potential consumers. Engaging in a dialogue with costumers requires understanding the customer’s point of view, seeing “the world as other people do” (Tripp 2013:59). Personalising one’s services entails adapting oneself to that worldview. Customer experience has largely to do with how customers interact with a company throughout the various service touch-points. Lee, Chung and Nam have recently argued that in order “to design a cohesive experience, all the touch-points should be integrated” through a coherent design strategy (Lee, Chung and Nam 2013:15). However, according to these authors, only certain aspects of the “*servicescape*” can be designed, others, notably linked to the service staff’s “interpersonal skills, empathy, attitude, and knowledge, are hardly designable” (Ibid). Organisations typically pay a lot of attention to the designable aspects of the various touch-points their customers have access to. These might include designing the physical and virtual space, the brand’s identity, advertising or media access throughout the various stages of what has been defined as the *Brand Touchpoint Wheel*, that is the various physical and virtual sites through which customers’ interact and engage with a brand. Lee, Chung and Nam rightly point out that these designable aspects do not address issues related to, for example, empathy. However, as Tripp argues, there is no service without empathy (Tripp 2013). Successful service entails understanding the customers’ expectations. Tripp contends that some companies have begun to design with empathy in mind leading customers to develop intense brand loyalty. For Tripp, “the success of a service inherently depends on the person being served, not necessarily on corporate goals” (Ibid:59). Ultimately, Tripp calls for “deep design research” so as to be able “to understand culture and identify the peculiar” (Ibid:61).

Qualitative research of the kind conducted in design anthropology enables companies to identify and empathise with their customers’ world – this is typically what anthropologists are good at. However, understanding consumers so that they might become one’s customers and stay so is only one part of the

equation. Tripp's call for deep design research, of the anthropological kind, does not tell us how to address the real issues of bringing about that empathic relationship. Typically, design consultancies might address this by talking about shared conceptual spaces between the brand and its customers and the value of storytelling to the detriment of actual interactions. However, companies need to understand how they do business. They need to see how their own management practices are in line with their brand identity and the experience associated with it. While understanding consumers can come relatively "easy", changing one's deep-seated ways of doing business might not. Yet, this is essential in order to create the empathy-based services these companies are aspiring to as current ways of doing business go counter to the establishment and delivery of such personalised services.

Typically, organisations fail to address the real problems related to dialogue and personalised service because of issues proper to the organisation's structural set up. These issues affect the end-to-end brand experience and hamper companies from seeing customers either as individuals or as business partners. While design solutions can help to establish meaningful brand-client relationships, real changes with respect to how consumers overall and customers in particular both perceive and experience specific services will only come through a re-hauling of deep seated management practices beyond the service delivery level. This calls for organisational design anchored in an understanding of organisations as complex, interdependent systems. With their view of cultures as complex wholes, anthropologists are particularly well equipped at identifying and acting upon what might be in inadequacy with a company's goals with respect to customer service.

Anthropological research in and across corporate organisations has a long history (Cefkin 2009). However, as Fischer eloquently writes, corporate anthropology has to take an ethical stance with respect to the people it serves (Fischer 2009). This stance has as much to do with the responsibility anthropologists have, as consultants, to their clients, as it addresses the responsibility they face as anthropologists to bring value to their other constituencies. "If accountability to business needs and to professional charges are two audiences", Fischer states, "other audiences include the local workforces as well as the clients, customers, or users of the corporate services and products" (Ibid:229). I call for an ethical standpoint in our professional practices by arguing that anthropologists can go beyond these constituencies by taking an organisation-based stance in their approach, in order to create value for both companies, their customers and society at large. Anthropologists practicing within or for the corporate world develop insights that often go beyond the brief with which they have been entrusted. Unlike their clients, they have difficulties circumscribing the field in which they carry out research to discrete, concrete problems because of a discipline-based tendency to look at issues within their embedded contexts via a holistic approach. As such, while they can definitely provide discrete understandings to bounded issues, their analysis often reaches beyond to an appreciation of these issues' linkages to wider contexts within and beyond the corporation. At best, clients are often not able to incorporate this knowledge, or deliberately choose to disregard it as impossible to integrate because of institutional barriers. However, answering to customers' needs and demands might require restructuring the way services are delivered, which in turn requires reviewing not simply work practices but also the way services are organised and the labour chain structured. Seen from this perspective, there can be no end to the cascading set of deep changes needed to actually fulfil a customer promise. These questions might not properly speaking address specific ethical issues, but they are ethical in that they bring to the fore the role of anthropologists as being, on the one hand, at the service of industry, and, on the other hand, as advocates for both customers and employees. It can also be argued that some of the issues addressed here have to do with the organisation of labour itself – with respect to the dematerialisation of services and delocalisation – and hence are ethical in essence.

