Jonathan Martell

Service Design & CX Strategy Leader

Giving people time back. I help organisations figure out what to build, what to change and how to make it happen.

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HOW I LEAD

I make things.
Prototypes before decks.

I connect disciplines.
Engineering, design, research and business.

I build capability.
Teams, labs and playbooks that keep working.

17+ years connecting people, business and technology: eight in banking and insurance, nine in consulting and service design leadership. I turn customer insight into services and products people adopt, lead product and transformation work, and build teams that keep delivering. I started at BCP, Peru's largest bank, and Pacífico Seguros, then managed mobile and online banking at Scotiabank Peru. An MA in Service Design at the Royal College of Art broadened my focus to the whole service around a product. Since 2017 I have led 25+ consulting projects, most recently as Chief Design Officer at Peppermint. I also build with human-centred AI and teach what I learn: the Service Design course I created at PUCP, and as a guest in Beijing, London and Berkeley.

LEAD	SCALE	TEACH	BUILD
8	2.1M	3 continents	3
direct reports, 4 of them promoted; six project leads coordinated; 25+ consulting projects	retail banking customers at Scotiabank Peru (2016), where I managed mobile and online banking products	guest at CAFA Beijing, RCA London, UC Berkeley; created PUCP's Service Design course; 400+ essays	product & venture initiatives, including an AI-native studio and an AI sales assistant

EXPERIENCE

Jonathan Martell & Co

Independent service design and transformation practice

2026–present

PRINCIPAL, SERVICE DESIGN & TRANSFORMATION · Sep 2026–present

— Work with clients on a fractional or project basis in service design, CX strategy and transformation, connecting customer insight with organisational priorities.

— Co-designed and led the facilitation of a full-day hybrid workshop in Lima for **Inchcape** (London-listed global automotive distributor), with VPs and teams from 8 Latin American countries and London.

Peppermint Business Builder Lab

Innovation lab and consultancy, Lima

2022–2026

CHIEF DESIGN OFFICER 2024–2026 / **INNOVATION & DESIGN MANAGER** 2022–2024

— **People & talent.** Grew from delivering one project to leading an 8-person direct team and six multidisciplinary project leads. Owned talent selection and hiring; 4 of 8 direct reports were promoted, including into senior consulting and PMO roles.

— **Scaling delivery.** Grew the consulting projects I led from 3 a year to 7 (2022–2025, +133%), with up to four engagements at once, supported by AI-enabled HCD workflows and playbooks. Nine of the 13 clients whose engagements I led returned to Peppermint for additional work.

— **Venture building.** Led a two-year engagement for Financiera Los Andes (microfinance) with a project team of 15. Reframed the brief from a digital tool to a community for women entrepreneurs, validated with a six-month MVP. The community later reached 13,270 members across six regions of Peru (Los Andes Annual Report 2024; Peppermint).

— **Innovation labs.** Led the design and launch of MAPFRE Peru's Átomo innovation lab (project team of 8), defining its operating model, governance, impact OKRs and playbook. Reactivated the innovation lab of Peru's Ministry of Economy and Finance (project team of 7).

— **Research-led strategy.** For Credicorp (NYSE: BAP), led research with 41 senior executives across nine group companies in five countries (project team of 8), defining four executive archetypes and a benefits-programme concept. Led research and innovation engagements for Grupo Gloria, a Peruvian dairy and food group (project team of 15), expanding the scope from 3 to 7 product lines (+133%) through follow-on work while building the client's HCD capabilities.

— **Ways of working.** Built Peppermint's design way of working, including a playbook that embedded Human-Centred Design across the consulting practice. Co-designed a new way of working for Universidad Católica San Pablo's marketing team (30 people), with a five-stage playbook to sustain it; led an innovation diagnosis and roadmap for the leadership of AJE, a beverage multinational operating across Latin America, Asia and Africa.

