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**CUSTOMER JOURNEY ANALYSIS IN HOUSEHOLD WASTE MANAGEMENT
SERVICES**

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<p>Abstract</p> <p>This Master's Thesis studies the customer journey, value elements and the customers' broad value creation process in the business context of private household waste management for first-time house-owners. The main research question is defined as follows: What are the value elements for the customer in different touchpoints of the customer journey upon acquiring and using private household waste management services? The objective is to create a customer journey map for the case company's defined segment of first-time house-owners, and to provide relevant research data and insight about what is perceived valuable in their service. By applying the customer journey and the mapped service touchpoints with the discovered value elements, the thesis client will be able to embed the studied value elements to their service offering and journey for a better service experience for new house-owners.</p> <p>The main theoretical framework consists of customer journey as a timeline for the customer experience in a purchase process; phases of a purchase process and service touchpoints included. Service-dominant logic and further complementary critical service logic and its value creation spheres depict how value is created in use by the customer, facilitated by dynamic, reciprocal value proposition. These aspects are adapted and combined in a novel framework by the researcher to illustrate the customer journey as an experience of a purchase process and value creation as value-in-use in the customer's own sphere.</p> <p>The research method used in the study is justifiably a qualitative case study as an empirical method to study social phenomena of particular interest to real-life stakeholders such as organizations and their managerial processes within important contextual conditions. The data collection is carried out by conducting semi-structured interviews to customers in the target segment. Eight households are interviewed, at which point data saturation for generalizing the findings is seen to have been reached.</p> <p>The data analysis of all the respective customer journey blueprints enables the researcher to compose a conclusive illustration of a fifteen-step customer journey map and to identify the main touchpoints and value elements as part of the broad value creation process of the target customer segment. The output of the customer journey analysis is also applied to the previously created own theoretical framework, and the most relevant theoretical aspects are further discussed. The researched value elements in different touchpoints of the customer journey can be summarized as affordability; supporting local business; prompt, simple and friendly customer service; service offering fulfilling own needs; service delivery on schedule; reliable, effortless usage of the service. Conclusions as managerial implications in the client's behalf are also provided. Lastly, the quality of the research is evaluated in the case study's context and some discussion of this and future research in the case company's context is had.</p>			
Keywords Customer journey, customer experience, purchase process, service touchpoints, value creation spheres			
Additional information This study was conducted as a commission by the case company to the Oulu Business School			

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1 INTRODUCTION

This Master's thesis studies the customer journey and value creation during the service experience of a target customer segment of first-time house-owners, in a service context of private household waste management. This chapter introduces the research topic and respective research gap. The chapter also sheds light on the background and motivation for the study – both the researcher's own motivation in respect to the Master's program studies and the thesis client's motivation for commissioning the topic. Furthermore, based on the research motivation and objectives the research questions are presented, while also outlining the research plan and methodology for conducting the study, with the structure of thesis itself. An overview of the related theoretical framework will be laid out, and a relevant introduction of the case company and industry, with the research gap at hand, will be provided.

1.1 Introduction to the research topic and research gap

The topic of this research was presented to Oulu Business School by a private waste management service provider operating in the North Ostrobothnia region. Per discussions with the thesis client's management about the research topic; the case company's objective is to learn about their customers' broad value creation process in household waste management. The thesis client also wants to understand which services are found valuable by their customers, limiting the target customer segment in this research to first-time house-owners who typically are young adults. Considering the new house-owners, the company is also interested in improving their customer acquisition in this particular target customer segment. The customer journey map can illustrate the steps taken before and during the customer experience, providing the thesis client an overview to the touchpoints and value elements in different parts of the journey on which to direct attention for achieving those objectives through service interaction design.

The apparent research gap to be addressed in this Master's thesis concerns the incomplete understanding of what the customer journey of young adults as new house-owners is like, and what their broad value creation process in the context of

household waste management service is like. By addressing the research gap, the thesis client should be able to execute better service design for the defined target customer segment of young adults as house-owners.

An era of service-dominance in marketing logic proposes challenges for companies in traditional infrastructural industries operating in the physical world to adapt to the service-dominant market. Since waste management can be considered as a basic commodity as it is required by law (646/2011) for each household to acquire the service and in the thesis client's operative environment there are several competitors providing waste management services; making the customer journey and customers' needs and values known to the client could in practice prove to be a potential competitive advantage. The research findings can prove advantageous for providing the thesis client tools to better compete in the market space through better service design.

Previous studies regarding the mapping of customer journeys in different contexts do exist – but in the respective market of the thesis client, previous research was not discovered.

1.2 Motivation for the study and research questions

The preliminary research objective for the thesis concerns mapping the case company's customer journey and furthermore understanding their customers' broad value creation process throughout their service delivery. The aim of the research will be studying the values, attitudes, knowledge and needs regarding recycling and sustainability in household activities, and how the related services from a waste management operator are perceived. The motivation on the researcher's behalf for this particular topic was discovered in the opportunity to work in close cooperation with a client operating in an industry that has for years been – and with even more emphasis remains to be – a current and important part in the context of sustainability in terms of recycling and circular economy.

The sustainability theme has been a recurring one during the researcher's Master's studies, and it is curious to conduct research on the consumer level with a case

company whose industry and market are so heavily influenced and regulated by the European Union's tightened circular economy directives. The case company also has recently made noticeable investments in its infrastructure and operational environment to improve commercial entities' and individual households' opportunities to utilize the different services made available to recycle their waste as raw material, so the motivation for further improvement and commitment of the case company to their customers and objectives is motivating for the researcher to be included as a part of. Conducting a study about customer journeys is also a concept visited during the researcher's recent studies, but as today more utilized in the digital landscape with big data, it is taken upon as a challenge to apply the customer journey map dynamics to a qualitative setting and even explore whether there is demand for this type of service to leap digital.

As established, this research is designed to enable the researcher to provide the case company relevant research data and insight about what the target customer segment perceive as valuable in their service. By applying the customer journey and service touchpoints as framework for the service experience, the client will be able to utilize the related service design methodology related to customer journeys to embed the studied value elements to their service offering for a better service experience for new house-owners. Thus, the main research question stands:

1. What are the value elements for the customer in different touchpoints of the customer journey upon acquiring and using private household waste management services?

The value elements discovered will provide the case company with information that can help design their service interaction in different touchpoints to address and serve these values for an even better service experience. To further elaborate and help define the value elements in different touchpoints, a set of sub-questions is devised. The first sub-question will conclusively help define the sought after customer journey map in the case company's context:

1a. What is the customer journey of a first-time house-owner like when acquiring and using a waste management service from the case company?

By answering this sub-question, the case company will find out what the most typical path leading to becoming their customer is, and how the discovered value elements are present on that path at the moment – and how they could be better promoted and emphasized. From that journey, another sub-question will help direct the focus of service design to "moments of truth" that are perceived to have the biggest impact to the whole customer experience:

1b. What are the main service touchpoints in the customer journey for first-time house-owners?

The main service touchpoints can have a significant positive or negative influence on the customer experience and the customer's value creation activities or even the continuance of the journey itself. In order to recognize the main service touchpoints in the first place, the following sub-question must also be answered:

1c. What are the customers' needs in different service touchpoints?

By addressing the needs of the customer in different touchpoints, we can only identify which have been most impactful and which needs have been fulfilled in what fashion and how that has corresponded to the value proposition, affected the whole customer experience, and the customer's broad value creation process. By analyzing the research findings, the researcher will be able to answer the research questions and come to a conclusion about the applicability of the used theoretical framework regarding customer experience in a purchase process and critical service logic for value-in-use, and provide managerial conclusions for reviewing and improving the case company's service design with regards to the acquisition and retention of the target customer segment.

1.3 Introduction to the theoretical framework

The thesis client's objective in other words is to learn about the steps their customers take and the broad value creation process related to the onboarding and usage of their services. The customer journey will be treated as the customer experience during a purchase process; the customer experience will be divided to different purchase phases, namely pre-purchase, purchase, and post-purchase phases as defined by Lemon and Verhoef (2016). Different types of service touchpoints and service provider activities will be defined and situated respectively to appear in the purchase phases, combining the perspectives of customer experience and service experience by Voorhees, Fombelle, Gregoire, Bone, Gustafsson, Sousa and Walkowiak (2017). Service interaction design for utilizing these concepts of a customer journey by Clatworthy (2011) will be theorized, along with practicalities on what comes to blueprinting (Lemon & Verhoef, 2016) and creating a practical customer journey map (Rosenbaum, Otalora & Ramírez, 2017) based on customer-originated data and including data worthwhile to the thesis client.

For the value creation process, the thesis will apply principles of value propositions in service-dominant logic (Vargo & Lusch, 2008; Kowalkowski, 2011) and the critical service logic for value creation (Grönroos & Voima, 2013). Some contested ideas between the theories are addressed, and justified per Grönroos and Gummerus (2014) on how the critical service logic is despite sharing founding principles, more applicable for defining the value creation process in a purchase process. The value creation spheres of critical service logic and the creation of value-in-use (Grönroos & Voima, 2013; Grönroos & Gummerus, 2014) are where the theory is seen to coincide with the idea of customer journey as a customer experience and different purchase phases with the value accumulating in use at the customer's own space. With this value creation theory the customer's process throughout the whole customer experience can be observed, and touchpoints identified with elements and activities that form the value of the service to the customer.

The main theories are then composed as one conclusive theoretical framework (Figure 7) and applied in the analysis of the research findings from conducting a

qualitative case study via semi-structured interviews with the case company's customers belonging to the defined target segment.

1.4 Research approach and outline of the thesis

The thesis process started with kindly being allowed to take upon the commissioned thesis topic with the thesis client. After an initial meeting at the thesis client's premises, further details regarding the practicalities and instructions concerning the case company were discussed and agreed on under supervision and guidance of the thesis supervisor. After presenting a preliminary research plan for the thesis and receiving comments for it, another meeting was arranged with the thesis client where the thesis process and background of the case company, industry and related aspects were discussed in more detail to gain a sufficient knowledge base of the case before starting to write the theoretical framework for the study.

For the theoretical foundation, a literary review of the academic journal articles and other literature related to service marketing, value creation and customer journeys in specific was conducted. Previous research and theory were applied and adapted to build a theoretical perspective of what a customer journey is and how it is constructed. Suitable theories for value creation in a type of service provided by the case company were studied from a service-dominant perspective, and an own theoretical framework by the researcher was composed to be applied in the specific research at hand.

Based on the theoretical framework on the characteristics of customer journeys and value creation during a purchase process, the qualitative semi-structured interview bodies were designed for the collection of as much case-specific and relevant data as possible in order to be able to create a conclusive customer journey map and to answer the set research questions of the study. Interviewees belonging to the defined target customer segment were contacted, and separate interviews with the households' residents were held. Based on the findings from the recorded interview data, respective customer journey blueprints were drawn and finally refined into one conclusive customer journey map containing the most common steps, needs and value elements and experiences of the customers. The customer journey analysis is

then used to draw up the theoretical and managerial conclusions based on the study and answering of the research questions. An evaluation of the study and propositions for further research are presented at the end of the thesis.

Table 1. Outline of the thesis by chapter headings and content descriptions

1 INTRODUCTION	Research topic, research gap, motivation for the study, research questions, theoretical framework, case company introduction
2 CUSTOMER JOURNEY IN A PURCHASE PROCESS	Phases of a purchase process, service touchpoints, service experience, service interaction design, service blueprinting, creating a customer journey map
3 VALUE CREATION IN A PURCHASE PROCESS	Value propositions, service-dominant logic, critical service logic, value creation spheres, value-in-use
4 FRAMEWORK FOR VALUE CREATION IN A CUSTOMER JOURNEY	Customer journey framework for the customer experience of a purchase process and value creation as value-in-use in the customer's own value sphere (Figure 7)
5 RESEARCH METHODOLOGY	Qualitative case study, semi-structured interviews, data collection
6 CUSTOMER JOURNEY ANALYSIS	Empirical findings, customer journey analysis, customer journey map
7 CONCLUSIONS	Answers to research questions, theoretical conclusions, managerial implications, evaluation of the research and suggestions for future research

1.5 Case company introduction

The thesis client is a North Ostrobothnia-based company managing household and commercial waste transportation, sorting and recycling along with other services in several municipalities in the region. The company's values according to a discussion with their management are environmental friendliness through improving the recycling rate of waste and reducing mass incineration; the goal is to provide the best and cost-efficient waste management service in collaboration with the customer, where the benefit of collaboration is reciprocal to both parties.

Considering only the customer-relationship between individual customers living in detached houses, the resident is solely responsible for purchasing the service to their property. The services and delivery are conducted directly between the customer and the company as there is no property maintenance company and housing cooperative to acquire and coordinate the service as in apartment or row housing for instance. All real-estates are required by waste law (2011/646) to belong in an operative waste management service. Waste management regulations are regional, but based on waste management law (2011/646) and they include both duties and recommendations (Lakeuden EKO, 2018). There are several residential duties such as sorting recyclable materials, transporting large and dangerous waste to a waste management authority's designated reception location (Lakeuden EKO, 2018). Some relevant goals stated by the Ministry of the Environment (2018) are reducing the amount and harmfulness of waste, improving on the sustainable use of natural resources, and ensuring functioning waste management and preventing littering. The national waste management plan's recycling goals come from the European Union's "circular economy package" (Lakeuden EKO, 2018). The Finnish legislation follows the development of the European Union's waste legislation (2008/98 EU), yet on some parts being more wide-scaled and restrictive than EU (Ympäristöministeriö, 2018); and the basic principles and priorities of the waste management directives can be illustrated according to Figure 1.

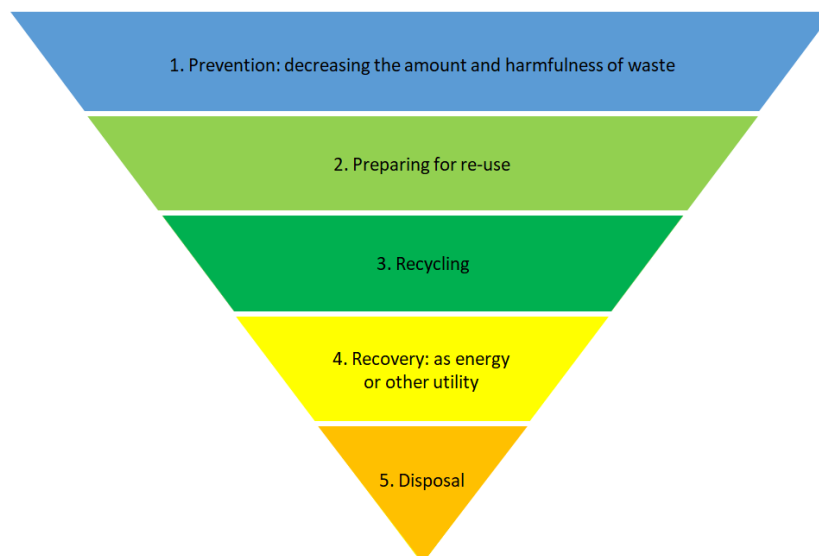


Figure 1. "Waste hierarchy": the EU Waste Framework Directive illustrated (Adapted from European Commission, 2016; Lakeuden EKO, 2018).

As The European Union are tightening the goals for recycling rates and circular economy, the case company's management elaborated that they are committed to providing their customers with the opportunity participate in the name of environmental values and the future. Their objective is to stay ahead of the EU directives' goal in order to optimize the functioning of the circular economy infrastructure so that the effects can be seen in more employment and economy. They want to learn about the critical touchpoints, values and the broad value creation process of their customers; and with the customer journey research they should be provided with a tool for improving their service interaction design, customer acquisition and ability to provide and enable their operative area's best possible waste recycling rate corresponding to new societal value systems and regulated ways of managing household waste. The defined target customer segment is seen as an important customer demographic with maybe societal pressure and even duty to partake in sorting and recycling household waste, and the service provider's objective is to be perceived as an operator who can provide a cost-efficient and complete service offering to provide young adults among others the opportunity to comply with the environmental and recycling goals as a natural part of their own daily lives.

2 CUSTOMER JOURNEY IN A PURCHASE PROCESS

For the theoretical foundation of the thesis, firstly the concept of customer journeys will be defined. The customer journey is basically seen as the customer's progression through the purchase process of a service. Along the purchase process the customer will encounter different touchpoints influencing the customer experience and the formation of the value proposition. A more wholesome view of the service experience accounting for the provider's aspect as well will be taken, and a look at the process behind service interaction design of touchpoints in direct management of the service provider is taken. Considering the different purchase phases and the variety of touchpoints, a practical look at blueprinting and creating a customer journey map to include significant levels of value elements and emotions experienced by the customer – in order to plan the illustration to be useful to the thesis client – will be provided.

2.1 Introduction to customer journeys in a purchase process

Service researchers have emphasized the perspective that relationships are built over a longer period of time, from a series of encounters with a service provider (Lemon & Verhoef, 2016). The nature of the business logic with most service companies is that businesses aim to establish relationships with their customers and seek profits from returning customers and recurring transactions, in the long term. Customer journey is a concept aiming to describe the customer experience with a service provider in a dynamic process over that period of time (Lemon & Verhoef, 2016). An experience can be said to occur when any sensation is felt or any knowledge is acquired from any level of interaction with “the elements of a context created by a service provider” (Zomerdijk & Voss, 2010).

The presumed customer journey consists of dynamic phases of consideration, search, purchase, and possibly also repurchase; these are depicted through a series of service encounters, also known as touchpoints, facilitating the interaction between the service provider and customer in different phases of the customer journey. The concept can be seen to emerge from an analogy where a customer “touches” an organization. Analyzing the customer journey should provide an opportunity for a

company to understand the customers' process in how they encounter these touchpoints. Based on their service experience in the touchpoints they evaluate the service provider's quality, contributing to their overall satisfaction for the service and willingness to continue the relationship. (Lemon & Verhoef, 2016; Zomerdijsk & Voss, 2010; Voorhees et al., 2017.)

In this study, the theory of a customer journey's service process will be combining and applying the concepts of the customer experience, as researched by Lemon and Verhoef (2016), and the company's service process, as researched by for example Voorhees et al. (2017), with the application of other related theoretical contributions regarding the research, analysis, and composition of a customer journey map. The adapted conceptualization of the customer journey will draw perspectives from Voorhees et al.'s (2017) characteristics of a service process from the provider's viewpoint, but mainly treat the customer journey as a purchase process and experience by the customer, as proposed by Lemon and Verhoef (2016).

2.1.1 Phases of a purchase process

Based on prior research, different phases of a purchase process from both the customer's and company's points of view can be classified, with the aim to understand, analyze, and make the different parts of the customer journey more manageable. The customer's purchase process can be classified in three sections. In short, the pre-purchase phase is the customer experience before an actual service begins, meaning all customer encounters with service-related touchpoints before any transaction. The purchase phase covers the customer experience during the purchase event itself. The post-purchase phase refers to the experience upon consuming the actual service, and from interactions with the brand and its environment after the actual service has been delivered and consumed. During the process, companies should aim at understanding both their own service process and the customers' perspectives of a purchase process and identifying key aspects – ones existing and ones that may be missing – in each phase. Furthermore, specific encounters called "moments of truth" that can lead to continuation or discontinuation of the purchase process, should be identified in each of the phases. (Lemon & Verhoef, 2016; Rosenbaum et al., 2017.)

Pre-purchase, as the first phase of a customer's purchase process, considers several aspects of a customer's interaction before a purchase decision. Further definitions of those interactions are behaviours like service need recognition, search of a service, and consideration between alternatives. The entire experience starting from the need recognition, via considering and evaluating service providers based on the degree of convenience or difficulty of accessing available information, to satisfying the need with a purchase from a chosen brand has an important role in the overall customer experience from the customer journey point of view. With an abundance of options available and different touchpoints in digital and physical environments, the search can even lead a customer to suffer from information overload complicating the decision-making process and making the customer stop searching and deferring the purchase entirely. Finding adequate information about a brand that could satisfy the need of a service in question will optimally lead to purchase confidence regarding that service provider's offering, thus facilitating a transition to the second phase and to completing the purchase. (Lemon & Verhoef, 2016.)

From the service provider's point of view, the pre-purchase phase is the time frame "leading customers to engage with" the service they manage in the point of core service delivery (Voorhees et al., 2017). Pre-purchase encounters with the service provider's touchpoints in practice can be for instance advertisements, direct marketing (e.g. e-mail solicitation), word-of mouth, seeking information from online reviews, reaching out to contact a frontline customer service employee for more information, and basically any kind of face-to-face, voice-to-voice, or computer-to-computer encounter in order to review or acquire information about the company's offering (Rosenbaum et al., 2017; Voorhees et al., 2017).

Purchase of the core service itself, as the second phase of a customer's purchase process, reflects interactions with the service provider during the time of the purchase event (Lemon & Verhoef, 2016). Lemon and Verhoef (2016) note, that the purchase event is the temporally shortest one taking place over a very compressed span in time, but it has significance in giving some insight and measurement on how the brand's pre-service marketing activities have influenced the customer's decision, and on how the brand's servicescape influences the purchase decision. The available and acquired information during the pre-purchase phase from peer referees, digital

channels (e.g. web pages with product descriptions), and from the brand's customer service and salespeople about the product mix can make it easier to choose the products and services suitable and necessary to satisfy the customer's need (Lemon & Verhoef, 2016). The servicescape on the other hand is a physical or digital environment where the presence of a sales negotiator, order handler, or an online form enables a customer to fulfil an order with all adequate information to do it (Rosenbaum et al., 2017).

