Driving Renewal, hosted by Satu Rekonen

Episode 3: When Everyone Changes How They Act – Guest Marika Parvinen, OP Financial Group

Satu: In this episode, my guest is Marika Parvinen, Director of Renewal at OP Financial Group. OP Financial Group is Finland's largest financial organization, employing over 14,000 people and offering banking and insurance services to both individual and corporate customers. With roots extending back over 120 years, OP Financial Group has been operating in Finland for more than a century. Since 2018, the group's strategic goal has been to create a resilient organization where employees are satisfied, customers receive excellent service, and efficiency has improved.

In her work, Marika examines the company's operations by combining perspectives from strategic management, customer-centricity, and psychology. Her professional passion lies in the strategic renewal of businesses, and she has previously worked as a management consultant, a leader of digital transformation, and holds a doctorate in strategic management.

In this episode, we discuss OP Financial Group's transformation journey toward agile ways of working and scaling agility. Together with Marika, we delve into questions such as: What did the transition to agile ways of working mean for OP's organizational culture? What is the role of leadership in driving cultural change? How can employees' personal learning journeys, as well as changes in behaviors and mindsets, be supported? And what has OP learned about balancing autonomy and a unified direction?

Welcome to the Driving Renewal Podcast**,** Marika!

Marika: Thank you so much. It's great to be here as a guest and to talk with you about these important topics.

Satu: It's fantastic to have you here. Before we dive deeper into OP's transformation journey, could you start by explaining to our listeners what the Agile way of working and scaling agility actually mean in practice?

Marika: In my opinion, the Agile way of working is very systematic and goal-oriented. At the same time, it's quite practical and focused strongly on creating value.

The customer is at the core of all thinking, and the aim is to find the best possible ways to meet customer needs. Of course, it also means a way of working where employees have strong trust in each other and work in a way that is enjoyable, collaborative, and constantly evolving.

Satu: OP Financial Group began its journey toward agile transformation in January 2019. What was the driving need for this change at OP?

Marika: That's a great question. Actually, the journey began a year earlier, when our new CEO, Timo Ritakallio, started on March 1, 2018. On his very first day, he sent an email to all our employees—over 12,000 people—and asked them what was working particularly well and what should be changed to make OP Financial Group an even better place to work.

We received over 1,800 responses, and the results were very interesting—they largely set the direction for the upcoming changes. Employees highlighted several strengths, such as skilled, friendly, and committed colleagues. This is a theme that, according to OP employees, consistently appears in feedback year after year.

The group's values were also seen positively, with employees noting that these values were genuinely reflected in day-to-day operations.However, in terms of the change, the weaknesses employees pointed out were particularly insightful. Among these, siloed operations stood out as a significant issue, along with a sense that customers often got lost in the gears of a large corporation.

Additionally, employees mentioned that the organization felt quite hierarchical and bureaucratic. Decision-making was perceived as somewhat unclear, and overall, operations were described as slow. Some employees also felt their work wasn't valued, and others found the strategy unclear.

These types of insights from the staff helped the new CEO draw his own conclusions, ultimately initiating the most extensive cultural and operational transformation in the history of OP Financial Group.

Satu: An interesting background—could it be said that this need for change was, in part, identified by the employees themselves?

Marika: Absolutely. Of course, the CEO, coming from the industry, likely had some initial thoughts of his own, but the employees have strongly influenced this change from the very beginning.

Satu: Marika, you've been the leader responsible for OP's agile transformation for several years now. What does your role entail?

Marika: That's a tough question—or rather, a broad one. Every day is different, completely unique, because you never know what might come up on your desk at any given time. But if I try to summarize the key aspects of this role, it has involved an incredible amount of conversations with people, meeting and listening to them, interacting and working together on various issues, and, of course, communication in its many forms.

So, the role of interaction is very important in this position. But in addition to that, there are also perhaps more traditional tasks related to change or transformation leadership. For example, assessing how the transformation is progressing—understanding where we are in the process, what we have achieved so far, and where we should focus next.

And naturally, to be able to assess these things, it's essential to have frequent discussions—not only with different business segments but also with, for example, our centers of expertise.

Perhaps the third aspect I'd like to highlight is, of course, leading my own organization. I have a transformation-supporting organization that currently includes around 90 agile coaches, and leading this organization is naturally a significant part of my role.

