

MARSHALL SITTEN

Service Design Leader

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A service only has value when the people using it can perceive its benefit. That has to hold for clients who can't travel the frictionless path, and on the days when the service breaks down. I help organizations design for both. Eighteen years in the practice: five consulting, thirteen at Citi, most recently leading service design initiatives for US Personal Banking. Eleven years training new service designers at the School of Visual Arts.

EXPERIENCE

CITIGROUP — New York, NY

2013 – 2026

SVP, Service Design Lead — CX Design & Orchestration, US Personal Banking

Jul 2022 – Aug 2026

- Owned end-to-end customer journeys for US Personal Banking — building holistic client experiences across 650+ branches, digital platforms, and contact centers serving millions of retail banking and branded credit card customers. Closed the gap between what clients need and the operations delivering on those expectations.
- Redesigned in-branch account opening process, enabling tellers to better leverage digital tools. In pilot: **50%+ faster, 35% cheaper to deliver, 96% CSAT, 20% more day-one funding, 28% higher digital adoption.**
- Reimagined in-flight and airport card acquisition for the American Airlines AAdvantage partnership (30+ concepts in prototyping) through ethnographic field research, facilitated co-design workshops and prototyping.
- Redesigned two separate retail bank and branded cards referral programs from stagnant, confusing manual processes into one integrated digital experience that encourages engagement and offers more generous rewards (early pilot).
- Led every engagement as a coalition comprising practitioners from Product, Digital, Branch, Technology, Risk, Legal, Marketing, and Operations, most of whom arrived skeptical that design had anything to offer. Aligned often-competing incentives, converted the skeptics, and delivered the outcomes above.
- Built a set of Client Advocacy Principles through months of co-creation across a 20,000-person organization, from front-line staff to senior executives — moving the bank from reactively chasing complaints toward proactively designing around the real needs and constraints of customers' financial lives.
- Set the standard for how service design was practiced across the business: field research, governance, methods, measurement, and the systems thinking to tie customer outcomes to business, risk, and regulatory reality.
- Shaped two enterprise AI tools around real problems, real workflows, and managed risk: a launch-review assistant for flagging customer and regulatory concerns before products ship, and a plain-language knowledge assistant for branch staff (early pilot). Published peer-reviewed research on how organizations confuse AI with digitization (2020).
- Managed a junior designer and more than a dozen leadership associates over the course of the role: workload, deliverables, and development in both design and communications. Partnered with my manager to build design capability across the whole team, including its non-designers. Trusted to brief and train the bank's most senior executives on the work and the practice itself. Trained 100+ colleagues at every level of the business on service design.
- Founding member of Citi's Inclusive Design Council; Steering Committee member of the Disability & Neurodivergence ERG, pushing the bank past basic ADA compliance toward services that work for the real financial lives of people with disabilities and their families.
- Winner of Citi's 2024 Leadership Excellence Award for Customer Experience.

SVP, Impact & Insights — Community Investing & Development

2020 – Jul 2022

SVP, Director of Communications & Service Design — Citi Community Development & Inclusive Finance

2018 – 2020

VP, Communications — Citi Community Development & Inclusive Finance

2013 – 2018

- Built the service design practice within Citi Community Development & Inclusive Finance, securing \$3MM+ in program and partnership investment over four years; scoped engagements, managed budgets, vendors, and procurement, and carried delivery risk on multi-year work with external partners.
- Led complex, multi-stakeholder engagements with sensitive external clients including Designing for Financial Empowerment (with New York City and Parsons School of Design; yielded 60 service concepts, enabling 50% more low-income New Yorkers to claim free tax prep and the Earned Income Tax Credit), and the NYC Service Design Studio, the first US municipal government studio dedicated to improving services for low-income & vulnerable residents.

- Trained executives and nonprofit partners, led the inclusive redesign of Citi Start Saving, and represented Citi in press interviews, opinion pieces, and on conference stages.

TEACHING & PRACTICE DEVELOPMENT

Professor of Service Design — School of Visual Arts, Interaction Design MFA

2015 – Present

Adjunct Faculty, Services Innovation — NYU Tandon School of Engineering

2013 – 2016

Eleven years developing graduate designers into practitioners — service design theory and method drawn from behavioral science, economics, UX, risk and change management, and ethnomethodology.

CONSULTING & EARLIER CAREER

- **Flashing12 LLC** (Washington, DC & Geneva) — Co-Owner & Consultant (2008–2013). Ran my own consultancy, delivering service design engagements for World Radio Switzerland, HEG Genève, and the Chief of Communications at the UN Office of the High Commissioner for Human Rights — owning scope, client relationships, and delivery end to end. Also provided communications strategy, crisis response, and media training to senior staff at UNICEF, GAVI Alliance, and ITU.
- **University of Geneva** — IOMBA Program Director (2009–2011). Steered the International Organizations MBA through a major overhaul while managing 5 staff, 30 international faculty, and a €1.2MM budget.
- **TSD Communications, Inc.** (Washington, DC) — Consultant & Lead Technologist (2001–2008). Crisis and rapid-response communications, stakeholder research, and custom outreach tools for nonprofit and corporate clients.

AFFILIATIONS

- Co-Founder & Head, Service Design Network New York (2012–2016)
- Service Design Research Collaborator, University of Applied Sciences and Arts Western Switzerland (HES-SO Valais) (2009–Present)

SELECTED PUBLICATIONS

- “AI and Risk Management: The Critical Role of Service Designers” (with Carman & Fragnière), SDN Touchpoint, 15:1 (2024).
- “Confusion between Artificial Intelligence and digitisation at work: Ignorance or blind trust?” (with Dubosson, Fragnière & Rochat), European Review of Service Economics and Management, No. 9 (2020).
- “Using Service Design to Build More Inclusive Cities” (with Staszowski), Service Design Impact Report: Public Sector (2016).
- “Proposal of a Methodology to Integrate the Human Factor in the Service Blueprint” (with Barbieri, Fragnière & Zambrano), Journal of Advanced Management Science 1:2 (2013).
- “Performing Service Design Experiments Using Ethnomethodology & Theatre-Based Reenactment” (with Fragnière & Nanchen), Service Science 4:2 (2012).
- “Directing Design: Using Theatre to Capture the Human Element in Service” (with Fragnière), SDN Touchpoint 4:2 (2012).

SKILLS

Service strategy • Service blueprinting • Journey mapping • Co-creation & workshop facilitation • Systems thinking • Qualitative research & ethnography/ethnomethodology • Prototyping, in-market testing & risk management • Inclusive design • Human-centered AI & risk • CX governance & measurement • Executive storytelling • Miro, Figma, Adobe CC etc.

EDUCATION

MBA, International Organizations — University of Geneva, Switzerland (2009, with Merit)

BA, Psychology — University of Maryland, College Park (1997)