Interactions during purchase refer to the choice of service, process of ordering, and choice of payment type. The payment type can have multiple options, and regarding on the nature of the chosen service mix, may have an influence on the purchase decision. (Lemon & Verhoef, 2016.) After the purchase event, the usage of the actual service may include, for instance, interactions with the company employees or visits to the company's outlets (Rosenbaum et al., 2017) – it is the time frame when “the primary service offering is provided to the customer” fulfilling the foundational need that has motivated the customer to engage in this particular customer journey (Voorhees et al., 2017). The purchase-related encounters and what their implications for the core service delivery and other post-purchase encounters are, can have a significant role regarding the customer experience formation through decision satisfaction (Lemon & Verhoef, 2016).

Post-purchase is the third and final phase of a service process and it encompasses the consumption as well as any customer interactions that relate somehow to the brand and its environment at any time following the purchase – theoretically even until the end of the customer's life (Lemon & Verhoef, 2016; Rosenbaum et al., 2017). During this phase, customers “assess and act on their experience” from the previous two phases (Voorhees et al., 2017). The phase may include proactive encounters from the company, like requesting post-service engagement with the brand on social media or filling out a feedback survey, for instance (Voorhees et al., 2017).

The customer's experience during the consumption of the service, service recovery by the company in case of problems, handling of complaints and reclamations, and the word-of-mouth generated by these cumulated service aspects are encounters of interest to any service brand during the final service phase of a customer journey.

Because if the recovery efforts and relationship development are done properly, post-service actions can lead to repurchases or future pre-service encounters. The goal for any service brand is to create a customer “loyalty loop”, where an occurring trigger during the post-purchase stage leads to repurchase, further engagement and winning purchase decisions of other services in the company’s portfolio as well. (Lemon & Verhoef, 2016; Voorhees et al., 2017.)

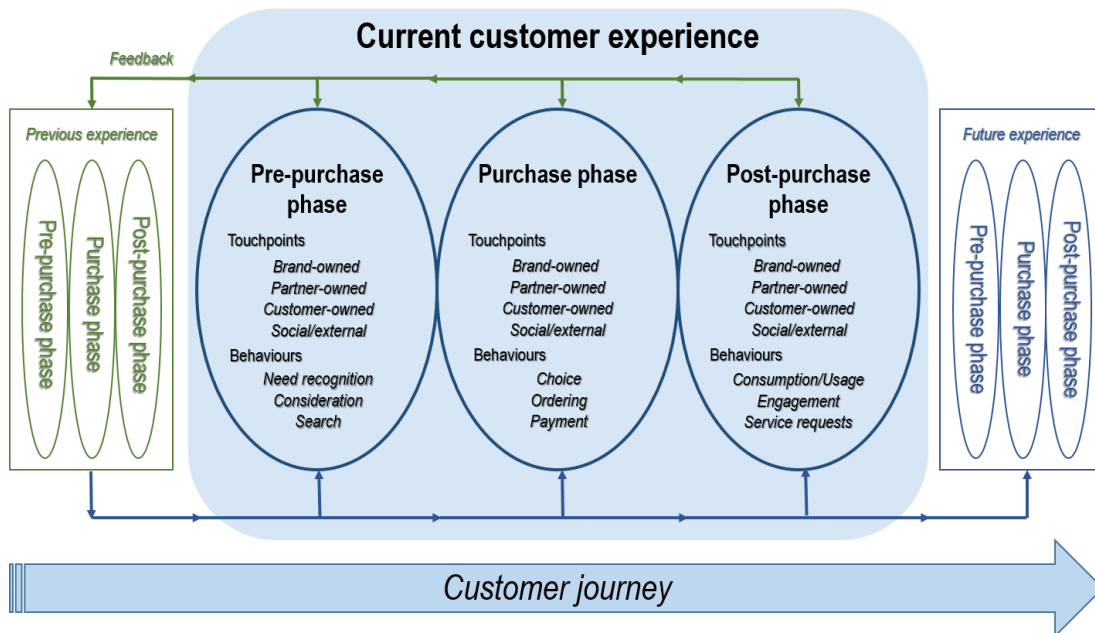


Figure 2. Process Model for Customer Journey and Experience (adapted from Lemon & Verhoef, 2016).

2.1.2 Service touchpoints

There are some service touchpoints during a customer journey, where the service providing company controls what the interaction contains: these are called brand-owned touchpoints. Brand-owned touchpoints are customer interactions with the brand that have been designed and are managed by the company providing the actual service. What is included, are all brand-owned media like advertisement, search engine optimization, social media use, loyalty-programs, and the company website. Also all brand-controlled elements of the company’s marketing mix, like the attributes of the product, service, price, convenience, sales force, and packaging, are brand-owned touchpoints during a customer journey. Brand-owned touchpoints like

advertising and promotion have an impact on customers' expectations for the service's attributes, and aim at influencing consumer attitudes and preferences overall. The satisfaction of these expectations the company itself tries to create and control, is a significant determinant on what the customer experience will be like. (Lemon & Verhoef, 2016.)

Partner-owned touchpoints between company and customer are those jointly designed and managed by the company and one or more of its business partners. It is arguably a fact that many of the brand-owned touchpoints are also partner-owned touchpoints: the partners can be for instance marketing agencies, multichannel distributors, and communication channel partners like the radio airing a commercial or social media platforms where the company has a profile. The line between can be vague, even in cases where a company develops their own smart phone application, because it needs an Android or iOS platform, that may require specific functionalities of their own to run on, and to reach their customers with. (Lemon & Verhoef, 2016.)

Not all service touchpoints which can be identified, are owned or even partially controlled by the service provider. Lemon and Verhoef (2016) describe, that customer-owned touchpoints are ones not influenced by neither the company nor its partners. An example of a customer-owned touchpoint with a company could be something as abstract as the customers themselves recognizing a need and planning how to satisfy it through a company's service, initiating the search to fulfil that need. A decision like payment method is a customer-owned touchpoint, but on the other hand can also be made a partner-owned touchpoint if a bank or credit card company is working as a mediator. The emphasis, however, is on post-purchase activities of the customer, "when individual consumption and usage take center stage" (Lemon & Verhoef, 2016).

Lemon and Verhoef (2016) contrast the customer-owned touchpoint type with "the classic role of the customer in the early buying process models" presented by Howard and Sheth (1969), where customers are perceived to emulate more or less repetitive in their buying behaviour. In order to make the decision more routine for repeated purchases, consumers store relevant information incorporated from their commercial and social environments (Howard & Sheth, 1969, p. 467). A customer's

brand choice decision is shaped by elements such as their motives and underlying needs for the purchase, several alternative courses of action, and decision mediators which direct the customer to match the correct elements for the most satisfactory purchase decision (Howard & Sheth, 1969, p. 467). Lemon and Verhoef (2016) on their part note that this traditional definition of the role has been extended because customers have been empowered to be co-creators of value by individual or collaborative means with companies; customers can in some cases be even considered influencers (e.g. from their instructional YouTube tutorials or product reviews) (Lemon & Verhoef, 2016).

Social touchpoints “recognize the important role of others in the customer experience” (Lemon & Verhoef, 2016). Throughout the journey, customers are surrounded by other customers, peer influencers, and independent information sources that can influence the process. Solicited or not, peer influence can impact all three phases of a purchase process. Other customers (e.g. neighbours) can influence a decision with their behaviour or just with their proximity, especially during purchase of products and services where the consumption or usage happens after the purchase event itself. Peer and reference group influence, including reviews and earned media (e.g. social media commentary), can be significant and well comparable to the effects of advertising. The customer’s social environment can be argued to influence the customer experience as a whole. (Lemon & Verhoef, 2016.)

In mapping the customer journey, it is important to define where the perceived service chain should start and where it should end (Zomerdijk & Voss, 2010) in order to create a sensible frame for recognizing the different touchpoints and their key aspects regarding service process and customer experience. The starting point of any customer journey can arguably be situated at the need recognition, triggered by advertisement, word-of-mouth, or some other event or change in the customer’s life that creates the need. (Lemon & Verhoef, 2016.) The ending point may be more difficult to define in some cases, considering that the relationship between the customer and the service provider can theoretically be life-long, even, as theorized by Lemon and Verhoef (2016).

This thesis will strive for understanding some of those potential leverage points during the customer journey by identifying the touchpoints that are owned and exerted influence entirely or partially by the case company, and bringing to awareness the touchpoints which the company has little influence over, meaning any identifiable customer-owned and social touchpoints. Upon identifying and defining the touchpoints throughout the customer journey, the company then needs to determine how to influence those touchpoints in terms of value creation and improving the customer experience.

Voorhees et al. (2017) argue, that in order to truly understand how to establish long-term relationships, service providers need to understand not to solely focus on the core service touchpoints but to strive for improving the service experience as a whole by strategically investing company resources across all three service phases that make up a service experience. The customer's service experience is a continuous process comprising of several interactions with the service provider via several touchpoints in all service phases. There are touchpoints and key encounters during the pre-purchase phase, where a company can strategically exert their influence on customer decision-making to use the core service offering, and after the deliverance effective actions can be taken by the company to emphasize the positive customer experience encouraging repurchase and new pre-purchase encounters. (Voorhees et al., 2017.)

2.2 Service experience

As already established: Zomerdijk and Voss (2010) define that an experience occurs when any sensation is felt or any knowledge is acquired from any level of interaction with "the elements of a context created by a service provider". These elements can arguably be considered as the service touchpoints as discussed by Lemon and Verhoef (2016). As the theory regards services as experience-centric and the customer service experience as cumulative, the delivery of service requires systematic management and planning of all the tangible and intangible service touchpoints to design a holistic experience that is combined from all interactions during the purchase process (Zomerdijk & Voss, 2010; Voorhees et al., 2017). Experiences are constructed based on the customer's interpretation of the touchpoint

interactions, but as learned, not all of these experiences can be controlled by the service provider (Zomerdijk & Voss, 2010). It is therefore justified to study the customer's perspective of a service experience. Experiences from services should be designed in a way that they engage customers in an emotionally, physically or intellectually participative way, so that it creates emotional connection, perceived quality and customer satisfaction which promotes repurchase and positive word of mouth (Zomerdijk & Voss, 2010). In order to influence the creation of a positive customer experience, the frontline employees can be instructed to interact with the customers in a way that connects them on a personal, emotional level that should create rapport towards the service provider; customer relationships beyond merely transactional exchange are "positively correlated with customer satisfaction, loyalty, and word of mouth recommendations" (Zomerdijk & Voss, 2010).

It's important to analyze how past experiences in prior purchase phases may influence the expectation formation of the ongoing or the following purchase phase, and what implications the pre-purchase experiences may have on the customer's satisfaction and behaviour in terms of future usage of the service – meaning the continuation or discontinuation of the journey (Lemon & Verhoef, 2016). While each touchpoint encounter is distinct, and the critical importance of the core service delivery after purchase cannot be diminished, Voorhees *et al.* (2017) also note, that "an element of customer impressions and satisfaction with the service is cumulative". It can therefore be argued that the combination of outcomes from pre-purchase experiences as well as the activities taken part in post-purchase also emphasize the importance of a clear view of the overall service experience (Voorhees *et al.*, 2017). Also extreme events in a customer's macro environment, such as political events, economic recession or expansion, and even environmental issues can act as drivers for influencing a customer experience upon the consumption of a particular service (Lemon & Verhoef, 2016). As illustrated in Figure 3, the service experience from the provider's perspective is defined as the entire period during which any touchpoint encounter with relevance to a core service may take place. The concept encompasses all touchpoints during the pre-purchase process, purchase and core service provision, and other post-service encounters, allowing examination of the dynamics of a customer experience across these different phases – aiming at studying the creation of a management tool be able to "strengthen relationships with the most valuable

customers and, in turn, increase customer retention, positive word-of-mouth and profitability” (Voorhees et al., 2017) through the findings from this thesis.

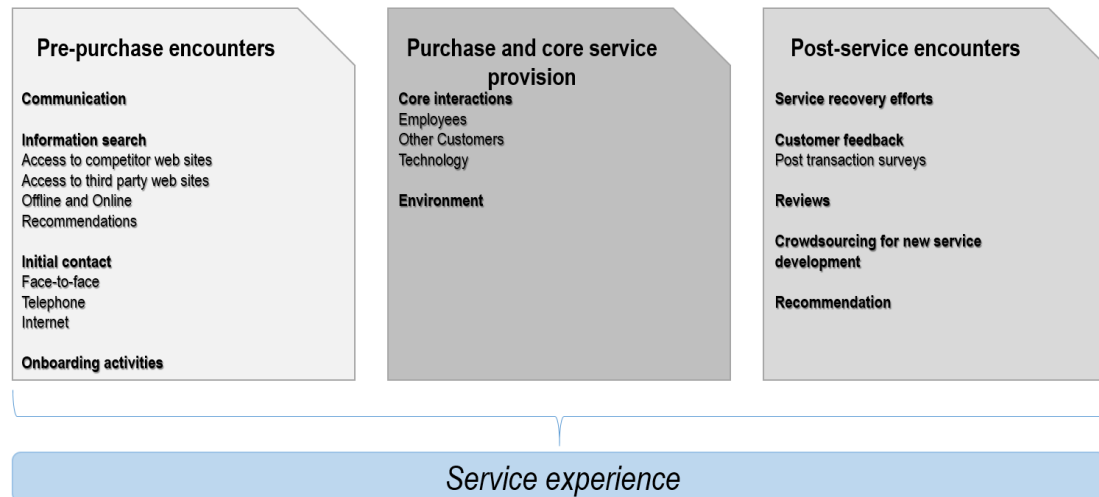


Figure 3. Conceptual model of service encounters throughout the service experience (adapted from Voorhees, Fombelle, Gregoire, Bone, Gustafsson, Sousa & Walkowiak, 2017).

The platform where the pre-purchase phase ends and where the core service begins, can depend on customer expectations and their behaviour in touchpoints with evolving technology and further options for interaction. One classification for critical pre-purchase encounters according to Voorhees et al. (2017) could be stated as follows: awareness building activities, customers’ information search, initial contact and onboarding. Awareness building is acknowledged to be one dimension of a brand’s equity in a service context: being aware of the “meaning” of the brand has greater impact on the customer experience and brand equity than awareness of the brand created by marketing communication as such (Voorhees et al., 2017). Since customer expectations are formed in the pre-purchase phase (Voorhees et al., 2017), awareness campaigns should focus more on creating a meaning for the brand itself, instead of merely communicating its offering. What is also pointed out is that if there are any channels and media where companies can build awareness for their services, and that these different outlets like virtual service assistants and social media should be analyzed how well they could be leveraged in service branding and awareness building (Voorhees et al., 2017) for distinct target audiences.

Information search and the experience pertaining to the convenience and result of it in the pre-purchase phase can have an effect on the credibility of the service provider and thus on the expectations of the experience; the customer evaluates perceived risk and review credibility which have an effect on the customer's purchase decision and intentions for further referral (Voorhees *et al.*, 2017). Voorhees *et al.* (2017) note that as information sources today are many, it should be assessed what kind of a role third-party sources and customer generated media should have in addition to the brand-owned media.

Initial contact can be a critical experience that retains or drives away customers – it can be a part of information search and is a customer-initiated encounter taking place face-to-face, on the phone or via digital interface. The importance of knowing the first direct touchpoint can help evaluate the conversion factors among consumers and how the initial contacts shape expectations towards the service. How and where the company engages the potential customer into the service is a critical determinant of future success; as customer service onboarding can be accomplished through different channels and media, the role and interactions of frontline employees in those channels are important aspects concerning innovative pre-purchase service design. (Voorhees *et al.*, 2017.)

The customer interactions with employees, other customers, as well as service-related technology are in the “core” of the core service delivery, with the physical environment of the service encounter also bearing influence on the experience (Voorhees *et al.*, 2017). The influence of other customers to a customer's experience is primarily theorized as a negative asset due to having to share space and resources, but it can also allow socializing and bonding amongst peers which can lead to more enjoyable service through for instance brand communities that encourage customers to share ownership and the consumption experience (Zomerdijk & Voss, 2010). The importance of considering a customer journey as a holistic experience with relevant interdependencies between service encounters contributing to the customer's “cognitive, emotional, behavioural, sensory, and social responses” to the service over the entire purchase journey has been widely recognized (Lemon & Verhoef, 2016; Voorhees *et al.*, 2017).

In many services today, internet channels play a significant role in all purchase phases but especially in the pre- and post-purchase phases, while the core service often requires physical presence of the customer or processing an object or visiting a location provided by the customer – the transition between virtual and physical channels of interactions between different phases of a customer journey can be dubbed as “technological interdependence”. What needs to be understood is the impact of “high tech” integration on customers and employees and examine how mobile technologies, Internet of Things and cloud-based systems could help create “seamless customer experiences” across the journey compared to physical “high touch” service delivery. (Voorhees *et al.*, 2017.)

The required cooperation between company departments throughout all three phases and their transitions on the other hand is called “organizational interdependence”. The core service can be managed entirely by an operations department of a company, whereas complementing post-purchase engagement is often marketing and sales, when additionally, there can be interactive digital touchpoints present throughout the whole journey complementing the service provision and two-way interaction with frontline employees. Managing the cross-departmental functions could be made easier by developing a platform for seamlessly delivering value to the customers by ensuring necessary organizational coordination by a cross-functional team or a journey manager; cross-functional teams could also allow decoupling previously grouped activities and employing specialization and variety to that part of the service offering. (Voorhees *et al.*, 2017.)

The post-purchase encounters primarily aim at building stronger relationships, where service recovery and proactive means like requesting feedback and solicitation for reviews and social media engagement play a significant role in the service context. If a customer feels their core service delivery didn't meet their expectations or what had been promised, the service provider should make efforts for recovery upon the perceived service failure. Customers assess these recovery efforts according to a justice theory of applying three dimensions: “distributive (i.e., outcomes), procedural (i.e., policies or procedures) and interactional (i.e., interactions with employees)” dimensions of the recovery process – all these dimensions are studied to have an impact on the long-term satisfaction of a service. Upon building a strong relationship

between a customer and a service provider, trust and commitment remain the cornerstones of that definition. Trust reflects the degree of dependability and reliability of a company in a customer's eyes, and commitment reflects the enduring desire of a customer to maintain a relationship with a company. Building on the quality of these two constructs can actually assign value to the relationship itself, that can arise from a deeper psychological need for self-identification or emotional attachment to a brand that satisfies values or needs that go beyond solving mere physical needs. (Voorhees et al., 2017.)

Strong relationships also emphasize further behavioural responses via customer engagement like retention and repurchase, or referrals and social media interventions. Strong relationships enable soliciting also customer feedback, although feedback is important also in cases of failed interactions. It is actually suggested that asking for feedback “influences customers’ attitudes and behaviors in important ways” and that “simply measuring consumers’ intentions impacts actual behavior” and that “having customers complete a close-ended survey influences future behaviors”. Asking for feedback directly can reveal actual points of improvement, as studies say that when customers feel that a company wants negative feedback, they give greater weight on negative events. Whereas by starting a survey asking to recall something positive stimulates the formation of positive memories and feedback and even increases in sales following the survey. Demonstrating the importance of post-purchase touchpoints for new customers, it has been studied that for instance reviews that customers have read as a pre-purchase encounter, increased the likelihood of them sharing their own feedback following a transaction experience. (Voorhees et al., 2017.)

2.3 Service interaction design

Clatworthy (Stickdorn & Schneider, 2011, p. 80) says that services can be also described as series of interactions between customers and the service provider through different touchpoints during the customer journey. To value a customer, companies need to understand the interactions they have together. Seeing the service through the customer's lens, and designing the service in a way that “customers receive consistent experiences over time which they consider valuable” requires

learning about the values from the customers themselves. One traditional key characteristic of services is that they often have employees in customer interfaces. By acknowledging that technology is replacing many of these functions, interaction design therefore relates to the right mix of desired interaction with employees and technological applications in certain brand-owned customer journey touchpoints. The design of especially digital interaction in service delivery has become a more central focus because of aspects like self-service, co-production and social networks. (Clatworthy in Stickdorn & Schneider, 2011, pp. 80-81.)

Clatworthy's view (in Stickdorn & Schneider, 2011, p. 81) about designing a service interface is that "desirability is king". Meaning that, in order to awaken interest, trust, and eventually loyalty towards a service (Clatworthy in Stickdorn & Schneider, 2011, p. 81); companies need to make their service desirable for their target customers to embark on the customer journey in the first place. Desirability of a service is made up of three service elements: utility, usability, and pleasurability (Clatworthy in Stickdorn & Schneider, 2011, p. 87). The utility of a service means that as a service provider you understand the needs of your customers and the functional benefits of your offering to your customers – addressing and fulfilling that need. The usability of a product refers to "how quickly and smoothly a customer can move through the service journey" – meaning how easy the service is to acquire: in this element the design of the interface should make the service dialogue and for instance the structure of a website enable answering the customer's needs and expectations of the service as straightforward as possible. The usability element can be enhanced by asking the customers how they would, for instance structure a website to conform their mental model upon using the service. (Clatworthy in Stickdorn & Schneider, 2011, pp. 81-86.)