Satu: A very multifaceted role indeed. Before undertaking such a broad operational and cultural transformation within an organization, the top leadership must certainly be deeply committed. You already mentioned that this process began in a sense a year earlier, with preparations for the change starting at that level. What needed to happen within OP Financial Group's leadership before January 2019 to make this transformation possible?

Marika: The commitment of top leadership to such a significant transformation is absolutely crucial. It's something all leadership books emphasize, and it really holds true. At OP, during 2018, our leadership team—OP Financial Group's entire executive team—worked intensively to prepare for this new way of working.

In practice, this involved activities such as visiting other banks, both in Europe and beyond, that had already undergone a similar agile transformation.

Through these efforts, they began to shape an understanding of what an agile way of working and an agile organization could look like at OP. They also explored how to approach such a transformation and what would be needed to drive it forward. Naturally, they also considered the risks—this was a massive change. What potential risks might arise, and how should they be addressed?

Ultimately, this work by the top leadership resulted in an MVP version of our current operating model. It also gave them insight into how they needed to start changing their own leadership styles, even in the early stages of the transformation, and what would be expected of them to get the change off the ground.

In fact, it was quite an intensive planning and adoption phase for the top leadership, carried out using agile practices.

Satu: So they got to experience the agile way of working themselves right from the planning phase.

Marika: Yes, exactly.

Satu: Leadership, culture, and behavior have been identified as the key enablers in scaling agility, but at the same time, they are often seen as areas that pose significant challenges. Let's dive deeper into these three themes next.

To start, I'd like to ask: how do you see the role of leadership in guiding and maintaining agile transformation within an organization?

Marika: In my opinion, leadership is one of the core elements in a transformation like this. I think there are two dimensions to it. First, this change must be persistently led, almost by everyone in a leadership role. Secondly, leadership itself is a target of change. In other words, leadership also needs to evolve. These two dimensions are central.

At OP, if we think about that second dimension—how leadership needs to change—we've undergone a fundamental, even philosophical, shift in thinking. Traditionally, leadership was typically centralized to specific individuals, who were responsible not only for leading people, such as in supervisor or people management roles, but also for leading the work being done.

We've now distributed this leadership among several individuals. Previously, if one person was responsible for leadership, we now think of it as being shared

by four people. To briefly explain, for each OP employee, there are essentially four roles surrounding them to support their work.

Additionally, there is a chapter lead, who focuses on supporting the employee's skill development. Also, every employee belongs to a team, and the product owner leads the content or outcomes the team is expected to deliver. The most important leadership role, however, is the employee themselves. We believe that everyone is a leader, and if not of others, at least of themselves. This principle is actually at the core of the agile way of working.

Satu: Interesting. What kind of experiences have employees had with this more distributed approach to leadership? What has emerged from their feedback?

Marika: One of the original goals of this change, which has been very well realized, is that there seems to be more time dedicated to developing employees' skills. This is because we now have a leadership role specifically focused on that area—not necessarily with 100% of their time, but nonetheless dedicated to skill development.

This has been a fantastic improvement because agility—and the constant change in the world around us—requires continuous learning and development. It has been essential and highly valuable for employees to have someone supporting them in thinking about where they should focus their skill development and how to go about it.

This has been a major positive.

If I think about two key challenges we've faced, the first is that when leadership is suddenly distributed among multiple individuals, it doesn't transform overnight. For instance, if you think about it from the perspective of one OP employee—say me, Marika—suddenly, instead of having one leader, I now have four people leading me. This change doesn't happen with the snap of a finger.

It takes time for me, as Marika, to fully understand how this is supposed to work, and for all the people leading me to understand their respective roles in this shared leadership. Adopting this approach has required discussions in many areas about how this distributed leadership should work. It's a process that takes time to internalize.

The second challenge is something interesting about us as humans. Often, we want to be the ones to make decisions and set the direction, but when we are

given that opportunity—and it's expected of us—it can suddenly feel very difficult.

It's a significant challenge for some people to step into that role. Not everyone, of course, but for some, it's very difficult to grow into the position where no one tells you what to do or what to focus on over the next two weeks or quarter. Instead, you're expected to decide for yourself, from a seemingly endless range of possibilities, what you and your team should prioritize.

This ability to create a vision and determine where to focus is a substantial capability shift required for agility. It's a challenging task, but at the same time, it's something that many people find incredibly inspiring.