Developing and articulating knowledge that both serves customers' needs and addresses clients' limitations – not to mention the workforce's organisation capacity to implement changes - is difficult to achieve. Where corporate clients are not looking at overhauling institutional barriers, solutions can only go so far. As a result, much of the knowledge generated through research goes lost. Worst still, the corporate or design anthropologist might decide not to share her insights because they are too challenging or disturbing. Part of the endeavour, therefore, consists in knowing how much to tell and what to keep

out of the final presentation to the client without compromising the research's value. This is an exercise that is far from easy to accomplish, as it requires an understanding of the client's position and influence within the organisation as well as good communications skills. Ultimately, it is a question of understanding how to bring about change within organisations.

### **PART III: CONCRETE PRACTICES AND INSTITUTIONAL HURDLES**

The qualitative research that I carried on within the banking and insurance sector, revealed a number of problems related to how companies in this sector engage in and do business. The research was carried out over a period of approximately 5 years and involved altogether four consulting projects in design anthropology that focused on a variety of topics ranging from consumers' perception of bank and insurance companies to specific communication and service development practices in this sector. Several projects aimed at understanding the consumer habits of senior citizens. While this was not always systematically the case, given the focus of the research, in several instances the research pointed to the dysfunction of company practices due to a lack of communication and collaboration within companies generally, but in some specific cases also and more specifically because of conflicting practices across company divisions, subsidiaries and increasingly subcontracting firms. The research consisted primarily of open-ended interviews with costumers and/or employees, observations in bank and insurance agencies and on telephone platforms. The research questions across projects varied, but overall they often were complementary and the information gathered incremental. Interviewees could be but more often than not were not exclusively senior citizens. The research was carried out exclusively in France.

When specifically researching costumers' experiences of specific services within the bank and insurance sector, I generally found that costumers often complained about the overall quality of both bank and insurance services. Costumers specifically complained that they were systematically confronted to discourses and practices that varied from one touch point to another of what was considered as one service. This was due to the fact that any given customer could subscribe to a service that, unawares to her, would systematically lead her to engage in business with several divisions of the company that were in some cases managed by subcontractors. For example, this could happen because the customer had wanted to subscribe to an initial loan through her bank establishment. At each stage, whether this consisted of the loan subscription, loan repayment, or loan termination process, the customer was confronted with a set of different interlocutors via a variety of touch points with often distinct if not contradictory discourses and practices. The research revealed that the customer did not understand why she had so many interlocutors beyond her initial counsellor, and why their discourse and practices changed. This led her to question the quality as well as the trustworthiness of the service. The customer often indicated that she would not engage herself with the same service again, precisely because of this incoherency in the overall service delivery process.

Observations of employees operating within the different touch points of the loan service revealed that not only they depended from different company divisions, but also that these were increasingly subcontracted out to different companies. Typically, a different entity managed each stage of the loan process, with subcontractors often entrusted with those stages beyond the initial subscription of the loan. Consequently, employees operated within separate entities with different strategic goals. The discourse and practices they engaged in were adapted to the goals set out by the division (or subcontractor) in charge of that particular stage of the process and were not necessarily in adequacy with the company's, let alone the brand's overall promise. As a result, costumers were not faced with a coherent, continuous offer and were at best lost navigating between the different entities or at worst frustrated if not angry. While the loan subscription could be initially lived as a positive experience, subsequently it often left costumers weary and frustrated as to how the process was handled.

The customer experience was often fragmented, disjointed and lacking in coherence overall. In the case described here, the customer having subscribed to a loan through her banking establishment and wanting to repay it, subsequently discovered that the loaning institution was not the same as the one managing her banking services. Repaying the loan, something the customer might have thought as a

relatively straightforward procedure, in reality involved a variety of steps rather complicated in practice. Whether trying to do so in person at her bank or going through her bank's Internet portal, the process involved a set of different legal entities that she usually would not interact with and which required her to engage in several different steps. Communication between these entities was not smooth, leading to contradictory information about the amount of money due, how to repay it and the delays involved for doing so -- adding to the difficulty to repay the loan promptly. In this instance, brand coherence emerged as illusory as the customer navigated divergent worlds where not only the brand identity became progressively unclear, but also the very nature of the service she had subscribed to changed depending on her position on the customer's path.

Far from being uncommon, such differences in practices are often the result of deliberate strategies engaged in by organisations. In this specific case, experiencing difficulties in repaying one's loan might be due to the company's deliberately placing hurdles to the customer's doing so. Employees indicated to me on several occasions that it is not at all advantageous for the company to see one's client repay a loan ahead of time. As a result, such hurdles are there to discourage rather than encourage loan repayments over and above the established monthly repayment plan. This favours the company, but is perceived by the customer as discriminating and unfair – if not outright frustrating and contrary to the brand's promise of service. Organisations, therefore, are pulled in different directions depending on whose interests might be taken in consideration. It was clear from the research I carried out, that the marketing division did not have the same priorities as, for example, the loan repayment unit. Different players within the organisation have different agendas and all of these combined affect the customer's overall experience.