According to Clatworthy (in Stickdorn & Schneider, 2011, p. 83), "understanding the customers' mental model and applying the frequency, sequence and importance rule will crack most of your usability needs". Frequency refers to actions the customers do most frequently, like using the search bar at a website; sequence reveals the preferred order of actions natural to the customer, like choosing payment option at the end of the transaction and not in the middle of it; importance means that the most important pieces of information affecting the customers' decision are presented

clearly and at the right time, like any implications of new legislation to the service offering. Pleasurability as a part of a service experience is being recognized as a central trait emerging from a purely utilitarian dimension, as services and functions are transferring increasingly to non-physical environments and forms and thus enable more freely and creatively designable interactive and even personally pleasurable experiences. (Clatworthy in Stickdorn & Schneider, 2011, pp. 81-86.)

Clatworthy (in Stickdorn & Schneider, 2011, p. 81.) also notes that an emotional dimension is becoming increasingly important what comes to the desirability of a service. The influence of different emotions to customers' value formation (Grönroos & Voima, 2013; Koenig-Lewis & Palmer, 2014) is a noteworthy aspect in this aspect of service and interaction design. These abovementioned elements must be internally aligned with the brand strategy throughout the customer journey by understanding the customers, your brand's position and what the right offering is, and by designing the right mix of interaction in the service organization's digital and traditional interfaces so that customers are both gained and retained through desirable services and subsequently by providing them pleasurable experiences and even exceeding their expectations on the service level. (Clatworthy in Stickdorn & Schneider, 2011, pp. 86-87.)

2.4 Service blueprinting

Lemon and Verhoef (2016) summarize: "When moving through the customer journey to purchase, customers use and are exposed to multiple touch points that each have direct and more indirect effects on purchase and other customer behaviors." This thesis aims at identifying the critical touchpoints, or "moments of truth", throughout the customer journey that bear most influence on the customer experience and key outcomes. For this purpose, this thesis will apply a method called service blueprinting, which is a "customer-focused approach for developing service innovation and service improvement" (Lemon & Verhoef, 2016).

The service blueprinting methodology maps out a service delivery process from internal processes in the back-end, to customer interactions in the front (Lemon & Verhoef, 2016). Over past decades, blueprinting has been used for mapping the

processes constituting the service – but upon the emergence of the customer journey concept the focus shifted more toward the customer perspective (Halvorsrud, Kvale & Følstad, 2016). The methodology of blueprinting has been used by companies based on usually internal processes like employee insights, and is said to often lack a sufficient customer focus (Lemon & Verhoef, 2016). This internal employee-originating focus is not able to encompass the entire competitive landscape or customers' use of digital technologies and related customer behaviours, which could explain why purely internal process-oriented customer journey analyses are not seen as effective (Lemon & Verhoef, 2016). The customer journey approach is considered as "complementary to service blueprinting" to represent the customer's point of view but has been argued to possess a potential gap between the planned service delivery and perceived customer experience processes (Halvorsrud et al., 2016).

Service blueprinting provides a solid starting point for the process of customer journey mapping, but to broaden the method to understand and consider the customer perspective, customer input is required (Lemon & Verhoef, 2016). This thesis aims to utilize information about the service process received from the case company, but more importantly empirical data from current customers via semi-structured interviews regarding their values, preferences, experiences and behaviours, in order to formulate a more realistic case sensitive blueprint of the customer journey.

2.5 Creating a customer journey map

Customer journey maps are service design tools that provide a “structured visualization of a service user’s experience” (Stickdorn & Schneider, 2011, p. 158). Touchpoints, where the customer interacts with the service, are used to chart a “journey” – where engaging details about the customer’s service experience can further be utilized in coming marketing and sales activity due to the accessible nature of these key encounters in the customer journey map. Upon researching and identifying the touchpoints, one should be able to connect them together in a visual representation of the typical overall service experience. The map should be visually engaging for accessibility to everyone in the organization, but also needs to provide sufficiently detailed insights from the customers about their actual customer journey. Basing the map on actual material and data provided by the customers themselves

from their perspective, such as insights from interviews, is crucial for creating an empathic engagement to the factors influencing customer experience depicted in the customer journey map. The overview of the map should enable the identification of any problems or shortcomings during the current customer experience, but also of the opportunities for service innovation. The recognition of touchpoint encounters should allow deeper analysis in those different phases, as well as comparison between different services and competitors. (Stickdorn & Schneider, 2011, pp. 158-159.)

As a strategic management tool, customer journey maps are visual representation of the chronological order of events a customer may interact with a service provider throughout a purchase process, "often accompanied by emotional indicators" (Halvorsrud et al., 2016). By blueprinting and understanding all touchpoints during the purchase process of a specific service, companies can gain the tools to recognize the evolving customer needs and then improving their service design towards a more holistic customer experience spanning over all potential touchpoints (Rosenbaum et al., 2017).

Typically when creating the map, the recognized touchpoints are placed on a horizontal customer journey timeline in accordance with the purchase process, but also with respect to the pre- and post-purchase phases, thus forming the complete customer journey starting from customer experiences before any actual service interaction, all the way to the follow-up and interaction building loyalty and hoping for repurchase from the customer. Upon identifying all the customer touchpoints in these phases of purchasing a service, we should be able to develop "relevant strategic initiatives associated with each touchpoint" on a contrasting vertical axis over the horizontal timeline over each touchpoint. Developing the vertical axis makes the customer journey map more complex, but also increases its usability as a strategic tool to foster service innovation. The mere horizontal axis can provide the company with a visualization technique to understand the customer experience, yet not significantly helping to promote innovation in the system's service design. (Rosenbaum et al., 2017.)

The vertical axis focuses more on the emotional journey of the customer (Rosenbaum *et al.*, 2017). Clatworthy (in Stickdorn & Schneider, 2011, p. 81) argued that emotions of the customer are an integral part of the desirability of a service; the thoughts, beliefs, feelings, and emotions of the customers should be seen as an essential part of their value formation. This insight supports researching the vertical axis as an essential dimension of the customer journey, because emotions are argued to be “key components of the entire service systems” (Rosenbaum *et al.*, 2017). With this aspect in mind, a variety of activities can then be taken to address the opportunities for innovative service design, customer objectives, tasks of employees, branding opportunities, and multi-channel sales potential – showing how marketing, human resources, operations, and information technology can work together for customer value at each touchpoint (Rosenbaum *et al.*, 2017).

Customers get their information and reference for services from many sources, which is why it is “important to not only visualise the path” via the touchpoints but to collect and connect stories that explicate why the journey took the shape it did – giving insight to the circumstances, motivations and experiences that formed the process (Stickdorn & Schneider, 2011, pp. 160-161). With a customer journey map based on these stories, the company should be able to design the service provision process to reach and provide service to more potential customers in the defined target customer segment, as well as retain current customers.

In order to draw a realistic, simple and usable customer journey map, Rosenbaum *et al.* (2017) recommend restraining from designing “all-inclusive customer journey maps that contain all possible touchpoints” because of its potentially high degree of complexity and loss of touch to the actual diversity of journeys real customers may or may not follow. Halvorsrud *et al.* (2016) as well point out, that deviations in the process between different customers are common, and that in service blueprinting, the mapping should follow the path “in the way it happens most often”.

The map should illustrate what the customers actually experience, instead of which experiences are expected or hoped for by the service organization itself. What needs to be done, is to gather customer information and to identify the critical and less critical customer touchpoints regarding the particular service. The customers should

be asked directly about which touchpoints they experience during their journey of the service process. This more detailed approach – where the key touchpoints are recognized for the horizontal axis, and dissected or expanded in detail on the vertical axis – can be more demanding in terms of time and resources at first, but should outweigh the effort with the gained usability of the improved customer journey map. (Rosenbaum *et al.*, 2017.)

Practically, the vertical axis is recommended to represent “cross-functional strategic initiatives” linking marketing, employees, operations, and IT to construct a strategic tool for the visual depiction of how the service system could work together at every touchpoint for innovative service design and a better customer experience (Rosenbaum *et al.*, 2017). Additional functions for the vertical axis have risk of complicating the use of the map as a management tool, but they do possess potential for additional use if the company wants to increase the touchpoints’ impact through opportunities for further branding by invoking customers’ emotions (Rosenbaum *et al.*, 2017). Touchpoints depicted should meet the following criteria: the touchpoint should be visible to the customer because if it is not encountered in any way, it does not become a touchpoint; a touchpoint is characterized by a set of attributes, meaning it has an initiator, it takes place at a certain time, it has a channel that can be specified, and that it leaves a physical or digital trace as a result (Halvorsrud *et al.*, 2016).

3 VALUE CREATION IN A PURCHASE PROCESS

The theoretical foundation for the value creation during a customer experience is based on the principles of value propositions according to service-dominant logic and the justified use of critical service logic and creation of value-in-use during a customer experience in a value creation sphere framework similar to the phases of a purchase process.

3.1 Value propositions in service-dominant logic

Vargo and Lusch's (2008) service-dominant logic (SDL) suggests that the customer is always a co-creator of value when using a service. They also believe that value can be unique and “phenomenologically determined”, meaning that value can be determined in the context of the service in question between the company and the customer (Vargo & Lusch, 2008). This is why Vargo and Lusch (2008) acknowledge that the term experience is also a descriptive term for the value indicators in “consumer’s perceptions”, “meeting higher-level needs”, “customer determination” and “co-creation” of a service process. The conclusion is that a company cannot alone deliver value, but can offer value propositions and resources along with their service interaction. These resources potentially enable customers to interactively co-create the valuable service which corresponds with the value proposed to and experienced by the customers themselves; value can therefore be defined as “an interactive relativistic preference experience” (Vargo & Lusch, 2008; Kowalkowski, 2011). It is created by the interactions throughout the service process which are embedded in subjective “performance criteria” of promised value for reciprocally equitable exchange measured by value-in-use; it emerges from integrating new customer's resources with the provider's existing ones and applying already possessed knowledge and skills for reciprocal value (Kowalkowski, 2011; Grönroos & Gummerus, 2014). Making a distinction between the concepts “value proposition” and “core service offering” implies that before any purchase is made, the customer’s and the company’s considerations must form a “reciprocal value proposition” after which the purchased offering is formed by the value-supporting processes comprising of any goods, services, information and customer-company interactions (Kowalkowski, 2011).

SDL suggests that defining value needs at least two “evaluators”, usually referring to a customer employing a certain role, and the service provider, whose value perspectives link together as the reciprocal value proposition – not being pre-defined by the company, but established together through dynamic interactions during the service process (Kowalkowski, 2011). Kowalkowski (2011) states that “value propositions with an emphasis on value-in-use are more likely to address the needs of multiple evaluators than those with an emphasis on value-in-exchange”. This principle is in line with the theory of mapping journeys for different customer personas (i.e. target customer segments); the service provider needs to be able to propose the potential benefits of different offerings that have different emphases on different values for customers with different interests.

Providing offerings that possess more value-in-exchange (practically implying a lower cost offering or short-term commitment) can appeal to some types of customers, but can also be necessary to gain access past “gatekeepers” of customers or purchase units (e.g. families). Whereas the “influencers”, “buyers” and “deciders” as customers (i.e. as parts of a purchase unit) may possess a more comprehensive view with emphasis on value-in-use where the perceived value is not only monetary but also emotional. The service provider could try to identify the roles (and personas) of their customers and understand their priorities and motivations and engaging in communication with the key evaluators in different parts of the service process. Competitive advantage can be gained through understanding which values to emphasize, to whom, and in which part of the value proposition process. Companies should aim at predicting changes in their customers’ value needs and inform or educate them about value co-creation processes and their benefits, to potentially influence the existing attitudes regarding value-based needs. The value propositions should reflect the length and history of a customer-company relationship: long-term committed customers who give value to customer interfaces, offerings, time horizons, relationship costs, and trust, are “likely to esteem” value-in-use and actively take part in innovation, service development and learning activities that lead to further value co-creation. From a managerial point of view, companies should manage different customer segments, or personas, through different dynamic value propositions based on the customers’ current and potential role and will in value creation processes. The value perspectives of the customer can also change during a

service process, as a result of informal sense-making with peers or formal discussions with salespeople, among other reasons, shifting the value proposition from value-in-exchange to value-in-use and possibly initiate a new pre-purchase process. (Kowalkowski, 2011.)

Grönroos and Gummerus (2014) agree, that service providers are not restricted to merely offer value propositions, but dynamic value propositions can be characterized to include processes of "interactivity, reciprocity and two-way influences" between the service provider and customer. The service provider is clearly seen to influence the service and its value for customers; value propositions should primarily thus communicate the service offering to the customer in a way that the customers "recognize appealing value propositions" and choose that service provider (Grönroos & Gummerus, 2014). In conclusion, making the value propositions is not enough, but may require action from the company to ensure the realization of what was proposed and this is possible only in dialogical interaction (Grönroos & Gummerus, 2014). And because SDL doesn't think companies can deliver value (Grönroos & Gummerus, 2014), it can be further concluded that as a dynamic value proposition, an element of the value for customer is the dynamic value proposition that sees the company partake in ensuring the delivery of the value resources through joint interaction as a part of critical service logic. The company's production process merge with the customer's consumption and value creation process into a collaborative process where a co-creation platform also arises (Grönroos & Gummerus, 2014).

3.2 Critical service logic for value creation

According to Grönroos and Voima (2013) and SDL, service should ultimately be experienced by the customer, despite the supposed role of companies through offerings and value propositions. To help customers co-create value, critical service logic (SL) suggests that companies could shift their focus to also becoming more involved in the customer' everyday lives, rethinking the roles of the customer and the company when value co-creation is a function and a goal of their interaction (Grönroos & Voima, 2013). Being more involved in customers' lives implies

building a closer relationship with mutual trust and commitment, leading to loyalty and more reciprocal value (Kowalkowski, 2011; Voorhees et al., 2017).

The foundation of both SDL and SL is to "acknowledge the importance of service and the interface between service providers and customers" (Grönroos & Gummerus, 2014). While SL sees service as providing resources, support and facilitating customers' everyday practices to create value, SDL sees service needing to involve the application of skills and knowledge through processes to create value with the customer (Grönroos & Gummerus, 2014). Conclusively, Grönroos and Gummerus (2014) remark that both logics imply existing resources being used to support customers' everyday practices contributing to a value-creating outcome. It suggests the definition of "service" is principally the same in both logics with a basic assumption where service requires customers employing facilitated resources for practices that enable creation of personalized value for them (Grönroos & Gummerus, 2014). The service provider's value proposition and possessed competences become resources for value creation only in interactions among the provider, customer and context, where the reciprocally agreed value proposition of the service allows the service provider to facilitate the value to be realized in the customer's everyday lives (Grönroos & Gummerus, 2014). In order to comprise an agreed reciprocal value proposition, both logics recognize the importance of "actor-to-actor interactions" with a "customer-oriented and relational service perspective" (Grönroos & Gummerus, 2014).

Whereas SDL defines service as the basis of all business, SL thinks value creation in in the centre, for which service is the facilitator; meaning value can only emerge through value-in-use with the customer, not from interactive co-creation (Grönroos & Gummerus, 2014). Grönroos and Gummerus (2014) formulate, that the concept to "co-create" value in SDL should in respect to SL be rather considered a metaphor for two or more actors participating and influencing the value for customer that results from the process. Because all actors involved in the value formation process contribute to the customers' value-in-use, "co-creation" as a metaphor implies that the value the customer obtains as an actor, is dependent to the facilitation of all other actors during the process as well, contributing to the value proposition and formed

expectations for the outcome and the resulted value-in-use (Grönroos & Gummerus, 2014).

One fitting aspect of value creation is, that “most customer practices and experiences are everyday, mundane” (Grönroos & Voima, 2013) in which case value creation can be described more as value emergence or formation as the result of a resource integration process and does not need to be "instrumentally created" (Grönroos & Gummerus, 2014). According to Grönroos and Voima (2013), more recent views on value recognize the significance of extended social systems as contexts for customer experiences. It is argued that customers consider product and service interrelationships and how they fit other current or future services and what this match implies. Analyzing the perceived fit of a service for instance to a customer's extended social context affects their perception of value-in-use. Not consuming the service provider's resources as such, but being able to integrate them is at the core of value creation where the customer's needs, goals, networks, and ecosystems all have importance for understanding the subjective context in which the resource integration and value-in-use emerges. The focus of value creation is an ongoing process, a journey, emphasizing the customer's experiences, logic, and ability to utilize the company's resources for emotional, social, ethical, and environmental value. (Grönroos & Voima, 2013.)

3.2.1 Value creation spheres

The value creation during a service process can be illustrated with the use of value creation spheres by Grönroos and Voima (2013) like in Figure 4; the spheres depict the roles of the service provider and the customer in the value creation process, we can identify spheres in which, how, and by whom, value is actually created. SDL treats value as a co-created product, emphasizing a process that requires interaction by both the customer and the company at all times, making value creation an all-encompassing process (Grönroos & Voima, 2013). This theory supports the idea of a service experience being a continuous and cumulative process over all three defined service phases (Voorhees et al., 2017), further supporting the concept of customer journeys through a customer's purchase process (Lemon & Verhoef, 2016). In SL, the expression "value creation" refers to the emergence of value in the customer's

own use in the customer sphere, and highlights use as the "key qualifier" for adopting the value-in-use concept (Grönroos & Voima, 2014).

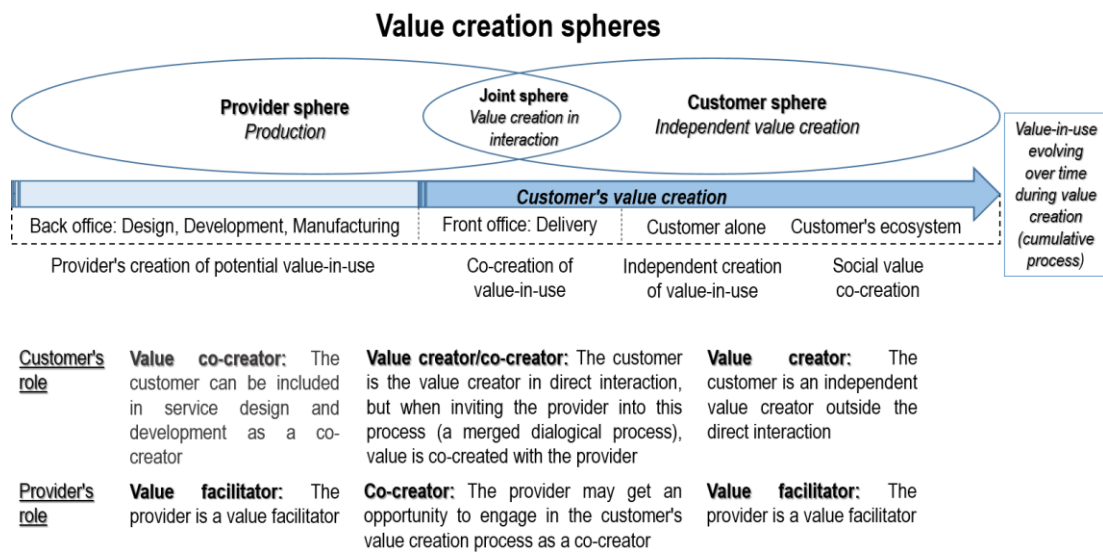


Figure 4. Value creation spheres. Note: the value spheres do not necessarily follow in a linear manner. (Adapted from Grönroos & Voima, 2013; Grönroos & Gummerus, 2014.)

The company is responsible for the production process of the service, represented by the "provider sphere". It includes the design, development, manufacturing, back- and front-office processes required to make provision of their service possible. It also includes being a value facilitator by proposing the potential value-in-use of the service via various marketing practices a customer encounters in their pre-purchase phase of a customer journey process. Analyzing the roles of the customer and the company during a service process, value co-creation would be typical to occur only in direct interaction during the core service phase, but according to further evolution of the theory by Grönroos and Gummerus (2014), the value creation spheres do not always follow a linear process. Service touchpoints in the pre-purchase phase before initial contact are typically produced by the service provider without the co-production of the customer, who merely encounters the pre-service touchpoints for need recognition and information search of a service provider with a suitable value proposition (Grönroos & Voima, 2013); but depending on the nature of the service, customers can co-create value before transitioning to the joint sphere by participating in product development and design processes before the resource or service provision

by the service provider can even take place (Grönroos & Gummerus, 2014). Yet, the provider sphere does not create value to the customer as such, but rather generates expectations for the service experience, the potential value – which the customer later independently converts into real value. In conclusion, the service provider's role in the provider sphere during the pre-purchase phase is to perform as a value facilitator and (co-)designer of physical, virtual or mental outputs that customers may use in their independent value creation process at a latter part of the customer journey. (Grönroos & Voima, 2013.)