Satu: Certainly, it takes time and also requires precisely the self-leadership you mentioned earlier. You also referred to the preparatory work your top leadership did back in 2018, where they realized that their own leadership styles would need to be updated or adapted.

What kind of adjustments are needed in leadership when transitioning to a more agile way of working?

Marika: In my view, it boils down to being able to step aside. You need to give people the space to start working autonomously.

In practice, this means that if, as a leader, I'm used to presenting tasks or goals to people—whether in a specific timeframe or context—and then they carry them out well, I need to take a step back. Instead, as a leader, I tell them, "This is the direction we are aiming for. These are the goals we want to achieve in the long term. Now, you tell me how we get there—what we should do, focus on, and aim for."

It's essentially a shift from being in the driver's seat to the back seat—pointing out the destination and explaining where we're heading. At the same time, I need to be ready to step in as a leader if my team encounters a challenge or obstacle they can't solve on their own. In this way, I create opportunities for success.

This, in a nutshell, is the leadership transformation required.

Additionally, one important aspect to note is that when leaders make this shift—stepping away from the day-to-day details—they actually gain time, energy, and perspective. This enables them to focus on the bigger picture, looking beyond the boundaries of their own silo and considering, for example, the broader

perspective of OP Financial Group as a whole. This shift requires leaders to grow and develop their ability to see the bigger picture.

Satu: So, it sounds like leadership takes on more of a facilitative role in relation to the team or employees.

Marika: Well yes. We actually recognized early on in our agile transformation that this would be a significant change for leadership. At that point, we created OP's leadership principles because it was clear that leaders needed support in figuring out how they should lead in this new model.

We have four leadership principles. The first is that a leader must **show direction** to their people.

The second key task is to **enable success** by removing obstacles and creating conditions that allow teams to succeed. In everyday terms, this might mean having difficult conversations, securing investments or resources, or addressing challenges that stand in the way.

The third leadership principle is to **encourage learning**. We place a strong emphasis on learning—not necessarily through courses, which actually play a small role—but primarily through learning on the job. When you start doing new things in a new way, there's a lot to learn, and that's where growth happens.

And, of course, the fourth leadership principle is to **ensure results**. The leader's responsibility doesn't disappear—it's still there.

These four principles are very important and have helped us understand and support the leadership transformation required.

Satu: Has the shift of leaders stepping back from daily operations presented any challenges during this transformation?

Marika: Absolutely, it has, and I know it has. From the leader's perspective, it's a deeply personal change. A leader may have spent years in their role, achieving great results by setting clear goals, closely monitoring, and directing work. Their entire professional identity may be built around these kinds of tasks and their success in them.

And then suddenly, they have to take a step back and trust that the team knows what needs to be done and will come to them if they need help. It's a huge shift,

and some handle it better than others. Some feel incredibly relieved, thinking, "Great, now I have time to focus on the bigger picture."

Then, of course, there are individuals who find this shift extremely challenging. They often try to cope by studying, reading, or working with coaches to better understand the nature of the change.

From the team perspective, some teams—thankfully only a few—have faced issues where self-direction doesn't fully take root. I've occasionally heard situations where the team feels they can't operate autonomously because the supervisor keeps stepping in to tell them what to do, even when the team disagrees. As a result, self-direction doesn't get the chance to develop, grow, or strengthen.

Then, of course, I've also heard the opposite side, where the team feels like, "Wait a minute, we've been left on our own." They'd like a bit more direction and more support in overcoming the difficult obstacles they encounter.

In such a large organization with over 13,000 people and hundreds upon hundreds of teams, there's bound to be a wide range of experiences.

Satu: Absolutely. Self-direction also requires supervisors to place trust in their teams.

Marika: Yes, it's great that you brought this up.

Trust, and the time to build it, is one of the core values of agile ways of working and agile transformation, in my opinion. Everything starts with trust—trusting each other in a way that ensures open communication.

We respect one another, behave thoughtfully toward each other, and that's an absolutely critical prerequisite for this way of working to take shape.

We've actually used the term psychological safety a lot when talking about trust. We've found psychological safety to be extremely important. Every six months, we conduct a pulse survey with our people to ask how our way of working feels and how they experience their work overall.

We've now included psychological safety as one of the metrics in these surveys. It's such an important prerequisite for the success of this way of working that we want to measure it explicitly.