New Laboratorio y Consultoría

Chilean consultancy

2021–2022

SERVICE DESIGN DIRECTOR

— Co-led a CX engagement for **Derco**, piloting two service concepts in two dealerships and analysing 374 customer responses to find adoption barriers and inform scaling.

— Shaped the initial research and service design strategy for **Pacífico Seguros**' motor insurance CX initiative, integrating qualitative and quantitative research approaches, customer segmentation and value proposition development.

Independent practice

2017–2022, 2024–2025

PRODUCT, SERVICE DESIGN & STRATEGY CONSULTANT

— Evaluated end-to-end lending journeys for **CARE Perú**'s credit service, delivered with Financiera Confianza, through research with 45 women entrepreneurs, identifying financial inclusion barriers and opportunities to strengthen its value proposition.

— For **Universidad Peruana Cayetano Heredia**, translated 50 qualitative research matrices into patient journey maps and service improvement recommendations across two regions, while developing HCD capabilities within the research team.

TCS

Tata Consultancy Services, London

2018

SERVICE DESIGN INTERN

— Contributed to the design of a digital platform for Independent Financial Advisers (IFAs), collaborating with stakeholders from **Aviva**, **Phoenix** and **Prudential** to improve advisory journeys across insurance, pensions and investments.

— Conducted user and market research, mapped journeys and pain points, supported a three-day cross-organisational Design Sprint and prototyped simpler adviser workflows, factoring in FCA registration, Letters of Authority and client consent.

Scotiabank Peru

Peruvian arm of Canada's Scotiabank

2014–2017

DIGITAL CHANNELS MANAGEMENT 2014–2016

— Managed mobile and online banking products at Scotiabank Peru, a retail bank serving 2.1M customers, with digital channels processing over 9M monthly interactions.

— Drove digital adoption initiatives and customer segmentation analysis across the payroll banking customer base.

— Developed digital product roadmaps and staff capability-building initiatives, working across marketing, technology and operations.

UX DESIGN, DIGITAL FACTORY 2016–2017

— Joined the founding Digital Factory and trained in Scrum in Toronto.

— Contributed to end-to-end digital lending journeys (mobile salary advances, personal loans) through research, service blueprints and prototypes, working with legal and compliance teams.

Pacífico Seguros

Insurer, part of Credicorp

2011–2014

PROJECT MANAGEMENT · STRATEGIC AGENCY PROCESSES & PROJECTS

— Researched the needs of the sales force, then designed, developed and iteratively improved a motor insurance quotation tool available to approximately 1,000 sales professionals nationwide, cutting quotation time from around 40 to 5 minutes (~88%).

BCP

Peru's largest bank

2009–2011

MOBILE & ONLINE BANKING INTERN

— Supported digital banking adoption initiatives for mobile and online banking channels. In Q1 2011 the bank reported 110.9% year-on-year growth in mobile banking transactions.

TEACH & SPEAK

400+

essays on Medium, Explorando Ideas

PUCP · Lima, Peru · Created and teaches the Service Design course · Thesis examiner (2024, 2026) · student projects with BCP, Yape, Scotiabank, Interbank, WWF — 2020–present

Guest lecturer & critic · CAFA Beijing (2026) · Royal College of Art (2025) · UC Berkeley MDes (2025) — 2025–2026

EDUCATION

MA Service Design · Royal College of Art, London · 2019

#1 for Art & Design worldwide, QS World University Rankings by Subject 2026
Thesis: "Creating the Perfect Relationship: Service Design + ...?", on human-centred design and AI

BSc Informatics Engineering · Pontificia Universidad Católica del Perú · 2011

#1 in Peru, QS World University Rankings 2027

New Venture Creation (elective) · Imperial College London · 2018

RECOGNITION

Peppermint: Values Award (Commitment) · 2022 & 2023

Scotiabank Peru: selected from about 1,000 employees for the founding Digital Factory · 2016

Pacífico Seguros: recognised among the top three performers within my business division (Acento Pacífico) · 2014

LANGUAGES

Spanish, native · English, advanced