In the “joint sphere”, direct interaction with the company's front office in a closed temporal period co-creates reciprocal value-in-interactions (Grönroos & Voima, 2013). While the value-in-use concept considers customers in charge of value creation, during direct interaction the customer can act as a co-producer of resources and processes for the company, and the company as an influencer and value co-producer jointly with the customer (Grönroos & Voima, 2013). Direct interaction with customers is not a default value creation process, but depending on the nature of the interaction, a platform for joint co-creation of value is established (Grönroos & Voima, 2013). The core of the service interaction can be a physical, virtual or mental contact providing opportunity to engage with the customer and influence the experiences and practices during the usage (Grönroos & Voima, 2013) – yet it cannot be said that only in the joint sphere is co-creation of value between the company and the customer possible. If the service provider invites the customer to join as co-creator by providing customized offerings, the joint sphere may broaden and enable more longitudinal co-creation of value (Grönroos & Voima, 2013). The co-creation via design and product development can theoretically take place already in the provider sphere as well (Grönroos & Gummerus, 2014). On the other hand value co-creation can also manifest as the process of word-of-mouth in the customer sphere as a function of social value co-creation in the customer's ecosystem (Gummerus, 2013) if new business is to come out of it for the service provider.

What needs to be also acknowledged is that the interactive value formation process can also be a destructive one in case of service failure or uninvited company-initiated interaction. The quality of interaction is key in the joint sphere, as is the company's understanding of the value creation processes and motivations outside the direct

interaction. To become a co-creator of value, the service provider must understand the customers and how they use the company interaction for value creation in their own context, to effectively manage and design their own communication, because in this function, the frontline employees of the company “have a crucial role as part-time marketers”. In situations, where no or few direct interactions occur, value is mostly created in-use by the customer alone in the customer sphere, and the company retains their role as only a value facilitator. (Grönroos & Voima, 2013.)

The customer’s value-in-use process in the "customer sphere" after the joint interaction is nevertheless an independent process of the customer, where the obtained integrated resources and consumption of the service merely facilitate independent value creation reflecting the extent to which the value proposition is fulfilled (Grönroos & Voima, 2013). The customer sphere is always closed from the provider, and the customer creates value as value-in-use independently. The role of the service provider in the customer sphere is a passive one – the customer only interacts with the physical and mental resources provided by the company in their value proposition and core service phase. The value is created in multiple “temporal, spatial, physical, and social customer contexts” on individual and collective levels, influenced by a wider network or ecosystem of actors such as other customers, peers or family members, who are also beyond the company’s control. The customer sphere is therefore called by Grönroos and Voima (2013) an “experiential sphere” where the value is accumulated in-use as a result of experiences with the resources, processes, and their outcomes facilitated by the service provider in relation to various independent and collective contexts outside direct company interaction. (Grönroos & Voima, 2013.)

Grönroos and Voima (2013) further describe, that direct interactions in the joint process refers to interaction between the customer and the company’s resources, such as its employees, digital systems and servicescape through an active dialogical process that has been coordinated by the service provider. Indirect interaction on the other hand is something the service provider cannot actively influence because no dialogical process occurs (Grönroos & Gummerus, 2014). It can occur in the provider and customer spheres, during the pre- and post-purchase phases of the service process; they are situations where the customer interacts with a standardized

system, a marketing message, or with a resource or outcome of the service process (Grönroos & Voima, 2013; Grönroos & Gummerus, 2014).

Per Grönroos and Voima (2013), the service provider's ability to indirectly interact with their customer in the customer sphere is seen crucial for facilitating the value-in-use. Value creation independently in the customer sphere is complicated and usually influenced by several interactions in external contexts, with the customer's family, friends, other customers, or even social media. They are contexts that are a part of the customers' social networks, a broader ecosystem, their lives – they are contexts that are important for the company to try and become a part of, according to the critical service logic by Grönroos and Voima (2013). The customers' experiences and perceptions of value-in-use can have different contexts like individual and collective ones, to which companies may have different ways of imposing their influence on (Grönroos & Voima, 2013). In conclusion, a service provider's interaction may also be indirect in their customers' social ecosystems to their peers through word-of-mouth and reviews; these customer sphere processes that can influence the service provider's value creation via potential new customers can also be called social value co-creation. (Grönroos & Voima, 2013.)

3.2.2 Value-in-use during a service process

As can be seen in Figure 5, the concept of value-in-exchange as a single event in time does not complement the idea of a holistic service experience as illustrated in Figure 6. The value-in-exchange concept does not take into account that value creation can continue through the usage of a service over time after the transaction by the customer. Thus, we can agree the concept of value-in-exchange is not suitable for describing the value formation during a customer journey process.

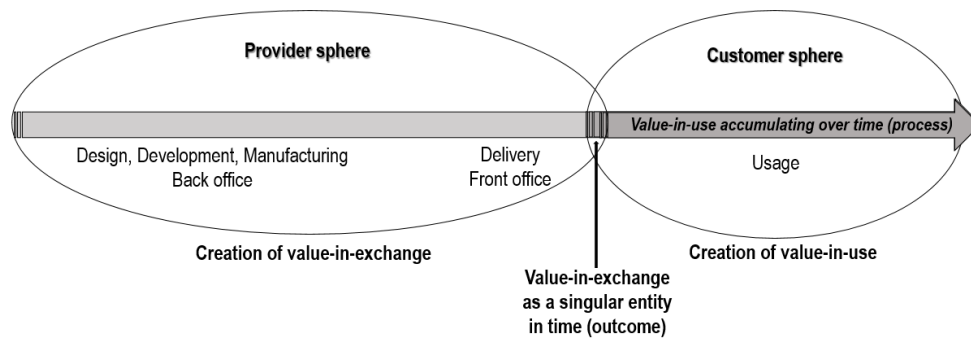


Figure 5. A comparison of the nature and locus of the value-in-use and value-in-exchange concepts (Adapted from Grönroos & Voima, 2013).

Neither is the concept of value creation within an all-encompassing framework an entirely descriptive of the value-in-use principle. Since according to Figure 6, the all-encompassing process from the service provider does not leave space for the customer to experience the value-in-use as such because the company's activities are still involved. Value-in-use should be created by the customer's subjective dimensions of value formation and experiences in relation to the expectations from the service provider's and the customer's reciprocal value proposition created during the onboarding process of the customer journey. (Grönroos & Voima, 2013; Kowalkowski, 2011; Voorhees et al., 2017.)

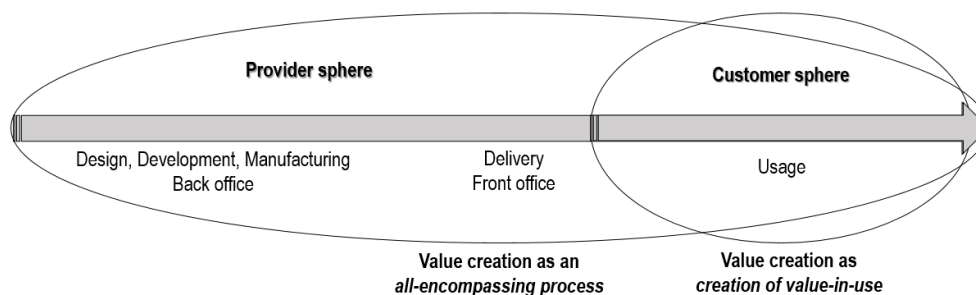


Figure 6. Value creation as the customer's creation of value in-use vs. as an all-encompassing process including provider and customer activities (Adapted from Grönroos & Voima, 2013).

The value-in-use process of value creation is in fact, a customer-driven process, accumulating from the customer's past, current, and expected future experiences. The place of value creation is the customer's physical, mental, or possessive activities and practices during the service usage and their generated experiences in

many individual and social contexts. “Value is therefore realized through possession, usage, or mental states” (Grönroos & Voima, 2013). When the customer experiences value in an accumulating process, the service provider facilitates that value creation by delivering resources and executing processes that represent the proposed value, the expected value-in-use, for customers. (Grönroos & Voima, 2013; Grönroos & Gummerus, 2014.)

Grönroos and Gummerus (2014) remark, that after experiencing value-in-use in their own sphere, customers can provide the company with relevant actionable information regarding how to develop its resource base, competences, and service systems – in which case the customer provides a portion of the reciprocal value the service provider is aiming to receive as a result from their service provision. As the value creation spheres "do not necessarily follow in a linear manner" as theorized by Grönroos and Gummerus (2014), customers can initiate a direct collaborative dialogical process with a frontline employee or an internet resource of the company during their post-purchase usage and create an instantaneous joint value co-creation platform for the service provider.

3.3 Value elements in a service experience

Research suggests that purchase processes are influenced by the customer's emotions which are “evoked by the product being evaluated” (Koenig-Lewis & Palmer, 2014). Emotions have a connection to service satisfaction or dissatisfaction and can even be used to predict future behavioural intention with situations especially pertaining to service failure and recovery (Koenig-Lewis & Palmer, 2014). Koenig-Lewis and Palmer (2014) explicate that emotions are experienced in all phases of the purchase process: before purchase, during the service consumption, and long after the service delivery in memory of the customer experience. Emotions as projections of feelings are also acknowledged to being constrained by social norms, as noted by Koenig-Lewis and Palmer (2014). Elements of satisfaction for a service and its provider are ones evoking word-of-mouth or complaints and customer loyalty behaviours (Koenig-Lewis & Palmer, 2014). Some sets of limited product attributes are researched (Swan & Combs, 1976, p. 26) to have more relative importance in determining satisfaction while other attributes are just necessary conditions of a

service related more to dissatisfaction if not delivered up to expectation. Koenig-Lewis and Palmer (2014) pertain that literature regarding to customer satisfaction includes both evaluative and emotional dimensions; cognitive, evaluative dimensions relate to deliberate and effortful reasoning while emotional dimensions are intuitive thoughts. According to Koenig-Lewis and Palmer (2014) it has also been widely accepted in literature that emotions are "responsible for shaping cognitive evaluations" of service attributes and thus eventually also satisfaction to them. While cognitive expectations are directed towards functional service attributes, potential buyers of a novel service are more likely to rely on feelings and emotions they effortlessly and automatically impose on the service provider upon exposure to any new stimulating touchpoints (Pham, Cohen, Pracejus & Hughes, 2001).

Research by Koenig-Lewis and Palmer (2014) provides support to the importance of emotions of affect towards a service provider in evaluations of satisfaction. There is support also to the association between positive pre-purchase phase emotions and positive post-purchase phase emotions experienced; implying service providers ought to evoke positive feelings from the service as it is more likely for the customer to experience positive feelings after the service as well (Koenig-Lewis & Palmer, 2014). It was also discovered by Koenig-Lewis and Palmer (2014) that positive emotions evoked in the post-purchase phase of a service experience had "a direct effect" on behavioural intention – like recommendations and further purchases – but no effect on the experienced satisfaction; whereas negative emotions evoked in the post-purchase phase had effect on satisfaction but not at least directly on similar behavioural intention of *not* recommending or repurchasing. The research (Koenig-Lewis & Palmer, 2014) implies that service should be designed to reinforce positive emotions throughout touchpoints, "from initial anticipation through to post-consumption reflection". The experienced service encounters should assimilate expectations through marketing communication that details the emotional benefits of the service rather than the cognition-related functional attributes of the process, because consumers are perceived to have little control over emotions once evoked (Koenig-Lewis & Palmer, 2014; Cowley, Farrell & Edwardson, 2005; Zajonc, 1980). Therefore, marketing communication pertaining to emotions in a pre-purchase touchpoint is more likely to influence a customer's purchase decision compared to cognition-appealing communication (Zajonc, 1980).

4 FRAMEWORK FOR VALUE CREATION IN A CUSTOMER JOURNEY

Based on the literature reviewed in chapters 2 and 3 focusing and complementing on the purchase process, customer experience and service logic with value-in-use; a framework describing the value creation in the customer's context as an accumulating customer experience in a purchase process is proposed.

The framework (Figure 7) adapts the model of customer experience as a customer journey via purchase phases and different service touchpoints by Lemon and Verhoef (2013) with complementing terms from the similar service experience framework by Voorhees *et al.* (2017). It is contrasting the customer experience model and purchase phases with Grönroos and Voima's (2013) critical service logic and its value creation spheres. Both models follow a similar structure of a space and time where the service provider creates and provides resources that the customer interacts with, leading to dialogical joint interaction where co-creation of value is set up through a purchase of a mutually agreed service offering to be consumed by the customer individually. The customer then reflects the whole accumulated service experience to the personal expectations from the offering, the company's value proposition, and the materialized delivery of the service, defining the actual value created to them in their personal context.

The framework (Figure 7) illustrates how the customer experience of a service comprises of different purchase phases (Lemon & Verhoef, 2016) with different behaviours and activities (Voorhees *et al.*, 2017) by the customer and the service provider. The purchase phases of a customer experience are encompassed within corresponding value creation spheres (Grönroos & Voima, 2013; Grönroos & Gummerus, 2014) where the encounters and activities performed by both customer and provider overlap with those of the purchase process. They create a collective frame for the service and other touchpoints to happen in their designated contexts of the purchase process, accumulating to the realized value from the service delivery in the customer's own life as reflected to the expectations and proposed value of the purchased service. In this study, the creation – or rather the formation or emergence – of value is researched through the assumption that experience is a cumulative process and experienced by the customer as value-in-use (Grönroos & Gummerus,

2014), and that is why the role of the service provider changes to mere facilitator of their service provider for the customer to use the service and experience the emergence or formation of real value.

The collective framework appropriately exists under the timeline depicting the customer journey progressing as a multi-phased purchase process over time, yet having noted that the value sphere context isn't always necessarily linear; the customer can experience activities and encounters of the joint sphere or even the provider sphere again during the service consumption in the customer sphere. The customer can move back to the joint sphere to experience a periodical or cyclical service delivery encounter and continue experiencing value-in-use with an added accumulated customer experience, on its part affecting the emergence of the contextual, subjective value. The customer can move back, or rather experience a new, simultaneous pre-purchase phase of a new or added service from the same provider's offering while in the customer sphere, and accumulate new proposed value to the whole customership experience.

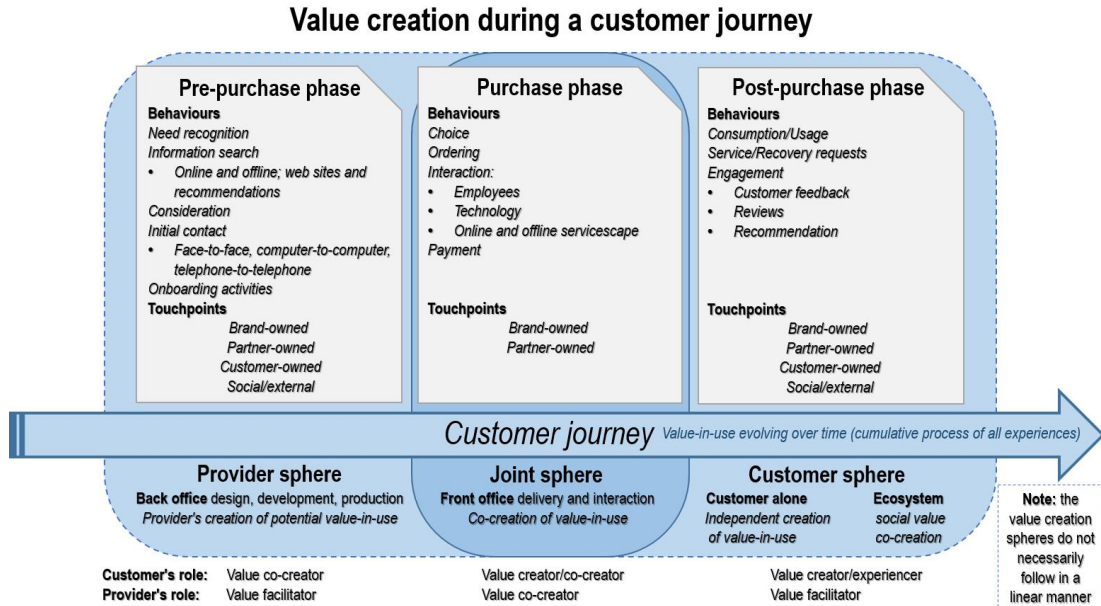


Figure 7. Customer journey framework for the customer experience of a purchase process and value creation as value-in-use in the customer's own value sphere. (adapted from Lemon & Verhoef, 2016; Voorhees et al., 2017; Grönroos & Voima, 2013; Grönroos & Gummerus, 2014.)

The proposed framework (Figure 7) can be applied in recognizing and defining the phases of the researched customer journeys, where the researcher can then pinpoint the moments of truth as the most decisive service touchpoints regarding the whole customer experience.

5 RESEARCH METHODOLOGY

In order to gain a sufficient understanding of the research topic, and its related theories, the author participated in a meeting with the case company management discussing the background, industry and topic of study as well as the goals and purpose of the study. Preliminary theories and research methods were discussed and sufficient amount of information was gathered in order to be able to begin comprising the theoretical background and research design of the thesis. A review of the available literature in the university library database was conducted to gather previous contributions to the underlying topic of to build this new research on.

In this chapter, the theory on the qualitative research methods for gathering the empirical data via semi-structured interviews of young adults as first-time homeowners is justified. The gained knowledge about the research methods will enable the researcher to design and compose questions for the research participants with regards to gathering data for analysis and conclusions regarding answering the research questions set for this thesis.

5.1 Qualitative case study

As defined by Feagin, Orum and Sjoberg (1991, p. 2), a case study is a qualitative in-depth investigation of a single social phenomenon. Gillham (2000, p. 1) argues it is a research method which investigates and answers specific research questions that can only be studied or understood in a specific context, where human activity in the real world is included, and is bound to a certain time within a certain environment. It is first and foremost an empirical method to investigate a phenomenon of particular interest to a stakeholder in a real-life context, concerning for instance organizational and managerial processes (Yin 2009, p. 4, 18). Yin (2009) deems a case study an especially suitable research method when "the boundaries between phenomenon and context are not clearly evident", implying case studies to be used when a researcher wants to understand the real-life phenomenon in depth and the phenomenon requires pertinent investigation within "important contextual conditions" (p. 18). In business research, per Farquhar (2013), it translates to collecting data and evidence about that

studied phenomenon "where it is actually taking place, for example in a company" (p. 5). Feagin et al. (1991, p. 2) also describe a case study can include for instance the members of an organization, or occupants of a role of significance to an organization (Feagin et al., p. 2) as in this case, a certain customer segment of the case company. Justifying case study research applicable as a customer journey research method as it is the customers of the thesis client company who are studied in order to answer the research questions.

The study typically includes lots of detail and relies on several sources of data and evidence (Feagin et al., p. 2; Yin, 2009, p. 18). Case studies are empirical investigations as in the research data is much based on knowledge and experience that must to be collected and analyzed by the researcher (Farquhar 2013, p. 5; Yin 2009). According to Feagin et al. (1991, p. 2) case study is also an inexpensive qualitative research method as it may only require one researcher and a relatively small research sample. By delimiting the research to a manageably small number of units, for instance interviews, researcher is able to study the phenomenon or topic of interest more in depth (Farquhar, 2013, p. 5; Yin 2009).

For business research, the enabled situational approach of case studies in real-life contexts is a significant advantage because "the aim is to dig deep, look for explanations and gain understanding of the phenomenon through multiple data sources and through this understanding extend or test theory" (Farquhar 2013, p. 7). Case studies can achieve ideal findings for research topics with closed contexts, which is valuable for business research purposes; research questions can be studied from industry-specific perspectives and functions like operations or marketing (Farquhar 2013, p. 7). Along with the researcher's adaptivity to a variety of data collection methods, sources, situations and conditions, case studies should conclusively explain, describe and illustrate the studied phenomenon (Farquhar 2013, p. 8) upon answering the research questions.

5.2 Semi-structured interviews

According to Galletta (2013, p. 45), semi-structured interviews are a qualitative research method suitable accommodating to various research goals. Semi-structured interviews

have a well-chosen variety of open-ended questions, accompanied with prompts and other tools to give freedom for the interviewee to develop and go deeper in the answers. The interviews are often structured in opening, middle and closing segments where open-ended questions for concrete experiences becomes more specific and theory-driven through the interview, with the closing ones ask for additional thoughts, ranging with possibilities. Formulating the questions can require considerable time as well as field-testing, but requires a clear connection to the research purpose, as does the placement reflecting a “deliberate progression toward a fully in-depth exploration of the phenomenon understudy” from the researcher. (Galletta, 2013, p. 45.)

Upon starting the interview, the interviewee should be made familiar with the purpose of the research, as well as given an expression of gratitude for agreeing to take part in the research process. Beginning the interview requires the consent of the interviewee, as does the recording of the interview on audio or video – which should be initiated simultaneously with the first actual interview question. (Galletta, 2013, p. 46.)

A protocol should be planned to give the interview direction and depth. The opening segment of a semi-structured interview consists of deliberate open-ended questions inviting the interviewee to narrate and speak from experience, with the researcher probing for clarification and guiding to keep the flow of discussion tied to the research topic, as well as making notes of details and meaningful insights for further relevant potential exploration in following segments. Thus the opening segment relies on the researcher's knowledge of the topic and ability to listen carefully and unfold the narrative during the interview. An extensive narrative segment may require discipline on the researcher's part as to hold back until the participant has provided enough relevant narration. As the most open segment, the participant's individual experience should be the focus, and a way to create natural openings is to learn more about the participant, encouraging a “generative narrative” where the phenomenon of the study is studied “as determined by” the actual participant of the study. The initial narrative is then built on during the following segments in a reciprocal manner engaging the interviewee in “clarification, generating meaning, and critically reflecting” on the topic upon moving forward. Uncovering ideas, perspectives, and experiences not yet surfaced can be accessed by using tools such as relevant articles or recalling previous events or circumstances related to the study phenomenon. (Galletta, 2013, pp. 47-49.)