The results, when looking at the big picture, have been excellent—so much so that we've been pleasantly surprised at how highly our people rate psychological safety. It's truly a great achievement.

Of course, there are some areas, teams, or tribes where psychological safety isn't as strong. In those cases, we're able to identify where we need to provide more support for this transformation.

But psychological safety is an absolutely essential prerequisite for this way of working.

Satu: I find psychological safety to be an incredibly important and fascinating topic. It refers to a work environment where people feel safe expressing their opinions, including differing ones, asking questions, and raising concerns without fear of punishment or feeling the need to prove themselves in front of others.

You mentioned that you have a metric for measuring this. If there are concerning results in some teams, what kind of support have you provided to those teams?

Marika: Overall, the measurement I mentioned has become well-integrated into our organization. The tool we use is called the Agile Pulse, and it's actually implemented by individuals in different leadership roles, as well as team members. People eagerly anticipate the results, looking forward to when they are published.

Often, with findings like these, the first challenge in any change process is raising awareness—how to bring the results to the teams in a meaningful way. However, we don't face this challenge because people are genuinely eager to see the results and usually know about them the same day they're released.

As for the support we provide, OP Financial Group naturally has HR business partners who support everyday leadership, as well as Agile Coaches who work closely with teams and tribes to support their leadership. These professionals are well-versed in addressing topics related to psychological safety.

Typically, if we notice an area where challenges exist, workshops are organized to directly address the issue. In these facilitated sessions, the results are openly discussed—"Here's what the data shows, what might this indicate?"—and people are encouraged to share their thoughts on what might be affecting psychological safety or their experiences.

Sometimes, these conversations open up situations quite easily, and in most cases, team-specific workshops can significantly move things forward. Often, just articulating what causes someone to feel unsafe being their authentic self in the team or to hold back their ideas already helps immensely.

Of course, there are situations that require deeper work. In those cases, we arrange one-to-one discussions or mediated dialogues involving three or four people. These discussions are usually effective in resolving the issues. Some cases are resolved quickly, while others may require ongoing efforts, sometimes taking up to a year to work through.

Satu: I also see psychological safety as something that is built in the everyday interactions between people. Amy Edmondson, a professor at Harvard University who conceptualized and conducted the original research on psychological safety, emphasizes that it has two important dimensions.

One is the behavioral dimension—how we interact with others and, for example, how we as leaders act as role models by being open about mistakes or failures. The other is the structural dimension, which creates opportunities for open discussions and fosters genuine feedback.

What you described earlier aligns with this, as it creates those structures or arenas for people to openly talk about these issues.

Marika: Yes.

Satu: Another aspect this is strongly linked to is learning, which is at the core of agile ways of working. When people are given a mandate or are encouraged to learn, it inherently requires experimentation and discovering, for example, the best way to do things. Along the way, mistakes are likely to happen, and to accelerate learning, it's crucial that people feel comfortable sharing those mistakes within the team.

Marika: Exactly. In our team operations and agile way of working, continuous learning is truly at the core. I think learning is understood quite broadly—it can relate to personal or team interactions, such as matters tied to psychological safety.

On the other hand, it can also pertain to the output the team produces or to the ways of working within the team itself.

We have a clear framework for this agile way of working, which is structured around sprint-based work cycles. At the end of each sprint—typically lasting a

couple of weeks—we hold a retrospective, where we focus on questions like: "What went well?" and "What didn't go so well?"

I find this type of questioning particularly important because it doesn't exclude any perspectives. For instance, it might highlight that we weren't able to meet a customer need because we made a poor decision. But it could also bring up issues related to team dynamics, like a misunderstanding about what we thought we agreed on.

Through this process, issues like someone feeling unheard or psychological safety concerns might surface. This continuous improvement and learning cycle provides an opportunity for broad, multi-faceted development. It's incredibly valuable.

Satu: You mentioned earlier that interaction and discussions with different people and stakeholders are central to your role. Thinking along a timeline of this transformation and your role within it, what would you say are the key focus areas in the early stages of driving this kind of change in an organization? Who, for example, needs to be more involved or consulted in the beginning compared to when the transformation is further along?

Marika: That's a great question. In some ways, I feel like it's the same groups at the beginning as it is even years later. These groups are essentially a 360-degree view of the organization. They include the top leadership of the organization but just as importantly, every single member of the organization. Maintaining some level of communication with all members of the organization is essential.