Predictably, the organisations studied were unable to address what were identified by the research as the more dysfunctional practices with respect to the overall services' coherency. The design process that in this specific case followed the research stage focused on a very limited and circumscribed set of solutions aimed at improving customer satisfaction at one of the service's touch points rather than through the process as a whole. To be fair, the organisation's inability to address the problems that had been identified through the research was not due to any unwillingness on their part, but rather to the difficulties inherent in creating coherent customer pathways across divisions and beyond company boundaries. Typically, the anthropologists had been hired by one particular division to accomplish a specific task – often within the realm of R&D and/or marketing. With hindsight, the task could only be fully addressed by bringing other stakeholders in the organisation to the table. This was not (always) possible. Indeed, the research confirmed that while customers often have a monolithic notion of organisations, these are comprised of several entities with different functioning modalities and goals. Anthropologists, like the end consumer, are faced with the same complexity.

More disturbingly, the research showed that organisations might be unaware of the highly dysfunctional nature of their practices from the customer's perspective. This is due to a certain degree of opacity with respect to the different divisions' operations, or in several cases with respect to those of the subcontracting companies hired to deliver part or all the services. As noted above, it can also be a function of deliberate strategies put in place by different divisions and subcontracting entities with respect to their particular goals. While employees at the "floor" level are often alert to the incoherencies inherent in the services they are helping to manage, medium and upper level management across the organisation's various entities seem incapable of addressing these. With respect to upper level management, it can be argued that they are even contributing to their existence through their efforts to cut costs and rationalise the services' management process or maximise profits. Often a Tayloristic approach that maximises efficiency from the company's perspective modifies if not outright distorts the very service that it is meant to offer. Similarly, conflict of interests between the various entities delivering the services due to their own 'raison d'être' might serve different units' interests to the detriment of the customers' ones or even the company as a whole.

By approaching companies from the vantage point of the customer – or the services' end users – it was possible to identify the rupture points in the customer experience. Thus, in the case evoked above, subscribing to a loan and repaying it is not managed by the same division – and indeed might even be subcontracted to another company. Information sharing across the various customer touch points is not

maximised. Similarly, practices differ leaving the customer not understanding why some particular action is possible at one level of the experience and not at another. Worst still, at each level of the experience the underlying motivations of the company might change. While the research focused on the bank and insurance sector, the findings can be easily generalised to other industries that have massively depersonalised and subcontracted their services in recent years. One case in point might be telecommunications providers. Customers navigate largely impersonal touch points, attempting to find simple answers or have problems solved. Often, they feel impotent and frustrated – at best confused. The multichannel experience is fragmented as each channel is managed as a separate entity even though it might be presented as a global package offer under a unique brand. It is clear that collaboration across divisions and beyond the company's boundaries could lead to better service.

Design anthropologists navigating all this experience difficulties in having their voice heard. Typically, they engage in collaborations with specific individuals or at best units within organisations who are embedded in power relationship and have to manage different and often conflicting agendas. While one would expect organisations might want to generate knowledge about their practices and how to improve them, this is rarely the case. As Argyris noted above, nobody wants to open 'Pandora's box' (1994). The constraints within which one's clients within organisations operate are such that in the end the solutions that are ultimately accepted are often quite limited with respect to those originally envisaged. Throughout the design process, the actual users' voice is constantly being restrained and reformulated so as to fit the company's needs rather than the customers' ones. This is a reality little addressed in user centred design approaches. Ultimately, this leads one to question to what extent users are really at the centre of the creative process. Indeed, what is often not enunciated clearly enough here is that 'users' often refers to two categories of 'clients' – the actual users of the product or services that one helps develop for the market and the various stakeholders within and around the organisation responsible for developing, producing and managing those products or services.

## CONCLUSION

Discrete, specific solutions in the form of products and/or services targeting specific customers' segments, via a traditional market segmentation approach, do not really seem to work if companies are unwilling to address the five business points that Ernst & Young identified in their worldwide consumer survey (Ernst & Young 2012). They might represent single solutions but definitely cannot constitute breakthrough innovations leading to a truly satisfying customer experience. In order to achieve this, companies should seek to implement holistic solutions that address clusters of problems – often requiring an overhaul of the way they do business. Unfortunately, companies are often ineffectual in developing let alone managing such solutions, because of a tendency to simplify problems and deal with discrete variables rather than complex issues. This is an issue proper to problem solving within organisations generally. Anthropologists, whether working for the corporate sector or with design companies, can provide the kind of knowledge needed to both analyse and increase a company's performance with respect to its customers' needs and demands. This requires moving beyond an understanding of brand design as storytelling. While brands definitely tell stories, they are also constitutively engaged in creating customers' experiences. In many cases, designers have developed carefully constructed environments that develop a story sharing experience. Yet again, if actual everyday practices embedded in the divergent strategic goals of each of the units or subunits responsible for those experiences are not brought to converge and coalesce, customers will ultimately feel a disparity, a break in the brand promise to deliver a particular service. Today, customers are too savvy for companies to pretend they can effect change without transforming their business practices.

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