The middle segment enables more specific questions and pursuit for depth with the participant. This further exploration of the research topic has great dependence on the analytical framework and theory guiding the work. The middle segment addresses the curiosities and meaningful notations arisen in the opening narration in broader contextual levels. This segment allows focusing on detailed questions that ensure pivotal aspects of the study topic are adequately addressed. The depth reached in this segment is much dependent on the reach of the narrative established by the questions in the opening segment. Being able to come back and narrow down or specify previous topics is suitable after a sense of trust and reciprocity has been established from allowing the narrative flow and not cutting off the interviewee at any point, but only guiding the narrative and maintaining patience and sense of structure by not including specific questions in the interview too early to avoid intercepting the participant and missing out on some experience-based data. (Galletta, 2013, pp. 49-50.)

The concluding segment allows guiding the interviewee to revisit some points in need of yet further exploration or “clarification, meaning making, and critical reflection”. This segment should be designed in the protocol in a way that it enables also revisiting ideas of particular interest to the researcher as well. After allowing open narration regarding the topic flow, more nuanced questions reflecting the theoretical focal points of the study are most fitting in this section of the interview, invoking a potential conversation between “lived experiences and those addressing theory”. The final segment builds on material arisen from previous questions, linking narratives to theory, interpreting metaphors and visiting any unexhausted topics in need of meaning making that do not seem off-limits or undesirable to discuss to the participant. Closing the segment can be done by simply asking if there is anything else the participant would like to add to the topic and thanking for the valuable contribution for the research. (Galletta, 2013, pp. 50-52.)

In addition to the structure of the interview, business consultancy EarlyBridge (*n.d.*) justifies the necessity of qualitative interviews upon constructing a customer journey map. With the established meaningful connection of customers' service experience and customer journey theories, it is important to understand how customers experience their interactions in different touchpoints with the service provider (Earlybridge, *n.d.*). It is argued that using standard questionnaires and for example measuring Net Promoter Score along with other quantitative customer metrics in the online touchpoints is simply

not enough to recognize the nature of the subjective service experience. Qualitative interviews, such as the described semi-structured interview method, can grant the researcher insights into the range of emotion and perceptions of strengths and weaknesses from the customers' perspective, which are important elements in creating "the right customer experience" (EarlyBridge, *n.d.*). According to EarlyBridge (*n.d.*), a face-to-face presence adds to the professionalism and reliability of a customer journey mapping exercise. Galletta (2013, p. 47) paraphrases for the importance of face-to-face interaction and deep exploration of the customer's experience: it is the interviewer's responsibility to guide the flow of discussion, which relies on the researcher's knowledge of the topic and ability to unfold the narrative and probe for clarification based on details and insights observed patiently during – and explored after – the open face-to-face narrative.

By ensuring that the discussion focuses on the service experience from the customer's point-of-view helps gain a deeper picture of what motivates the customers and which kinds of emotions are behind certain customer behaviours in different online and offline environments. The discussion can lead to valuable insights on what kinds of service opportunities exist and whether there are shortcomings that may run the risk of losing the target customer's business. These are elements where the specificity of qualitative case study research and in-depth interviews can uncover valuable understanding of underlying customer feelings and motivations for specific service improvement. (EarlyBridge, *n.d.*)

Casna (2017) highlights that finding out all the touchpoints of a customer journey is not all that needs to be known; the service provider needs access to the flow of thoughts going through their customers' minds while searching and choosing their products, what their feelings and satisfaction towards the service are like upon reviewing and recommending the service brand – and insightful enough data can only be obtained through interviews. Casna (2017) explains that mere surveys would leave the answers too vague for the required depth of the answers to fulfil the purpose of the research, and focus groups – while helpful as well – would not allow meaningful discussion with individual consumers, whose emotions and experiences are deemed as most relevant for the nature of a customer journey study. Interviews will provide access to insights richer than mere touchpoints (Casna, 2017).

As Galletta (2013) provides the structure for drawing the interview protocol, Casna (2017) brings up other important aspects to take into consideration while drawing up the questions. The researcher should aim at pulling out thoughts and feelings of the interviewees and not pushing own ideas onto them or suggesting certain kinds of answers with leading questions (Casna, 2017). Keeping in mind the concepts of actual self and ideal self in terms of consumer behaviour, questions should not be formulated to ask the interviewees to describe themselves, as that may lead to hearing an idealized version, but asking about an actual story or description of what has actually happened and what they have done should provide an answer about their actual self (Casna, 2017). In order to get the interviewee to tell stories rather than give statements, one should avoid asking questions that can be answered with a "yes" or "no" (Casna, 2017). The researcher should, despite having a private company as the thesis client, also restrain from pitching the company or their service to the interviewee – the nature of a semi-structured interview is a conversing one (Galletta, 2013) and the questions should not make the event seem like a sales pitch (Casna, 2017). Instead, the interviewee should be allowed to lead the conversation, as this type of interaction build rapport and trust (Casna, 2017), making the interviewee more relaxed to share their story and experiences. The research questions should aim to find the motivation, the goal that the customer is trying to achieve in every touchpoint, along with the feeling and emotion they were left with after each touchpoint (Casna, 2017). Finding the interactions and who were responsible of them are important pieces of data regarding the definition of used touchpoints and their significance for drawing the customer journey map, and asking for which touchpoints, interaction or services the customers would improve or were frustrated with can discover leads for improving the service design (Casna, 2017).

5.3 Data collection

Casna (2017) suggests that before recruiting customers for interviews, the researcher should gather as much secondary information on the customer experience as possible to be able to target the interview questions more meaningfully; a preliminary customer journey map should be created before the actual interviews. The preliminary customer journey map is possible to be drawn by interviewing the case company's customer service employees (Casna, 2017) and applying that data regarding customer behaviour specifically about the recognized target customer segment with the recognized brand-owned and possible other surfaced touchpoints.

Employee interviews help discover how individuals inside the company see the customer journey and which touchpoints or even customer "pain points" they can recognize (Casna, 2017). Casna (2017) claims that talking to both frontline employees and those in leadership positions and preferably in multiple departments allow forming as full a picture of the customer journey as beforehand possible. The employees should be asked to imagine their customers' goals and feelings in different phases of the purchase process, and that data be reflected with the back-office views of the bigger service picture and processes (Casna, 2017). The drawn preliminary customer journey map per the customer service employees to help focus and formulate the interview body for the actual customer interviewees can be found in Appendix 2.

Casna (2017) explicates how the choice and recruitment of the interviewees is one of the most important factors affecting the accuracy of a customer journey map. Since different types of customers with different backgrounds are bound to have differentiating experiences and touchpoints during their journeys, there is a need to create several different maps for different segments – or customer personas – of the company's market (Casna, 2017). But as this particular thesis is limited to study the customer journey and values of young adults as first-time home-owners, the market is "niche" and therefore calls for interviewees from the same demographic aiming to discover patterns and "common themes appearing in the discussion" (Casna, 2017) about their customer journey and values regarding the choice of services and their provider.

The qualitative data for the study was collected by conducting 8 separate interviews with different customer households of the thesis client within the target demographic segment of young adults as first-time house-owners. The interviewees consisted of both male and female interviewees, and at the time of moving in a detached house for the first time the interviewees were between 25 and 35 years of age. The customers' living locations cover a wide habitat of different areas in the region where the case company provide their waste management services, so a wide geographical area was covered. The interviewees were volunteers recruited via personal connections of thesis client employees, via personal connections of the researcher and via interview invitations to a few Facebook groups with members belonging to

the target customer segment. All of the interviews were arranged by the researcher and the interviewees were made aware of the research purpose with a written description of the Master's thesis study and the role of the interviews in it. The interviewees were guaranteed anonymity regarding the used interview data, and the researcher was also given permission to record all the interviews solely for later fact-checking purposes while the meaningful discussion was also transcribed on the spot, in Finnish, later translated into English by the researcher.

Following the composed interview body (Appendix 1), the interviewees were allowed to narrate and describe their answers to the first segment's questions freely without interruptions. In the following segment, specifying questions were addressed if they had not been already answered clearly in the opening narratives. Possibly significant and interesting cues were included in the specifying questions of the second segment and they could be used to target the specifying question to a specific point of the narrative to source for an even more elaborate answer. The third and final interviewing segment was used to probe for the bigger picture and values behind the purchase process, in a sense recapping the main theme and moving further from the specific touchpoints during the onboarding and core service processes of the customer journey to the underlying motivations and actual outcomes of using the service so far. Reflection of improvements and changes to the service provision and customer journey were also included into the closing segment with an open invitation to add anything else regarding the research topic or service provider for that matter.

6 CUSTOMER JOURNEY ANALYSIS

In this chapter, the interview data will be presented and then applied to formulate the research objective: the customer journey map. Firstly, the presentation of the findings will describe the data gathered from the semi-structured interviews conducted with the thesis client's actual customers as part of the target customer segment, in addition to their frontline customer service employees and their viewpoint of the customer journey of new house-owners.

This chapter will also introduce the analysis of the thesis client's customer journey in household waste management service for young adults as first-time house-owners. An illustration of the customer journey will also be presented, based on the customer journey blueprints drawn from the research interviews. The conclusive customer journey map will include description and placement of the most typical touchpoints during the pre-purchase, purchase and post-purchase phases; among these touchpoints, the most decisive ones labelled as "moments of truth" will be defined with descriptions of the customer's needs and value elements during those encounters. Based on the research interviews, this study will also analyze any elements of the service design that could improve the customer experience in different touchpoints, and where any current strengths or weaknesses in the service interaction can be recognized. Different motivations, needs, and values with the customers' view on how the journey or service in general could be improved will also be analyzed to provide as much insight regarding the research questions of this thesis.

6.1 Empirical findings

The interview data is presented and interpreted in a similar structure to the conducted interviews, progressing from the need recognition and ordering the service to its consumption, service encounters and values for using the chosen provider and service offering. The views of the interviewees are presented as broadly as discussed, meanwhile attempting to generalize the most recurring data and experiences during the customer journey. Also critical reflection of improvements or amendments to the customer journey and the thesis client's services are presented.

6.1.1 Household interviews

The time frame for need recognition seems to have little variation between the interviewed customers. All but two interviewed households explicated they had recognized the need for a waste management service upon moving in to their house. One household had acknowledged the need upon purchasing the house a couple weeks prior to moving in there, but only acted on the acquisition after having moved in the house. Another household had previously lived in a rented house and recognized before moving that the service will have to be relocated to the new address upon moving. Purchasing the service was by some even contrasted in importance while moving in with an electricity provider. But as an electricity provider needs to be contracted before moving in, need for waste management was generally recognized after or during moving in the newly purchased house.

"[Recognized the need] While moving in. During the first days in, that's when we made the purchase." (Household 6)

Information search for a service provider has more variance between the interviewed households. On nearly all occasions the households had used the internet to search for information about service provider options. On a single occasion the choice had been purely made based on the new neighbour's service provider as they had immediately engaged in sharing their bins between two households. In another instance, one household first had a competitor of the thesis client as an email-tendered and purely price-based choice for service provider, but had decisive and constant service delivery problems; the new choice was made on the basis of a neighbour's recommendation and the rest of their street also using the same service provider. The choice was by a few households described as "natural" when the same provider already operated in the same neighbourhood. The choice for service provider was deemed natural by another household as well since they had lived in the same neighbourhood with the thesis client company's premises and that the choice was based on the locality of the operator.

"The choice was obvious, it was the first natural option. Pointless to have to operators coming to the 'same' yard." (Household 7)

Most of the interviewees described having used internet search to search for service providers operating in the area. Some households had decided on the choice of service provider purely based on electronic word-of-mouth as positive comments on different sites, but also service inquiries were common to be asked from different providers to the customer's email for price comparison. The interviewees generally stated that often the most affordable offer was the thesis client's, but even if it hadn't been, the locality of the company became the deciding factor regardless of the cheapest offer. In fact, values to support a local service provider were often brought up in the sense that the company hails from area, but also just because the chosen company provided services already to residents in the same neighbourhood – deeming it reasonable to use the same service provider for practical reasons and to reduce excessive heavy traffic in the neighbourhood.

"We first went online to see which operators can be found in the area. Read other people's comments, and quickly ended up with the operator in question due to the positive feedback. Also price was a factor, and it was suitable. The final confirmation was the phone call and the received customer-oriented service. Good service, that was the asserting factor regarding the choice and making the deal." (Household 4)

All interviewed households had eventually made contact with the service provider's frontline customer service via telephone. There was a general consensus that the service provider's customer service had been excellent, friendly, flexible and informative. In all cases the telephone discussion had been easy-going and considering the households' respective needs for the service. No cross-selling of services had occurred and it was described by the interviewees that they were able to completely plan the service offering, whereas the customer service helped design the variables of bin size and emptying cycle from their previous experience and expertise. The customer service was perceived by many interviewees to be motivated in only offering the most suitable price and emptying cycle for each customer rather than selling as many services as possible. It was experienced positive that the offering was made completely according to the customer's own needs at the moment. All interviewees were in like-minded in considering telephone the best way to handle ordering the service; calling was described as the easiest and simplest way to order the service. It is experienced that you get direct connection, you are guaranteed get

your message through and it only requires one phone call to deliver the message not having to wait for an email to receive a response.

"We asked a neighbor. Took it from the same place. The idea was to not have as much heavy traffic in the street when you have the same operator." (Household 2)

"The only contact was the phone call. It had an indelible impression, what the customer service was like. No other contact was needed." (Household 4)

The most common service offering purchased by first-time house-owners was still only combustible waste. Most households mentioned they still sort nearly all of their waste and complement their purchased sorting services by utilizing nearby free public sorting spots for other recyclable household waste, adding that it is so little trouble to take the other sorted waste to those spots, rather than purchasing respective bins for their sorting at the customer's own yard. Although values for recycling and sorting your own waste were apparent and materialized and the public sorting spots are used, the sorting of biodegradable waste is still minor. Most still disposed of bio waste as combustible waste. A few used a compost or disposed of most bio waste another way, by "feeding it to the dogs". Only two of the interviewed households sort their own bio waste as a service at the moment – one declared that because bio waste cannot be sorted in public sorting spots, they needed to have a bin in their own yard, and at the same time also utilizes the provided service of sharing the bin with two neighbours. Sharing bins had also proved popular in one neighbourhood as the thesis client had provided paper bins free of charge to a residents' association.

"[We have] emptying of the combustible waste bin. [...] We utilize the supermarkets' sorting spots apart from the combustible waste." (Household 3)

"[One of the most valuable aspects of the service is] being able to recycle bio waste in your own yard. As [for us] it's not possible to set up a compost." (Household 7)

"The neighbour already had 'the case company' [as service provider for combustible waste]. We agreed with the next door neighbour that I will purchase the bio waste bin and we'll share both bins and split the cost. We got a third to join the group. 'The case company' handled invoicing three-ways and two-ways conveniently so the choice was easy." (Household 7)

On values regarding recycling all but one households sorted most of their household waste even if they didn't recognize any ideological or passionate values for saving the environment by recycling. Few had outspoken values of integrating a recycling mentality to all aspects of life and environmental protection through conserving raw-materials, but there were some. Even though one household didn't "count on" the sorting system to function so well for an individual household's sorting to make that much of a difference, they still sort their glasses, metals and cardboard at the public sorting spots; it was also said that they acknowledged their room for improvement on their part in what comes to sorting. Most interviewees indeed stated they sort everything that they feel possible or re-use glass for instance if possible, but more than half still don't contribute to bio waste sorting. Between those households, there were a couple remarks of ecological values evolving over time and consideration of setting up a bio waste bin or a compost, and the mention of "room for improvement". There was also recurring outspoken appreciation towards the service provider's wide array of provided recycling services, especially with the return of plastic sorting. But only one interviewed household has since acquired a plastics sorting bin from the service provider – a few mentioned to be using the public sorting spots for that as well.

"I favour recycling, mostly have been thinking, in addition to recycling of cardboards and papers, of acquiring either a bio waste bin or a compost. It's no big trouble to recycle. The supermarkets' recycling spots are close by, taking [the sorted materials] there is easy so there is no need to take them [bins] at your own yard. We're also aware that you can share bins with your neighbours, but haven't brought it up to discussion yet." (Household 3)

The service encounters or any kinds of touchpoints during the customer journey have been quite similar between the interviewees. If the customers didn't recognize having the same operator providing the service in their previous residence, or had not sought and received word-of-mouth regarding options and recommendations for a service provider, they had mostly relied on a common internet search for operators in their region. If the positive reviews as electronic word-of-mouth or a received price tender to an email address didn't convince the customer of their preferred choice, at the latest it was the customer service contact via telephone, reportedly in every case. The telephone-to-telephone interaction was stated to have an "indelible impression" for confirming the choice of service provider, and the experienced service was described

as knowing how to "face" the customer as an individual and making the discussion and decision-making regarding the service offering easy and understandable to an inexperienced first-time purchaser of this type of service. The company was throughout described to have a good and friendly customer service that provides easy and professional service interaction. A phone call is the preferred choice of communication also due to presented reasons for its immediacy and promptness – it was seen you can get an answer and the issue handled in the same time as it would take you to write the company a message to which then having to wait for a response.

"[In contacts we have used] only phone calls. It's the easiest, simplest and the fastest. You can settle your issue at once with a real person. If you compare to an e-mail for example [and the time it takes to get an actual response]." (Household 5)

"When you need service, you also get it. Service calls work easily, for instance emptyings. [...] They are able to tell you when the next one is if you've had to change the cycle [or pause them due to holiday]. It's easy to mark your calendar to remind when [the next time] is due". (Household 5)

"While changing an emptying cycle, you're well instructed on the phone. The customer service employees know how to handle the service call and explain it back to you in a way that you don't have to plan or think about it yourself, thus having a threshold to make such a call." (Household 7)

The types of service calls made by the customers during service consumption consisted of ordering added emptyings of the bins due to seasonal and personal conditions and extra waste, but also of postponing the emptying due to travel, or changing to an adapted more frequent emptying cycle. A cleaning service of the bins had been utilized on one occasion, while another interviewee had observed a meticulous process of the bin emptying properly during wintertime and freezing waste compared to a competitor's actions, crediting the process to the company's overall attitude towards service and care for their customers. In one occasion, instead of changing the emptying cycle, a household had seen it more fitting to upgrade to a larger bin with the same cycle after an extension to the family. Encounters with the thesis client's truck drivers were discussed as friendly and made them feel happy, and the work is performed unnoticed and accurately – accurately to the day and to the placement and condition of the bins.

"The drivers say hello, [...] drive professionally, [...] are flexible in letting toss a bag in the truck after just emptying the bin. The service works, no complaints about that. Friendly all-around." (Household 5)

Brand or partner-owned touchpoints during the customer journey's service consumption were few amongst the interviewees. Receiving their rental or purchased bin practically the next day from order was the first, but there were only individual mentions of coming across advertisement or pieces about the thesis client in local newspapers. Other mentions were about coming across many kinds of labelled trucks of the company, reading about them on their own municipality's website or rarely a post regarding the service provider *or* by the service provider on Facebook. An amusing brand encounter has been one holiday-seasonal campaign visible to customers. Apart from that, one household admitted to receiving and reading through any paper mail they get from their service provider, and another described a quite recent letter with a one-sided change to their contract terms regarding an EU-regulated amendment to the emptying cycle of bio waste containing bins. Interestingly only one household pointed out that they had received the contract papers at home by mail to be signed – most interviewees didn't specify whether they had taken their contract and billing in paper or as electronic. The thesis client's website had interestingly been mainly used to retrieve contact information like the telephone number to customer service or on a couple occasions the email address for price inquiries; only a couple households said to have familiarized themselves with other services of the company through their website.

Some interviewees mentioned they weren't aware of all possible service offerings the thesis client is providing, and this was apparent while suggestions for new or added services were made about existing ones. Most expectations from a household waste management service were considering the timeliness and fluency in the operation. Basically, that the emptying service on the respective bins works on time. A recurring criterion was "as agreed" in the contract. All interviewees were satisfied with the functioning of the service on time, which was considered important. Interviewees shared similar anecdotes of observing how the emptying cycle had been optimized so precisely that just as the bins seem to overflow within the next couple of days, the bin had actually been emptied during those coming days. The emptying itself has been unnoticeable to the customers, which is also mentioned appreciated,

as waste or garbage itself was in a couple interviews paraphrased as a thing you do not wish to observe or bother yourself too much with. With a few interviewees it was seen as a sign of functioning service that they did not exactly even remember which day of the defined week the bins are supposed to be emptied. Fluency and reactivity of permanent or temporary amendments to any service, trust that bins are emptied as promised, and trust that the work of sorting made inside the house is for one possible to sort in your own property, and that it is also transported to the corresponding and known endpoint to be properly utilized were characteristics of the service seeming to form the value of the service from the customers' point of view.