I see that while the stakeholders don't change, the topics of discussion probably evolve significantly over time. But both at the start of the transformation and as it progresses, it's important to have broad, inclusive conversations. Everyone is needed to drive the change forward.

At no point can any group be left in the shadows because if they are, it usually leads to some kind of challenge.

Satu: We've touched on the topic of cultural change and its necessity several times in this discussion. Considering that the transition to an agile way of working in a large organization like OP has likely been, above all, a cultural shift, how do you view the role of cultural change in this type of transformation? And how should it be supported?

Marika: I personally adhere to the school of thought that culture is created through everyday experiences—what people encounter and observe in their daily work. Everything people experience and the kind of daily life they see shapes their perception of the culture.

I think of culture as something that emerges. In a way, we can try to influence it through various everyday manifestations, such as certain practices and behaviors, which shape people's perception of the culture. But ultimately, culture is something that forms on its own.

Organizational culture has a significant impact on whether any kind of change can succeed, including a transformation tied to ways of working and mindset. In my view, the more traditional and rigid an organization—one that values hierarchy, bureaucracy, and control—the slower and more difficult any change will be. In such organizations, change often happens through someone creating a proposal, another person approving it, and then, supposedly, everyone starts working differently at the snap of a finger. I don't believe that's a very fruitful culture.

I don't think change happens that way—at least not real, lasting change. I believe that a culture where things are done together, genuinely with people, and where all members of the organization actively participate in what's being done and the change being pursued, provides the best chance for success.

Naturally, this kind of change takes more time because it requires involving everyone. But that's how true transformation happens—when every single person starts acting differently than before. That's why I believe an inclusive culture is a critical enabler for change.

Satu: What were the major cultural changes at OP during this transformation?

Marika: On an individual level, mindset changes have been incredibly important, and I truly believe they've been necessary for everyone. But perhaps, as I mentioned earlier, culture is something that emerges and manifests, and for me, there's been a significant shift in the overall atmosphere.

For example, if I think about various events—whether it's for a specific business unit, tribe, or team—the general mood has become much more relaxed and open. People are more willing to talk and interact freely, without the fear of needing to sit up straight and stay silent to avoid saying something foolish. That kind of behavior is rarely seen anymore.

This change in atmosphere has been very noticeable to me.

Satu: It sounds like psychological safety is well-established there, as people feel comfortable being themselves. We've referred to self-direction a few times during this conversation, and this has likely been one of the major changes—granting more freedom, as you mentioned earlier, to define direction.

This kind of change could understandably cause some confusion or uncertainty among employees at first. What kinds of experiences have you had with this?

Marika: Yes, it certainly caused some confusion, and that's why it was especially important in the early stages of the transformation to provide concrete support to help people move forward.

This meant we made many structural changes. For instance, our organization was restructured to align with the agile way of working. Traditionally, teams are formed around specific functions, like marketing, sales, or development—function-specific organizational structures. But we changed the team structures and larger units so that each team or unit is responsible for delivering a complete solution to the customer.

This restructuring created better opportunities to work as cohesive units. A practical example of this would be our cross-functional teams. In a single team, you might have an analyst who focuses on customer satisfaction related to a specific service. The same team might also include designers working on various card-related services, marketing professionals planning customer communication strategies, and technology developers ensuring card information is accessible via the mobile app.

In essence, each team is composed of a group that can genuinely take ownership of creating a vision for how we serve our customers in specific areas, like card services.

Creating an environment where self-direction could flourish was crucial. Additionally, we supported teams at the beginning with coaching. For example, we helped teams understand what routines are needed in a self-directed team. Together, we practiced planning the work, executing it, and then holding retrospectives to evaluate progress—key elements of the agile way of working.

From the perspective of an individual team, the process of making such structural changes and practicing a new way of working is a transformation that takes years. But this is how we supported the shift and helped teams move forward.

Satu: Yes, absolutely. In a cross-functional team like that, the responsibility of bringing one's expertise to benefit the team grows significantly because there's no one else to contribute it in that area. Alongside responsibility comes the freedom to operate as a team. Have there been any challenges encountered in the functioning of these types of teams?

Marika: Yes, there have been many kinds of challenges. At best, these cross-functional teams create wonderful stories where people light up, feel empowered, and say, "This is the best ever! We can actually do these things ourselves." They enjoy working together, create value for the customer, and feel they are much more efficient and faster than before. These are the great success stories, and there are plenty of them.