"With 'the case company' the service has appeared to function well as a whole, even the drivers do the 'visible' work cleanly and carefully: you can't notice that anything has happened. Invisibly." (Household 1)

"[What is also valuable is] knowing that your sorted materials go to their respective destinations and are utilized appropriately, it has great value. For example [cooperation as in further refinement of a material] at another local operator makes you want to gladly participate". (Household 1)

Asking the interviewees to reflect on their customer journey and service encounters, there were own experience-based or potential own need-based suggestions. It was mentioned by most at this point during the interviews that as they don't have many expectations from the service but on the other hand that it has worked just expected, so it is difficult to come up with any additional or improved services. There were ideas of automation regarding real-time emptying cycle, where the bin could signal the service provider if it needs acute emptying, or that if there seems to be a pattern in a bin filling up at a different rate than the set cycle, it would be automatically corrected to a more optimal cycle. An automated washing or swapping service for dirty rental bins would be appreciated – so that the resident wouldn't need to see the effort to purchase that function. The same goes for broken bins, and if the bin is the customer's own that it would be notified if it has been accidentally broken during emptying or if the damage is an inconvenience to the drivers. What came up the most in the interviews was a concept of "spring cleaning" campaign where the service provider would once or twice a year inform customers that they would be able to rid themselves of unsortable waste like garden waste, furniture, or other, which then would at a certain date be picked up one street or neighbourhood at a time free of

cost for all of the service provider's customers, but it was also perceived as worth something saving effort from the resident and worth paying extra for. Proposals for informing customers about package deals and lowered fees in relation to more sorting and other ways to cut costs were also composed: it was seen that house-owners could be encouraged to use composts and sort bio waste more if they knew how much it would save in waste management costs. There were hopes for making it more convenient to sort other than combustible waste as well by either signifying where the nearest public sorting spots are and what you can sort there, or by enabling package deals where the most active recyclers would actually pay lower fees for the services. For ones not knowing about all available service offerings, when thought upon, more varied recycling options were hoped to be available. One personal need-based idea for added services included providing a service of bins and labels for only dog droppings. As many house-owners have dogs and need to collect the excrements, waste bins could be made available for example in one consenting customer's yard with the proper labels by the thesis client and word-of-mouth invitations to usage, or on a central place in a street where a majority are their customers.

"No need for [regular] interaction, if everything functions. Discounts of service offerings are welcome. If contract terms change, the communication should work and options be provided. Especially if the terms change to worse considering the customer. [... In contacting] as there are many customers, a letter would be good if and when you can bring up distinct options [for service offerings], also a recommendation to visit the website or to leave a call request. (Household 6)

One household had observed the price of emptying a cesspit was relatively high compared to other service providers' prices that they were considering to tender a few companies to see where they can get the "best package" including the cost for annual cesspit cleansing, the cost was stated as the only reason for even considering it, as otherwise the service has worked according to expectations like with all the other interviewed household as well. With one customer, it had actually been disappointing that the recent regulation change to the emptying cycle of bio waste containing bins was reduced and one-sidedly reported to the customer without an opportunity to prepare for it upon making the initial order or before the change was being made. Communication of a price change would be preferred especially if the change is towards worse for the customer. What was hoped for was price calculations for

different sizes of combustible and bio waste bins with different emptying cycles to choose from – as the result was that now the particular household has a large bin that is emptied half-full every two weeks. The customer was hoping for a proactive approach from the service provider initially instead of having the customer need to react to the change afterwards. It was seen that such calculated offerings, even proportional in the long run, for different bin sizes and cycles would be a valuable resource if available from request or at the company website, and would help a new customer choose a service provider. Several households welcomed receiving offers for services in the mail, even if only inviting to visit the website. Notifications of the proposed "spring cleaning" would be most noticeable via simple text message. Although it is widely considered amongst the interviewees that minimal contact between the service provider and the customer would be ideal and signifying that the service works fluently in the background as agreed, useful marketing communication which enhances recycling opportunities is also seen welcome.

"Once a year they could do 'a spring cleaning' and gather all unsortable junk [...]. So called campaigns like that for outside the bin, without extra cost to good customers [i.e. good neighbourhoods most of whom are customers]. [...] They could send even snail mail about their different services, and the mentioned spring cleaning as a proactive contact [by the company] could be nice." (Household 5)

"If bigger items could also have picked up. [...] You could recycle materials [in your own yard] that don't have their own weekly bin. So that one person should not need to order an encounter like picking them up, but they could be picked up centralized so that the company would inform they are making this cycle and everyone could participate at that time. A text message would be a good noticeable way to announce it – an effortless one." (Household 2)

Some interviewees saw it worthwhile for the thesis client to try and figure out how to incentivize more neighbours acquire waste management from the same provider. The service provider should provide an incentive for a larger area to purchase the service from them centrally. It was justified by their respective residents' association's endeavours to reduce occurring noise and improve pedestrian safety by reducing excess heavy traffic in the area. The shared bins' concept idea is seen a welcomed one with a lighter "bin load" in one yard by dividing them between neighbours reducing the need to always drive the other sorted waste to the public sorting spots or need to have an army of waste bins in your own yard. Acquiring new customers

could also be done by directly marketing to young adults moving to their own house through some kind of register where you can see someone has moved or a house has been sold.

Respective customer journey blueprints from each household interview can be found in Appendix 2 of this thesis. The original interview excerpts in Finnish are available in Appendix 3.

6.1.2 Customer service employee interviews

The customer service employees listed that customers and potential customers have several communication channels to choose from. There is the telephone, email, contact form on the website, the Facebook page, as well as the office itself. In their opinion their younger customers have increasingly but still rarely used the Facebook chat for communication but that telephone is still the most common contact point. It has also been observed that while older customers pick up the phone immediately, younger people call as well but also use email a lot more before that. The contact form on their website has been used more frequently recently but the contact after that is still to the email address, leading often to a phone order. Some contacts in the evenings after working hours are done asking if there is a need to call or come to the office, but assured that everything can be also handled through mail as well.

It is observed that new customers who have built their own house are purchasing the service usually before the house is finished typically weeks or on some occasions even months before settling in. But those relocating to a bought house are generally making the purchase after already having moved in. The information search as understood by the customer service is generally using internet search and tendering a few competing service providers. But most commonly it yet turns out to be word-of-mouth from new neighbours, the previous resident and friends' recommendations for where to ask for an offer. The desire to support a local business is also found a motivation for many upon the choice.

With younger customer the employees have observed that they increasingly want to separate bio waste as well as sort their plastics. The majority are inclined to sort their

metals, glass, cardboard and paper to public sorting spots – which comes up when they are planning the emptying cycle based on the customers' consumption and recycling activity. It's understood to derive from the habit acquired from living in an apartment building where the housing company has free sorting bins for each raw material. Also kindergartners and young school children have been heard to pick up the habit and pushing it at home to their parents if not done otherwise. The terminus of all sorted waste is becoming an increasingly important factor to new households; knowing for instance that recycled papers go to a nearby refining facility is important in customers wanting to support local business, but the recycling of plastic has been welcomed by customers at least on an ideal level. It is seen that not many different bins are taken into use at first, but the consumption and waste generation are monitored by the customers for some while to see if there is a need for or benefit from an own bin, even after a long time. The service offering is always at first estimated based on the size of the household and their individual current needs, adjusting it in weeks' or months' time if need be.

6.2 Customer journey analysis and customer journey map

The need and motivation for conducting this study came from the thesis client, after which the researcher conducted the research plan to gather significant data to be able to create a conclusive illustrative map of the service provider's customer journey for young adults as first-time house-owners. As described per Lemon and Verhoef (2016) in chapter 2.4, the service blueprinting method for the service delivery process starting from the internal back-end processes and employee insights has been often said to lack the required customer focus. To broaden the understanding of the customer journey, the customer input via semi-structured interviews were included in the research plan to obtain significant empirical data about the customer journey. The research objectives manifested in group discussions held with the thesis client's back-office and management probing and discussing about their motivation and goals for the study. After this the research questions were formulated to complement the aim of studying relevant aspects of the phenomenon in gathering the theory and empirical data.

The researcher has mapped the blueprints of each household's customer journey (Appendix 2), identifying key encounters with the emotions and values making them key. As certain similarities and individual curiosities were encountered in the separate customer journeys, and recurring themes of value elements could be identified – a conclusive customer journey map for the defined target customer segment has been formulated in Figure 8. This analysis will define the customer journey steps taken on a horizontal timeline and provide insight on the emotions experienced and value elements possessed on a vertical axis. For the sake of clarity, the steps in the final customer journey map (Figure 8) are numbered, and respectively referred to in the following paragraphs, where an elaborate analysis of the step is given. The customer journey map includes icons for different interaction and experiences to aid visualization of the touchpoints upon browsing the illustration. The visual cues in the customer journey map on the vertical axis should provide an initial stimulus considering service design in the respective touchpoints. They signify which activities are taken during the steps and what kinds of emotions, values or other social factors are used to evaluate the service experience in the customer's own life (i.e. social context).

The customer journey starts with the need recognition of a waste management service provider during or after moving in the newly purchased house. The customer searches information online about options for a local operator that is also affordable. The customer then asks if either their new neighbours, the old resident, or their acquaintances have experience with certain operators and the customer makes the choice of service provider mostly based on the recommendation of other clients. The service provider's website is only visited to retrieve the direct phone number to the office. During the phone call, the customer service surveys what service the household needs and aims to make a personalized offering based on that, and a deal is made over the phone. The service provider delivers the ordered bins to the customer over the next day, and empties the bins in the agreed cycle over a period of several months, after which a consolidated invoice is received by the customer. Typically the customer is exposed to direct or content marketing about their sorting services and some new aspects to the lifecycle of certain sorted household waste is revealed to the customer and their awareness and way of thinking towards sorting evolves to some extent. The customer continues consuming the cyclical emptying

service and receiving occasional the consolidated invoice, while simultaneously sorts other type of household waste as well which they transport by own means to a nearby public sorting spot at a supermarket or similar, since having all the sorting bins in their own yard would be expensive but sorting the waste inside the house and taking it elsewhere, yet nearby, isn't seen as an inconvenience at all. Due to a holiday or seasonal effects, the customer makes a service call to either order an additional acute emptying, postpone it, or due to changed circumstances at the household optimize the emptying cycle of the bins. The customer is happy about the simplicity and friendliness of the customer service interaction, and satisfied with the timeliness of the service delivery altogether. The regular service usage continues as reliable, timely and care-free emptyings with which the customer is satisfied, and meanwhile continues sorting most of other than combustible waste and recycles them appropriately – being more aware about where the material are being refined for further use.

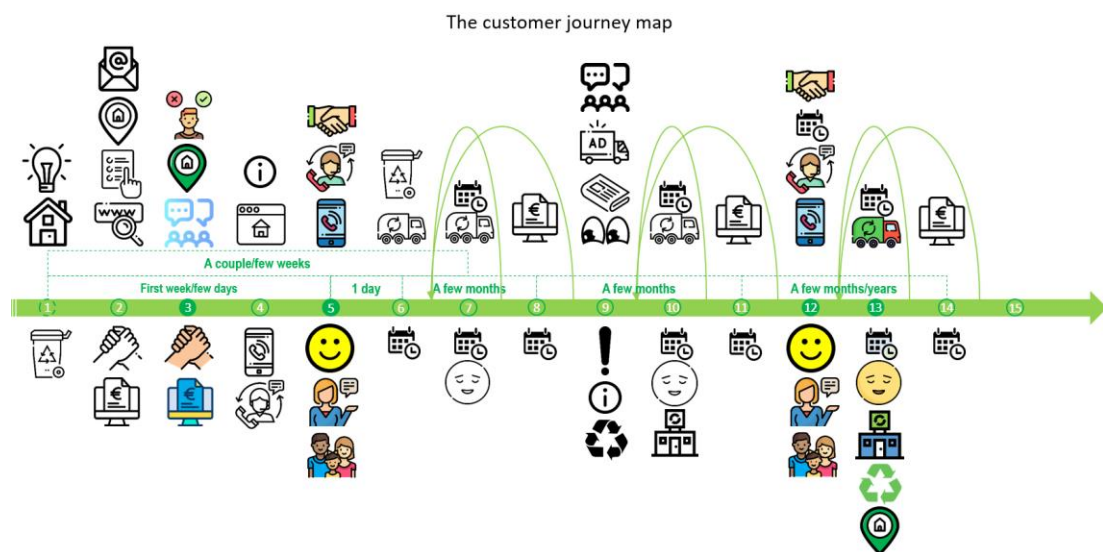


Figure 8. The customer journey map.

Step 1: Need recognition upon moving in the purchased house – you need a recycling bin in your own yard to bring the waste outside your house. Does not yet contain any touchpoints with the company.

Step 2: Information search on an internet search engine about local waste management service providers and possible price inquiries via email to a few

candidates. Being a local business weighs in searching for a company to provide the service, maybe even more than the variance in cost for a basic service offering. Brand-owned touchpoints in this step are the recognized brand name and their website, from where the customer retrieves an email address for price tendering.

Step 3: Information search by asking the neighbours, friends or previous residents of the house for recommendation and experiences with a service provider. Hearing about reliability and good service weighs in choosing the same local service provider as your neighbour, combined with the cost which is also seen as one of the most affordable ones between the completion. Brand-owned touchpoints in this step are the labelled bins at neighbours' yards and the recognizable brand name. Word-of-mouth by peers and neighbours are social touchpoints via other customers' experience of the services and their reliability of delivery. The final choice is typically made in this step based on the combination of always comparable price and more importantly word-of-mouth. Therefore "Step 3" is defined as a key encounter – a "moment of truth" during the customer journey.

Step 4: Website visit for direct contact information. Young adults are found to still prefer to acquire this service by calling the case company's customer service. The promptness of information and service are key factors expected of the purchase event. The company's website is a brand-owned touchpoint encountered in this step.

Step 5: Making the phone call is the initial joint contact with the service provider. Further service inquiry is made based on the household's own needs and wishes, while the customer service aims at personalizing the service offering based on their experience of the service offering corresponding the stated needs and makes an offer during the same phone call. The customer and service provider agree on the details and the customer makes a deal on the phone for ordering waste management service. The servicescape of the telephone contact and direct customer service interaction is a brand-owned touchpoint. The customer service interaction is always experienced pleasant; the service is friendly, simple and professional making it also swift which is considered a factor for making the contact via telephone in the first place. The received personal service and the desired offering with little effort makes the customer happy and satisfied. As a social touchpoint for corresponding with their

own social needs – also affecting the customer's perception of the brand and making "Step 5" another "moment of truth" during the customer journey.

Step 6: This step depicts the first visit by the service provider at the new customer's property to deliver the purchased or rented bin for combustible waste, and classifies as a brand-owned touchpoint, may it be that the customer does not even notice the actual delivery but the evidence of the service activity carried out.

Step 7: The service provider carries out another service activity as agreed upon making the order in a cycle of a few, or a couple of weeks as required with bins containing non-separated biodegradable waste if not sorted in another fashion. The brand-owned touchpoint again is experienced as evidence, undetected at the moment.

Step 8: The customer receives a consolidated invoice after an agreed invoicing period of a few months physically in the mail as a brand-owned touchpoint, or via a partner-owned touchpoint as an electronic invoice directly to your bank service provider.

Step 9: The customer encounters brand-owned direct marketing or partner-owned content marketing at some point during the customer journey. The marketing communication can be delivered in the mail accompanying an invoice, seen as brand logos labelled on the sides of their trucks on duty, or read about from a local newspaper. The communication to some extent raises the awareness and discussion about the end of their service chain as in what happens to sorted private waste after collecting.

Step 10: The service provider carries out the emptying cycle on time, as usual. The customer is satisfied with the timely and undetected functioning of the service. The customer also typically sorts their other household waste inside the house and transports it to a nearby public sorting location at a supermarket.

Step 11: The customer receives a consolidated invoice after an agreed invoicing period of a few months physically in the mail as a brand-owned touchpoint, or via a

partner-owned touchpoint as an electronic invoice directly to your bank service provider.

Step 12: The customer calls the service provider to make a deviating service call to address a needed amendment to the current emptying cycle. A phone call has earlier been deemed a convenient contact touchpoint so it is used again to get the message definitively through at once and to get assurances that the change is reliably going to be carried out. The service call is about postponing or ordering an acute emptying, or changing the emptying cycle due to some circumstances in the household, like extending the family. The service is experienced to be friendly and fluent, making the customer happy especially if the bins need emptying quickly, or during travels the customer does not need to pay for an unnecessary service visit. The touchpoint is brand-owned due to the direct interaction between the front office and household. A social touchpoint of being able to adapt the service according to your own life situation is also present. This touchpoint is perceived a "moment of truth" during the customer journey.

Step 13: The following service activity after the service call, and the two- or few-weekly regular cycle service activities, which are repeated, are carried out on time as agreed, and yet with discretion leaving only the evidence of empty bins to be observed. The developed trust for the punctuality of the service creates satisfaction. The increased knowledge about the local and general output of the company's service chain regarding sorted materials, although apart from the customer's own purchased offering of combustible waste service, can evoke positive brand connotation and feelings of consideration to initiate sorting bio waste as well in your own yard, or continue sorting other household waste to sorting spots at a convenient distance. The realization of the value in fluency and operability of the service and service provider as a whole make this touchpoint also a "moment of truth" during the customer journey. This step includes brand-owned touchpoints in the service encounters, as well as a social touchpoint aspect in an evolving value aspect to some extent, despite it not materializing as a purchased additional service because of other convenient locations for household waste recycling.

Step 14: In normal consumption and everyday life of the customer over even years' time, this step is also repeated every few months, as the service provider invoices the consolidated services carried out during that time period.

Step 15: This step is the current time of the customer journey. The journey doesn't have an end, but continues down the horizontal timeline with steps from 7 to 14 recur in an unpredictable order. If the customer is to recognize a new need to start sorting other household waste, such as bio waste, in their own bin as well; the steps 5 and 6 can be repeated along the customer journey.

The returning paths in the illustration over steps 7 and 8, 10 and 11, 13 and 14 depicts that a step with the same function can be taken many times over before taking an actual new step along the customer journey. The relative time periods marked on the journey can vary, but depict an educated estimation of a new house-owner's timeline based on the empirical research. The steps 7 and 8, 10 and 11, 13 and 14 are basically the same step taken over again, but for the sake of a more linear customer journey map, the occasional single touchpoints like steps 9 and 12 could be placed between the steps representing the regular and recurring service encounters. Also the emotional and value-creating levels on the vertical axis were easier to be divided between touchpoints 7, 10 and 13 to give the journey the sense of development from the customers' value perspective, which was stated and could be observed from the empirical interview data.

The conclusive customer journey map (Figure 8) does correspond to many behaviours, touchpoints, activities and roles defined in the framework but some theoretical aspects could not be recognized thoroughly enough from the empirical data. The customer journey steps can be roughly divided into pre-purchase phase, purchase phase, and post-purchase phase touchpoints as follows: Steps 1-4 belong to the pre-purchase phase, Step 5 embodies the purchase phase, and Steps 6-15 cover the individual customer's post-purchase activities with some exceptions. The customer journey is still challenging to fit inside the proposed theoretical framework of Value creation during a customer journey (Figure 7) as such, but as it is noted in the framework: "the value creation spheres do not necessarily follow in a linear manner", as defined by Grönroos and Gummerus (2014). Figure 9 illustrates the

division of the steps to the theoretical purchase phases and respective value creation spheres. In Step 5, foundation for value-in-use is co-created in collaboration between the service provider's frontline employees and the customer as the service offering is devised based on the individual circumstances and needs of the household's usage; this step is when the purchase is made and the terms of value proposition co-created for both parties and the value creation in use begins.

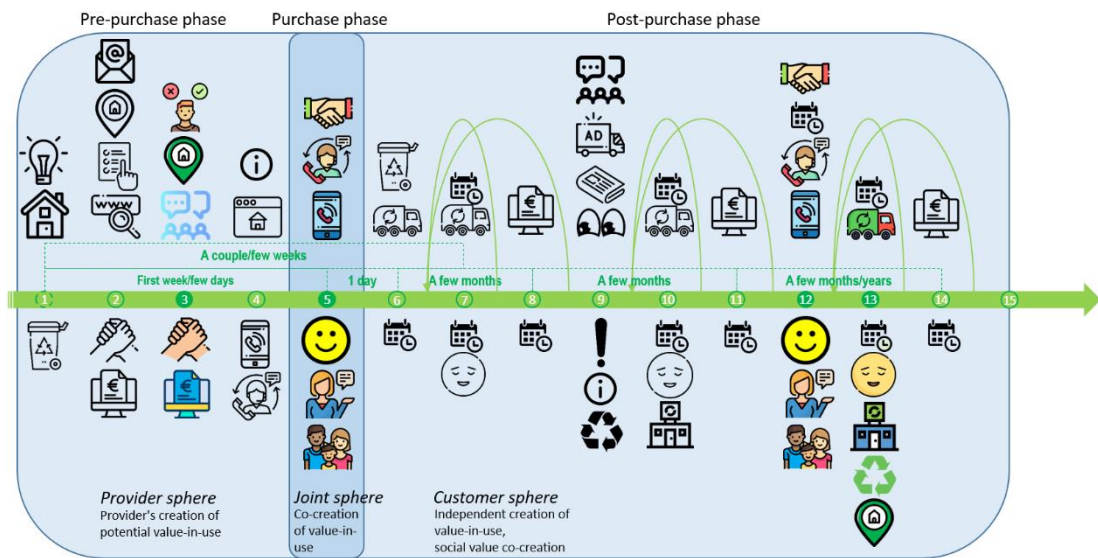


Figure 9. The customer journey map placed on top of the Value creation during a customer journey framework.

Another step where the value-in-use for customer is created in collaboration, is Step 12; the customer makes either a momentary or an indefinite amendment to the service offering which complements the household's evolved needs in short- or long-term usage. This complies with the theory of the value creation spheres not following a linear manner, as albeit the customer is currently in the customer sphere and has not initiated a purchase process of another service, he revisits the joint sphere in this type of a service call (Step 12), continuing the service usage but experiencing a modified value proposition as a result. In Steps 7, 10 and 13, which depict the service provider carrying out the cyclical emptying service, value-in-use can also be seen co-created as the customer gets rid of the full bin of waste, the service provider collects raw material for their business which they will sort out for refinement and collect a payment for via their own or partner-owned invoicing touchpoint as the following

step. In this step however, the customer and service provider co-create resources for further value-in-use as the customer is left with an empty bin and the service provider with raw material for recycling – providing more visits to joint value sphere activity during the customer journey's post-purchase phase and customer's own value creation phase.

The value elements of the provided service during the customer journey were mostly related to the reliability and functionality of the service as well as to the ease of service consumption as such. From the empirical data and the customer journey map's vertical axes illustration it can be observed that the value is experienced through its convenience and the satisfaction for the service being carried out as agreed. The locality of the service provider is seen as valuable upon choosing the service provider because it enables the customer to support local business – the local end-placement or further refinement of the recycled material in knowing where the service chain ends is a further value element when supporting local business and local operators is value as such. The simplicity and promptness of customer service are also considered as value elements when needing to interact with the service provider and especially when purchasing the service. The point that the service received was friendly and felt that the company treats the customer as a human being and accounts for their individual needs is of value to the customer. Concerning the actual delivery of the service and the daily service usage, an undetected and punctual service delivery where the actual interaction with the service provider is little, constitutes the most value in a waste management context. The customer's expectation and need from the service could be thus summarized as punctual and undetectable in the daily life of the household. Any service calls should be able to be ordered with immediacy through the most convenient and simple customer service touchpoint and be carried out flexibly to the customer's need.

7 CONCLUSIONS

The thesis was commissioned by the case company to the Oulu Business School in order to learn about the broad value creation process and customer journey of first-time home-owners in purchasing and using household waste management services. In this chapter, the set research questions are answered, relevant aspects between the theory and the data leading to the analysis are addressed, and managerial implications by the researcher based on the theory and research findings are pointed out. Finally, the conducted research is evaluated and future research avenues are suggested.

7.1 Answers to research questions

The research questions are answered based on the interview findings from eight semi-structured customer interviews and a conclusive customer journey analysis presented in the previous chapter.

1. What are the value elements for the customer in different touchpoints of the customer journey upon acquiring and using private household waste management services?

The value elements observed in different touchpoints of the customer journey can be concluded as affordability; supporting local business; prompt, simple and friendly customer service; service offering fulfilling own needs; service delivery on schedule; reliable, effortless usage of the service.

- 1a. What is the customer journey of a first-time house-owner like when acquiring and using a waste management service from the case company?

The customer journey map (Figure 8) illustrating and explaining the journey in depth step-by-step can be found in the previous chapter. Summarized: the customer journey of a first-time house-owner consists of fifteen steps, where the customer first recognizes the need to acquire the service upon moving in the purchased house. The

customer searches for information about local service providers online and via word-of-mouth, retrieves contact information from the service provider's website and calls them to plan and order a suitable service offering. The service provider delivers the bins to the customer and delivers the emptying service and invoicing in agreed cycles. The customer is usually exposed to some marketing communication from the service provider increasing the awareness of their service chain but continues the usage of the same service offering as before. At some points or seasons during the service usage, the customer makes a service call to deviate from the regular emptying cycle temporarily or permanently due to personal circumstances and continues the usage of the service as usual.

1b. What are the main service touchpoints in the customer journey for first-time house-owners?

There are four main touchpoints, or "moments of truth", defined on the customer journey map. The first main touchpoint is Step 3, a social touchpoint where users of the service recommend the local service provider and the customer makes the preferred choice as service provider based on their knowledge of its affordability, locality, and good reviews. The second main touchpoint is Step 5, a brand-owned touchpoint where the customer contacts the service provider's frontline employees in customer service and orders the service after becoming pleased and convinced by the friendly and informative service at the company answering the customer's household's individual need for an offering. The third main touchpoint is Step 12, another brand-owned touchpoint upon a service call where the customer usually either postpones or orders an acute emptying, or changes the emptying cycle altogether – due to changed circumstances in the household, seasonal needs or vacations. The fourth main touchpoint is defined to be Step 13, which is both a direct and social touchpoint as it includes the usual cyclical service delivery on time, but combining the trace of the undetected service delivery with the incorporation of recycling in the daily life of the customer as individual sorting and recycling of household waste and materials in public sorting spots and similar, acknowledging the contribution of oneself and the brand to local business and circular economy in the region.

1c. What are the customers' needs in different service touchpoints?

Upon the need recognition and information search touchpoints, deciding the preferred service provider, the customers need information about the costs and about peers' good experiences (as in reliability) of the service regarding local waste management operators. In the touchpoint of direct initial contact the customers need friendly, informative and personalized service from the company and a prompt, simple way to do business. From the service delivery touchpoints the customers need punctuality and reliability. In touchpoints where the customer makes a service call, the customer needs a simple contact point to make the call and a quick informative response about its delivery. Again, in regular usage of the service the customer needs reliability for the service to function as scheduled so that the customer does *not* need to care for the emptying of the bins before they are full.

7.2 Theoretical conclusions

As Lemon and Verhoef (2016) interpret service research; relationships are said to be built over long periods of time from a series of service encounters. It can be interpreted from the empirical data that the case company's customers have mainly developed a positive and trusting relationship with the company. As businesses are also said to seek profit from recurring transactions and returning customers (Lemon & Verhoef 2016), it can be observed from the empirical data that some customers have purchased further services during their customership, and some others admitted to having considered obtaining additional service from the case company. The dynamic presumption of customer journey phases in "consideration, search, purchase, and possibly also repurchase" can also be identified in the customer journey map (Figure 8).

The theory of the purchase process phases are also quite accurate in the conclusive customer journey map. The pre-purchase phase in the journey includes the need recognition, search for information about the service, consideration between alternatives, to satisfying the need with a purchase (Lemon & Verhoef, 2016). These behaviours as well as the importance of the purchase event itself regarding the outcome of the entire customer experience, to the effect of word-of-mouth and peer

reviews obtained information leading to the purchase event (Lemon & Verhoef, 2016; Voorhees et al., 2017) are found in the steps of the customer journey map. Any information shortage or overload in the service provider's digital channels had not deferred a purchasing decision, and the temporality of the actual purchase itself was discovered as short (Lemon & Verhoef, 2016) – always handled during one phone call to the company's customer service. Proactive requests of for instance social media reviews from the service provider (Voorhees et al., 2017) on the other hand were not reported in the empirical findings, but positive reactions for successful service calls and foundations for creating a so called loyalty loop (Lemon & Verhoef, 2016; Voorhees et al., 2017) were established by the good service.

Brand-owned touchpoints of the service provider such as search engine results for local service providers, the company website as well as newspaper advertisement (Lemon & Verhoef, 2016) can be recognized along the customer journey. Partner-owned touchpoints such as newspaper featured articles (Lemon & Verhoef, 2016) had been the source of knowledge about their service chain and operations on some occasions. Customer-owned touchpoints were recognized as the need recognition upon moving in and fulfilling the expectations of reliable undetected service delivery in the post-purchase phase (Lemon & Verhoef, 2016). Theoretical social touchpoints materialized as peer recommendations and reference group influence (Lemon & Verhoef, 2016) from neighbours employing bins from the case company, and also in being able to share bins as a service which was utilized in nearly every case that the customer was aware of such an option. Regarding the touchpoints, Zomerdijs and Voss (2010) argued that with every customer journey map it is important to define the starting and ending point of the chain. The starting point was generally the need recognition upon moving in, but in this case as all the interviewees still remained as customers of the case company and were in the midst of service consumption as in an emptying cycle.

The proposition by Voorhees et al. (2017) for allocating resources along the customer journey and not only in the core service offering touchpoints could be perceived in the interviewees' perception of the brand as a whole; as friendly and professional with green values, caring about the individual customer – reflecting to the positive image and feedback the case company received during the interviews. In

order to establish an emotional connection, the service experience seems to have engaged the customer in an emotional, physical or intellectually participative way (Voorhees et al., 2017) to consider the values regarding recycling in the bigger picture, as most of the interviewees sorted waste to public sorting spots and mentioned having their values towards circular economy evolve during their customership, meaning the time they have lived in their own house needing to self remove all the generated excess material and waste from their own property.

The expectations created by the pre-purchase touchpoints, purchase phase encounter, and post-purchase service delivery (Lemon & Verhoef, 2016; Voorhees et al., 2017) seem to have a clear cumulative impact on the perception of created value to the customers. As most had been recommended the service provider and after receiving such positive emotions-evoking personal service and timely yet unnoticed core service delivery at their property, the mass of interviewees voiced their satisfaction and valuing for not having to care for the service delivery working according to expectations. Voorhees et al.'s (2017) statement for critical pre-purchase encounters included awareness building of the brand's meaning rather than the service offering itself, and based on the empirical evidence the case company brand's apparent locality definitely had an impact on the awareness, trusting expectations for reliable service and even the choice of service provider for the interviewed customers.

Regarding the provision of the service, the role of virtual channels and mobile technologies, or their lack thereof, (Voorhees et al., 2017) do not so far seem to bear much significance to the satisfaction or expectations for the service delivery. No topics arose from the empirical data longing for further high tech integration to the customer experience.

Vargo and Lusch's (2008) theories for value propositions can be agreed based on the empirical findings as phenomenologically determined where experience includes variables such as consumer perceptions of the brand and its service, meeting higher level needs such as environmental and social values, customer determination in seeing the effort to sort materials they need to anyway transport elsewhere to be recycled, and the co-creation of your individual suitable service offering with the service provider. Value is experienced by the customer as an interactive and

relativistic experience, where value criteria defined by the value proposition of the brand and its offering are met during the effortless usage of the service creating value to oneself and value via raw material and disbursement to the operator. It is also suggested that before any purchase is made, that the two actors must form a reciprocal value proposition (Kowalkowski, 2011), which based on the empirical data consists of supporting local business and receiving reliable service delivery. The reciprocity of the value proposition and its definition through dynamic terms (Kowalkowski, 2011) can also be applied to the customer journey as the interviewees described even the simplest of service offerings being planned mutually to respond to the needs of the individual household.

In this research, it was not found that the case company should need to recognize and try to assert different kinds of influence on different members of a household possessing roles influencing the purchase decision. Low-cost and short-term trials of different recycling bins could theoretically sound like a way to encourage customers to expand their offering, but based on the empirical data it is highly unlikely as it was stated that while sorting many materials and having to transport one thing to a sorting spot, it is no extra effort to transport all the rest recycled materials there as well. Although, mentioning children as picking up the habit to sort waste in day care or school was mentioned on a couple occasions. The notion of attitude towards recycling or environmental values having evolved over a few years by some interviewees does coincide with Kowalkowski's (2011) notion that value perspectives can change during a service process and value propositions can begin to reflect a transition from cost-based to value-based, initiating a new purchase process especially with long-term customers who have history, experience of the customer interface and trust towards the service provider.

Grönroos and Gummerus' (2014) theory complementing and evolving the service-dominant logic as in potentially needing the service provider actively partaking in the dynamic delivery of the value through joint interaction as in service calls and timely delivery enabling further usage, instead of mere facilitation of value proposition; means the service provision in this type of case can apply the critical service logic for value creation. The idea of most customer practices and experiences being "everyday and mundane" (Grönroos & Voima, 2013) complements the nature of the case

company's service, which suggests that the value creation could be described more as formation or emergence, which can be agreed based on the empirical data as satisfaction to a service, the delivery of which is most often not even experienced but the trace of it witnessed only afterwards. Critical service logic sees service as providing the resources, support and facilitation of everyday practices to create value – the value is formed in the satisfaction to reliable service from the preferred service provider. And as the value is experienced by the customer in a space where the service delivery is not even detected, and the offering purchased is based solely on the customer's own needs, the term "co-creation" as such can be a bit misleading as implying depending on the other actor as well instead of independent value-in-use. Value creation is an ongoing process emphasizing the positive experiences, service logic, and utilization of company-provided resources as in *infra* for recycling, positive emotions, ethical and environmental values of collaborating with a service provider with perceived green values, and supporting local business environment.

The value creation sphere framework (Grönroos & Voima, 2013; Grönroos & Gummerus, 2014) is observed to contain significant similarities to the concept of customer journeys through a customer's purchase process. The provider sphere contains descriptions of similar processes to the pre-purchase phase of a service, the joint sphere can be paralleled with the purchase phase of a service, whereas the post-purchase phase acts as the space for value creation the same way the provider sphere of critical service logic does. Therefore, the thesis applies a new adapted framework combining the main theoretical aspects of the research in Figure 7 upon which the analysis and customer journey map (Figure 8) is applied in Figure 9.

Finally, the emotions as value elements having a connection to service satisfaction (Koenig-Lewis & Palmer, 2014) can be correlated from the empirical data. Emotions are found to be experienced in all phases of the purchase process as the service corresponds to expectations or as a result of service interactions. Satisfaction for the case company's service as evoking positive word of mouth can be identified from the customer journey map in the pre-purchase phase at asking peers for recommendations and experiences. Neither were any significant functional or cognitive attributes (Koenig-Lewis & Palmer, 2014) or satisfaction to them brought

up by the interviewees, but the emotional satisfaction to the service delivery on time and optimally to the customers' needs.

7.3 Managerial implications

The case company should put further emphasis in their brand communication on the brand's locality and the local collaboration – or even further connections – with any raw material refining facilities, as locality and supporting local business is seen as one of the main value elements to the customers. The employment effect in their region as well as being aware of the transparency of the service chain, be it local or not, can form value to customers through the emotional and intellectual participation of those whose sustainability values evolve during the service usage, to whom social and environmental aspects of a service outcome may become more important over time. Content marketing about the refinery collaborations and own processes in newsletters, or ads with invoices could direct traffic to the company website to familiarize in them and to think of broader service offerings as a result. Also, as the case company stated to try keep ahead of the EU's set goals in the recycling rates, some content marketing could focus on the situation in the Finnish system compared to some other European countries to emphasize the progress and role that recycling with the case company has here compared to elsewhere and how good opportunities to participate we actually have arranged. Also compiled data of the closest sorting spots for other recyclable materials could be gathered in a map-like service and made available to interested customers based on their address to also reduce the unnecessary disposal of recyclables to combustible waste, on its part adding to the mentioned, especially emotional, participation.

It became apparent that during service ordering, the customer service employees do not attempt to cross-sell services but only map the "minimum" needs and desires (mostly based on the most affordable service offering) of the household, and aim to optimize that to suit their consumption and waste generation. As most of the interviewees did not seem to even be familiar with other service offerings the case company has to offer, they and even long-term customers who have established a trusting relationship with the company, could also be approached with direct

marketing of other available offerings as a part of reforming some offerings due to the changing legislation and sustainability goals regarding recycling rates.

It should be noticed due to circumstances, that if need recognition and new purchases of bio waste services are to occur, this change is likely to happen due to a combination of a service path offered to sort the bio waste separately every two weeks and the more costly and more slowly generated combustible waste in a weeks longer cycle resulting in saved costs in the long run as the combustible waste bin needs not be emptied every two weeks. As the change in waste regulation where a mandatory maximum of two-weekly cycle for any recycling bin (also the combustible one) which includes any biodegradable waste, such a service offering could be justified to customers both ideologically and economically incentivized. One-sided changes to contract terms can be experienced as unwanted communication and destructive value formation so options to recover them are justified.

As the new directives regarding bio waste shortens all combustible waste bins' (including biodegradable waste) cycle to two weeks maximum, the case company should promote the opportunity to add a bio waste service and for instance present the opportunity to share the bin with neighbours to keep the cost of it low per household. Separating bio waste from the combustibles' bin would significantly help optimize the size and even prolong the emptying cycle of the combustible waste bin. There could be a chart of calculations regarding the relative (per cent) or actual savings for variations of such basic service offerings – for different sizes and emptying cycles of bins to choose from. If new customers wish to start with a mere combustible waste service, they could be asked whether they are interested to find out if they separating some materials like bio waste or plastics can amount to savings, or does it matter at all. Then be provided a chart, alongside a column for comparison where they could change the offering in a cost calculator and see how the overall cost would change in the long run if they engage in the proposed shared bio waste bins or similar options. Or be recommended to later in six months or so to go check a database at the service provider's website where they can see their actual invoiced emptyings in the chart and compare the costs with other calculated offerings if something had been separated. As affordability was discovered as one of the main

value elements for the customers, communicating the achievable equally or nearly as affordable service offering options with more sorting services is justified.

From enough data the most standard and useful service offering combinations can be incorporated to the planning phase of the initial customer service contact by a new customer – and even more appropriately to an email price tender. It would simplify and expedite the service encounter with the personal friendly service that are all main value elements for new customers when acquiring such a service. It would not imply pushing more services to be purchased at that point, but through inquiring whether there is interest in such an option it could easily be then provided – based on the individual needs of that customer.

The new service offerings can more easily be proposed to existing customers more conveniently (e.g. at the point of the next full year as a customer) as the invoicing data from their service usage from a longer period of time is already there. The calculator and charts could for example utilize recent research data where the relative contents of combustible waste in Oulu were studied – and in 2016 on average 28% of the combustible waste from detached houses was bio waste (Rahko, 2016). Also a database of neighbourhoods' bio waste sorters by address and consent could initially help usher the customers together for joint bins; and customers who would be interested in sharing a service could be provided with branded labels to their bins signifying they are looking for a neighbor to share it with, to lower the threshold and also increase the recycling rate in the street. Databases and signifiers such as this and the map of sorting spots would add to the effortlessness of service usage and less own research for the customers that still want to engage in more sorting, effortlessness being a major value element while using such services.

As several interviewed households suggested, the case company could systematically arrange seasonal spring cleaning campaigns for one street or area at a time where a certain amount of the residents are their customers, by announcing them via text message for instance. From the residents with the case company's labelled bins the company would pick up any excess recyclables or even unrecyclables and collectively dispose of them for a nominal fee for saving the households the trouble of transporting the stuff themselves. The gesture would promote their customer-

orientation, while ensuring the correct disposal of potentially significant amounts of the respective materials of that pick-up.

As theorized, asking for feedback directly from customers can reveal blind spots for improvement in the service, and on the other hand even increase sales among existing customers or as referrals to new customers. Thus, customers could be asked for instance at the point of their next full year as a customer, to go to the company's Facebook page and rate the company, leave a written review or even make a recommendation of the review. The points of improvement can then be addressed and the page can be used as a recommendation for people looking for that type of service online (GatherUp, 2018).

7.4 Evaluation of the research and suggestions for future research

The research objective was to study the broad value creation process and customer journey of the thesis client's target customer segment. The research questions were composed with the aim to be able to create a research plan to provide significant data and answers to these objectives set by the thesis client. The quality of a research is not determined only by its outcome, but "throughout all steps of a research process", including the composition of the research questions, data collection, data analysis and the presentation of the related findings (Ali & Yusof, 2011).

A positivist view is that if a research does not fulfil several "quality criteria", that it is then not true research. Traditional criteria for judging the quality of research is that the research should be valid, reliable and generalizable (Ali & Yusof, 2011). Regarding generalizability, the research objective and method provide too narrow data from a specific customer segment as a case study for a client company, where the objective of the research is not to be generalizable as such, but rather to be applicable to the rest of the target segment's population. The research interviewees were selected from the company's operational region belonging to the defined target customer segment and interviews were conducted to the point where the data could be deemed as saturated as in showing similar patterns to be able to analyze and draw a conclusive customer journey map to represent the target customer segment.

The aspects of internal validity and reliability are used to determine the "trustworthiness" of a research (Ali & Yusof, 2011; Koskinen et al., 2005: 253). Reliability as in repeatability by another researcher (Ali & Yusof, 2011) of the research is accomplished by conducting interviews based on the same interview body to representatives of the target customer segment until achieving so called data saturation (sufficient similarity perceived to allow generalization), then first respectively blueprinting the analyzed customer journeys – before conducting the final conclusive analysis of interpreting the most typical steps taken by the customers before and during their customership. Internal validity estimates the inner logic and uniformity of the research (Koskinen et al. 2005: 254) which can be confirmed from the logic of the research as in planning the research methodology justifiably as a qualitative case study to be able to answer the research questions and to conduct an analysis of the customer journey and elements for customers' broad value creation in this specific business context.