But of course, in practice, challenges can arise. For instance, the composition of the team might not work effectively. Even if the team has all the required roles on paper, it might still lack certain skills or perspectives. There can also be interaction issues within the team, which naturally hinder collaboration.

Additionally, in our agile way of working, we have specific practices for planning, executing, and reviewing work, such as retrospectives. At one point, we noticed that the deeper purpose of these practices hadn't been fully embraced. For example, we received comments like, "Why do we need to have so many meetings? They just waste time." In such cases, the team might not yet understand that every meeting has a purpose—whether it's to discuss progress, identify areas requiring attention, or reflect on what's working and what isn't.

Similarly, there might have been a lack of understanding that teams can decide for themselves how to approach these practices. For instance, if there's nothing urgent to discuss, the team can skip the meeting and simply reconvene at a later time.

So, we've faced a lot of challenges related to learning and adapting to new ways of working along the way.

Satu: Absolutely, that resonates deeply with what you're saying about cross-disciplinary teams. I've also observed similar dynamics when coaching multidisciplinary student teams. At their best, these teams can be incredibly empowering experiences. People often feel that because they come from different backgrounds, there's no need to compete or prove themselves against others with similar expertise. Instead, they can learn from each other, build on one another's ideas, and enrich their own understanding.

However, there are moments when it becomes clear that the team members might not even be speaking about the same thing at all. This highlights the need for even greater curiosity and intellectual humility—to remain open to others' perspectives and to make an effort to understand what they mean.

It also requires a willingness to find connections and bridges between different viewpoints, even when they initially seem disparate. This openness and effort to truly integrate diverse perspectives is what makes these teams—and the outcomes they achieve—so rewarding yet sometimes challenging.

Marika: And it's true that for teams, it can sometimes take time to truly understand what they're doing, especially in situations where people come from function-specific organizations and are brought together for the first time. In our organization, we've made it a standard practice to dedicate time at the beginning of a team's formation to address foundational questions like: Who are we? What are we trying to achieve? What do we want to accomplish? And how do we agree to work together?

We always use tools like the *Team Canvas* at this stage, and it's a crucial part of the process. It helps set the stage for collaboration and ensures everyone is aligned from the start. It's a simple but incredibly important step for building effective teams.

Satu: Yes, I've noticed the same when coaching student teams, especially those dealing with diverse, loosely defined problems. Starting coaching sessions by asking each team member individually, "What are you working on, and what is the problem you're trying to solve?" often brings surprising clarity. It quickly becomes evident to the team that, "Oh, we actually understand this problem in slightly different ways."

Marika: Exactly.

Satu: Marika, you mentioned earlier the importance of self-direction in this agile way of working. Considering an organization as large as OP, how do you see the balance between self-direction and alignment - maintaining a unified direction?

Marika: This is an excellent question, and it's definitely something that requires careful attention. If we think about the ideology behind agility, it often stems from relatively small, startup-like organizations. But when you look at OP Group, we are a large corporation operating in a highly regulated industry—we don't exactly fit the typical prototype.

I wanted to provide this context because our journey into agility began with a strong focus on fostering, building, and nurturing self-direction. Over a few years, we've seen significant progress in developing self-direction, and it continues to strengthen, which is fantastic. We see it as a principle and a key success factor that we want to uphold.

However, we noticed even a couple of years ago that, in some areas, we started to self-direct in different directions. The idea was that teams and tribes would collectively deliver greater value to our shared customer—let's call them "Martti"—but we realized we weren't always achieving that as well as we had hoped.

After this realization, we began paying more attention to how we build alignment across different teams, tribes, and even business units. This has led us to focus more on our strategy process—how it works—and how we ensure that the strategy set for the entire OP Group translates into actionable goals for each individual team.

In essence, we've been working on linking the everyday work of a single team to OP Group's overarching strategy or the specific strategy and objectives of a business unit. Through this exploration, we've identified various areas where we need to adjust our leadership practices and approaches.

Initially, we focused strongly on increasing autonomy, and now our efforts are geared toward building alignment so that self-direction ultimately contributes to the larger goals we aim to achieve. This balance between autonomy and alignment is critical for making self-direction effective on a broader scale.

Satu: So, where are you currently in this transformation journey at OP?

Marika: I would say we are in a very good phase. If we look at the original goals set for this transformation—improving employee experience, enhancing customer experience, and increasing efficiency—these three strategic metrics have all shown positive progress.

In terms of employee experience, we've seen a tremendous leap. Initially, our employee experience score was around level 4, and now it's on the verge of excellence, surpassing 40, which is an incredible transformation.

For customer experience, the progression has been steady but more moderate. This is largely because our customer experience has already been at an

exceptionally high level, so the current results should not be seen as a negative sign; our customer experience remains outstanding.

Efficiency has also improved positively. However, the fact that we are simultaneously undergoing several major transformations presents a challenge, as it naturally slows down efficiency and value creation. Still, we are on a positive trajectory.

If we think about the phases of this transformation, I would say that the foundation of how we work at our central cooperative has been well understood, and we are systematically, consistently developing it further.

In our cooperative banks, we are currently in the middle of a significant structural change. For instance, a wave of mergers is ongoing, resulting in fewer but larger banks in terms of size, staff, and responsibilities compared to before.

At the moment, it's essential for us to refine the operational model for these banks. We aim to ensure that the way the banks operate and the way our large central cooperative operates are not separate, but rather form one unified operational model. After all, we serve one shared customer base. Alignment, which we discussed earlier, is also a key focus—creating and strengthening a unified direction at all levels and in all activities. This is the phase we are currently in.

Satu: A lot has been achieved, but as we've understood during this discussion, major changes also take time.

To conclude, I'd love to hear your personal experiences as a change agent in the organization. What has this journey been like for you, and how does it feel to be driving such significant transformations forward?

Marika: This has been an absolutely unique role for me. If you think about being an organizational change agent, or if you're the kind of person who always sees development potential everywhere, this has been like a candy store.

That doesn't mean the days have been easy or that these tasks and conversations have been simple. On the contrary, this has definitely been the most demanding and challenging role of my career, but it has also been incredibly rewarding.

Satu: Interesting to hear. What do you think are the key skills and, on the other hand, the attitudes needed to drive and lead renewal in an organization?

Marika: Well, I personally think that communication and interaction skills are absolutely at the core. Every day, there are discussions and situations where I, as a driver of this change, and the change itself, are challenged. In these discussions, it's essential to genuinely listen and understand why the other person feels the way they do or says what they say. People usually have a valid reason, and it's only after understanding that reason that you can articulate or discuss further why perhaps they should see this change as a good thing and an opportunity.

So, the ability to interact, pause, and truly listen has been a skill that this role has greatly developed in me—it's something I've had to improve. When it comes to attitude, I think persistence is key. It doesn't happen easily; even though we've discussed how well this has progressed and the great steps we've taken, it's important to remember that it's been many years and countless days in the making.

There have been good days, bad days, and days when it felt like nothing was working, and we weren't moving forward at all. But you just have to keep going persistently and trust that there will soon be another good day when you see progress in some indicator or situation and realize how far you've come.

So, I'd particularly highlight interaction skills, persistence, and optimism as critical skills and attitudes.

Satu: Looking back on these years of experience, is there anything you would do differently if you had the chance to start over? And on the other hand, what would you say are three key lessons or insights from this journey that you could share with others?

Marika: Well, if I think about it through the lens of lessons learned or what I believe has been most important, I would say that in a transformation like this, where operations are being significantly renewed, an open mindset is essential—not just for the organization as a whole but also for every individual within it.

In a transformation like this, no one can precisely define, let alone fully determine, what the end result will be in advance. We move forward through continuous development, and along the way, we realize what we should improve next and what might work better.

A transformation like this requires a very open mindset. That's a significant lesson learned. And perhaps, as I just mentioned, persistence and leadership

commitment—especially the commitment and support of top management—are absolutely essential.

The third point I would highlight is that when we talk about changes that impact organizational culture, these are incredibly long processes. Years are just small units in the context of such a transformation. In such a long-term change, it becomes crucial to emphasize and highlight how far we've come and what we've achieved. People don't necessarily notice progress in their daily routines because we tend to think in relatively short time frames.

Bringing success stories to the surface and discussing them is really important. So, I would say the key lessons from our transformation journey are the need for an open mindset, persistence, and celebrating and highlighting wins and successes along the way.

Satu: Sounds really good and like something that applies in many different contexts.. Thank you, Marika, for joining me as a guest. This has been such an interesting and insightful conversation. Thank you so much!

Marika: Thank you for having me.