For further research suggestions, a study regarding specifically the actual environmental values and recycling as part of sustainability could be conducted in order to learn more about the higher-level motivational factors affecting consumer behaviour and brand perception in general, among a wider population of customers. As arguably much of the revenue to any waste management operator comes from business-to-business relations, a similar research about B2B customer journey and customer acquisition could be in place. More related to the research at hand, further study about the customer journey for customers who have changed operators could improve customer acquisition and overall service design as in you can only move in to your first home once. Also, because the interviewed population have quite a limited experience of using such a service as in question, a study about service satisfaction and innovative suggestions for service improvement could be conducted among more experienced clients who even may have familiarity of two or more similar service providers from over their years of experience and perspective.

The researcher sees both the conducted and suggested future research to respond to the thesis client's objectives and to enable them to improve their service design with the defined customer segment but also with their wider customer base as a whole.

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Appendix 1**Outlines for interviews**Case company management, group interview

- What is your main value proposition as a waste management operator?
- How would you describe your company as a service provider?
- Why do you want to target new house-owners?
- What kind of marketing do you already do (for house-owners)?
- How do *you* see the current customer journey of new house-owners?
- What are the most typical issues a customer makes contact for?
- How does the customer make contact?
- Who does the customer contact?
- What different phases are included in providing the service?
- What critical phases are there in the service process in your opinion?
- What are your most preferred services you want to sell to house-owners?
- What are your perceived strengths and weaknesses as a waste management provider in the area?
- Which service encounters and touchpoints are included in the customer journey?
- What is the visibility of the service process interface to the customer like?

- What kinds of needs do the end-users have?
- How do you perceive your company's people/processes/proof of the service?

Customer service interviews

- Which communication touchpoints do customers have with the customer service?
- Which communication touchpoints do new house-owners use? Do they elaborate why they used that specific touchpoint or why they did not use another?
- Which types of contacts do new house-owners take and in which part of the customer journey?
- Do customers elaborate having searched for information somewhere else before contacting?
- Do new house-owners elaborate their respective customer journeys when they make contact?
- Which kinds of values do new house-owners have? Are there clear patterns in service offerings purchased and what creates value for them?
- What do you perceive the customer journey for new house-owners is like, if you consider their goals and needs regarding the service?

Household interviews, semi-structured

First segment, narrative

1. Could you please elaborate on the process and time frame of your choice for waste management operator? Which phases were part of choosing and purchasing the service?
2. Could you elaborate which kinds of services you purchased from the case company and why these particular services?
3. Could you elaborate your values and motivations regarding recycling and choosing the case company as your waste operator?

Second segment, specifying questions

-In which part of your house-buying process did you find buying waste management service as timely?

-Which kinds of service encounters did you have with the case company or its competitors' owned or influenced media touchpoints while choosing the service provider? (Includes communication channels and marketing messages as well as joint platforms such as newspapers and social media)

-Where did you search for and receive information about different options for a service provider?

-At which point and through which channel did you make initial contact with the case company?

-What kinds of service encounters with the case company did choosing, purchasing and deployment of the service include?

-Could you describe your service encounters with the waste operator's brand during the service consumption, which kinds of encounters are there and why?

-Which communication channels have you used in your communication, and why?

-How much were you included in and able to design the service offering you purchased from the case company?

Closing segment, Critical reflection and topics of particular research interest

-What kinds of values do you have regarding recycling and circular economy?

-Why did you choose the specific service offering you did? Which qualities or services were determinant for your choice?

-Which services or parts of the service do you find most valuable?

-What comprises the value in waste management and recycling for You, in general? Where does the value concretize for You?

-What kinds of expectations did you have from a household waste management service?

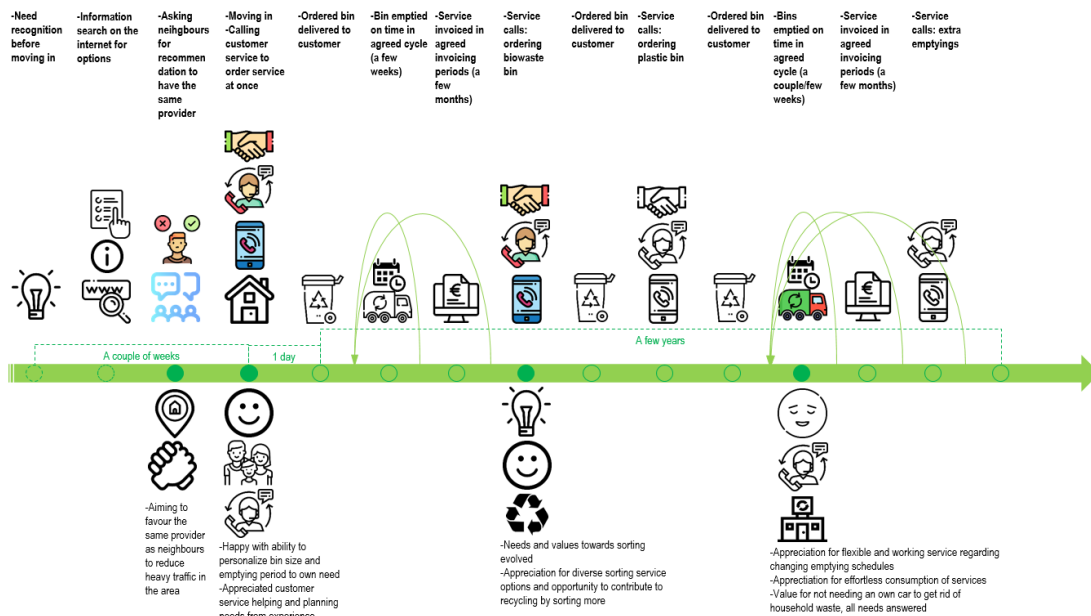
-Which kinds of services would you find adding more value to the customer experience? Are there any additional services or should current services be modified?

-Which kinds of service encounters and interactions would you find bringing most value to the customer experience?

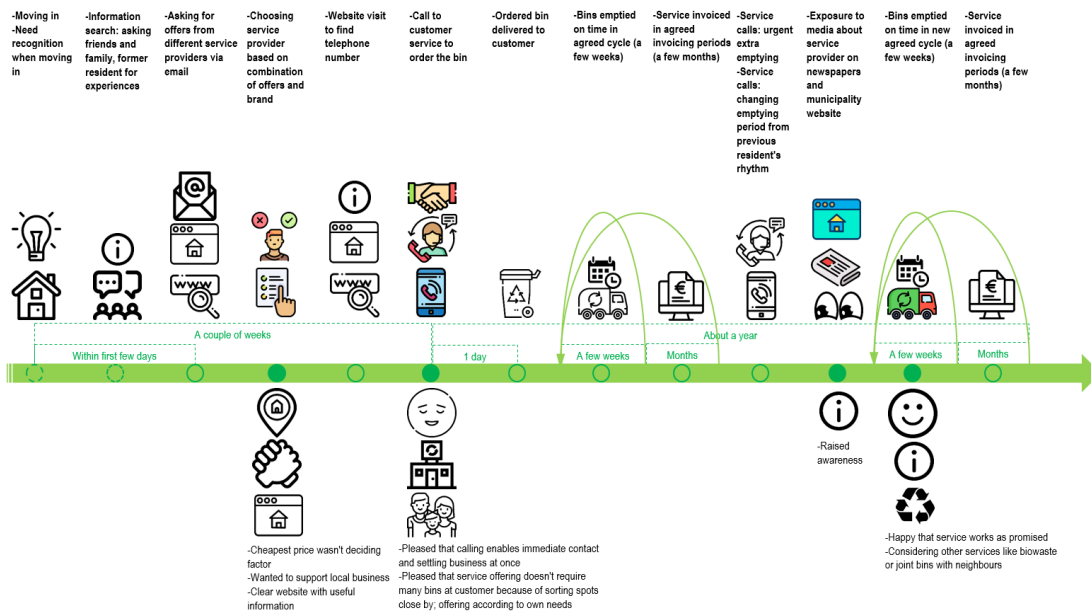
-During your customer journey: Upon searching for information and using the service, what would you have wanted to work differently/better and how?

-Do you have anything to add regarding the research topic? Remarks or ideas regarding the case company's strengths and weaknesses, and the execution of household waste management services in general?

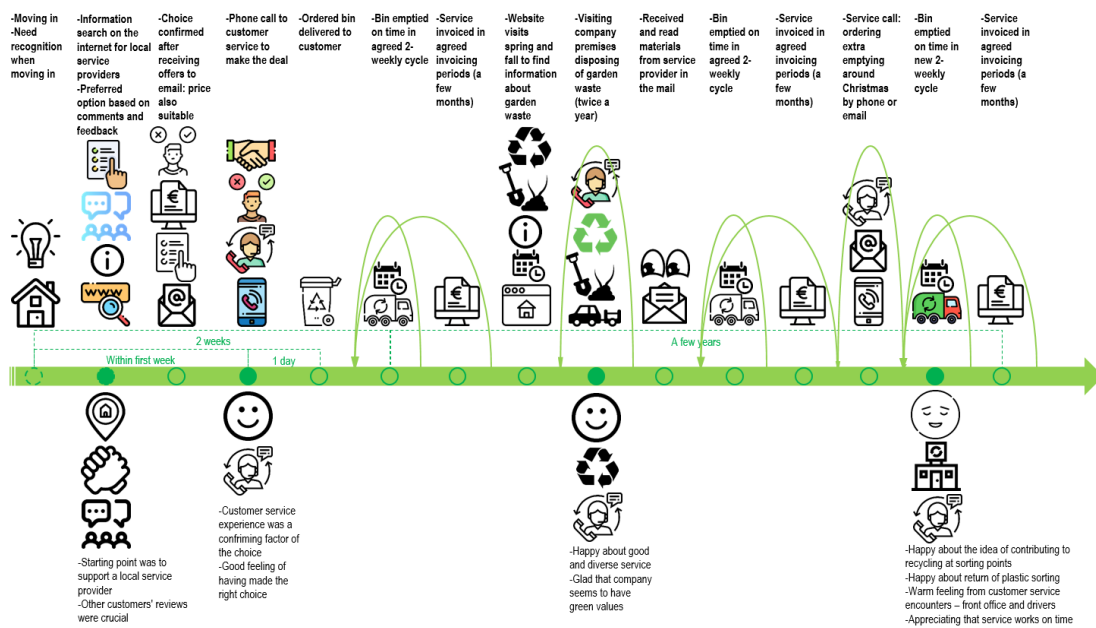
Customer journey blueprint, household 2



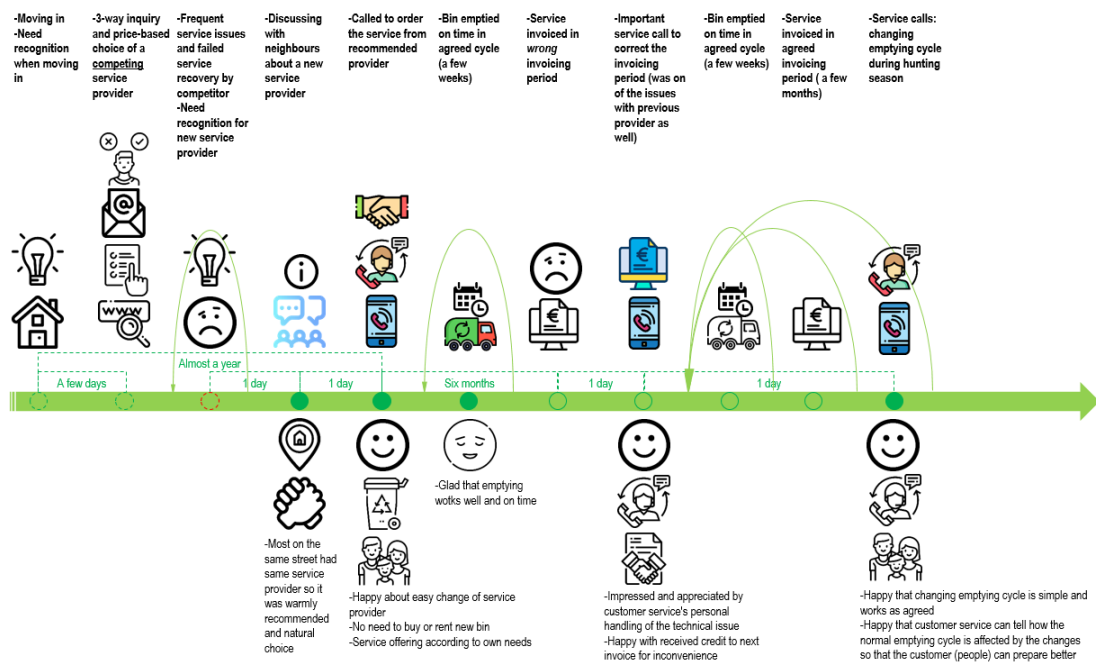
Customer journey blueprint, household 3



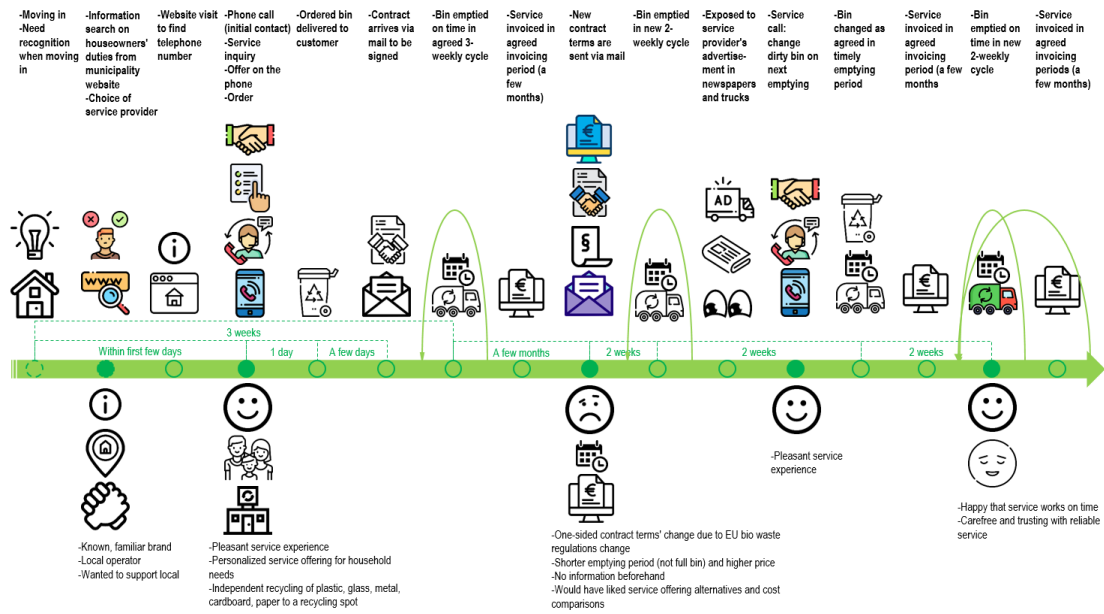
Customer journey blueprint, household 4



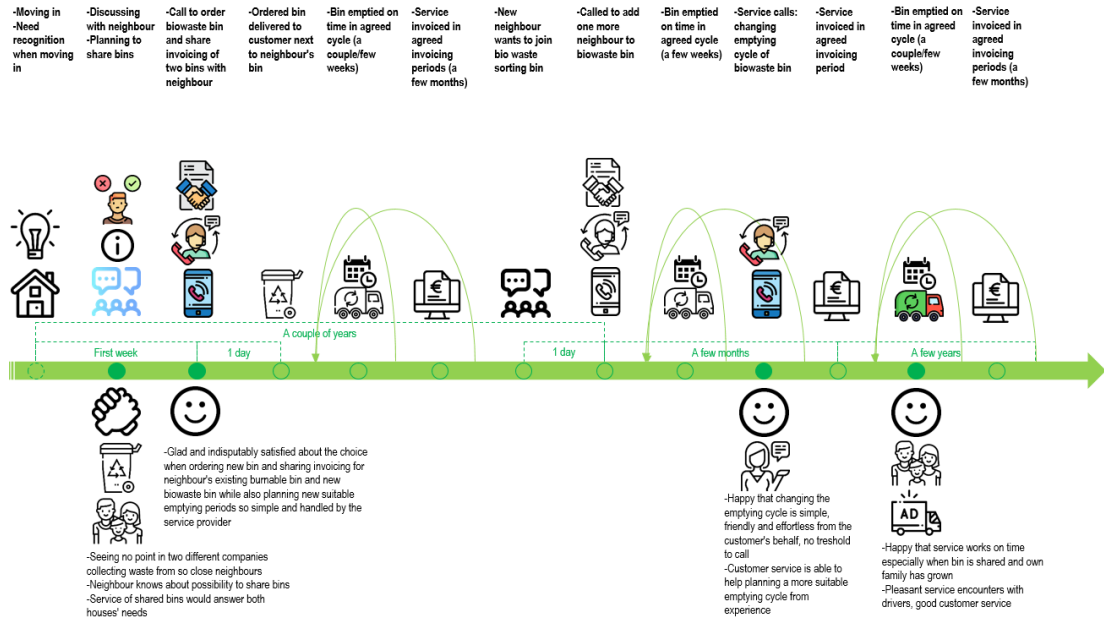
Customer journey blueprint, household 5



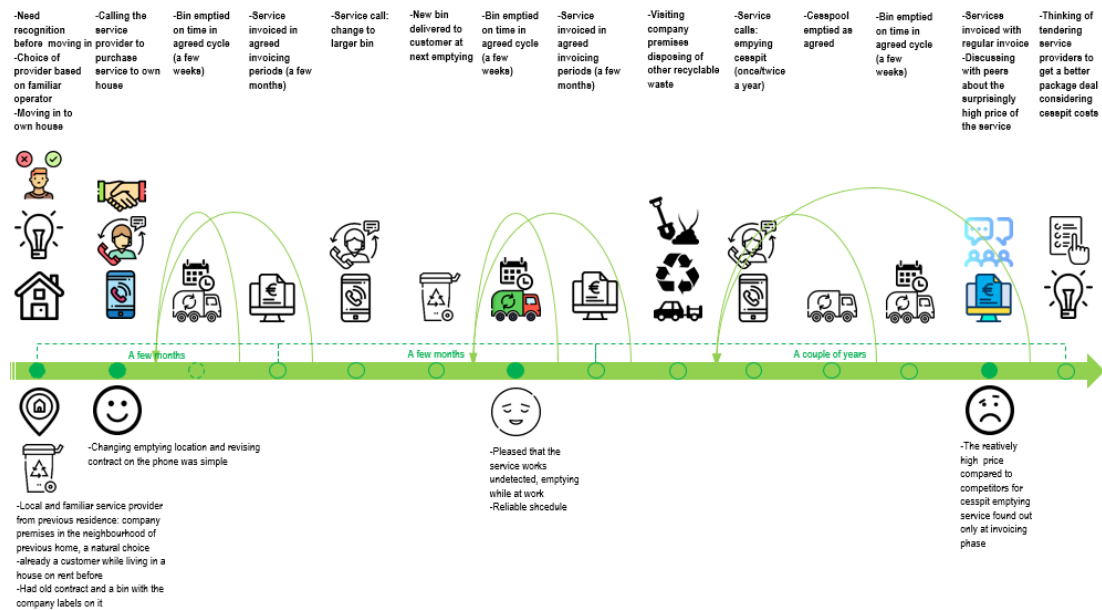
Customer journey blueprint, household 6




Customer journey blueprint, household 7




Customer journey blueprint, household 8





Legend


 =car with trailer


 = customer's household, individual needs


 =email

 =emotion (calm, satisfied, trusting)

 =emotion (sad, displeased, disappointed)

 =emotion (happy, glad, pleased)

 =encountering/seeing service provider's marketing

 =encountering service provider's trucks/drivers

 =garden waste



=information



=information search, web



=information search, word-of-mouth



=law, regulation



=list of options



=letter/mail



=local/locality



=making a choice



=making a deal



=moving in



= need recognition



=newspaper or similar



=personal customer service/support



=phone, calling



=raised attention, awareness



=recycling bin



=recycling centre/sorting spot



=support

All above icons made by Freepik from www.flaticon.com



=contract

Icon made by Itim2101 from www.flaticon.com



=customer service

Icon made by Eucalyp from www.flaticon.com



=home website

Icon made by Kiranshastry from www.flaticon.com



=invoice, cost

Icon made by Kiranshastry from www.flaticon.com



= recycling

Icon made by Maxim Basinski from www.flaticon.com



=schedule, on time

Icon made by Simpleicon from www.flaticon.com

Appendix 3**Original interview excerpts**

p.58: "Kun muutettiin sinne sisään. Ensimmäisinä päivinä, silloin tehtiin osto." (Kotitalous 6)

p. 58: "Valinta oli selvä, se oli ensimmäinen luonnollinen vaihtoehto. Turha kahta toimijaa käydä samasta pihasta." (Kotitalous 7)

p. 59: "Ihan lähdettiin netistä katsomaan, mitä tästä löytyy lähialueelta. Katsottiin muiden ihmisten kommentteja, ja tuota, aika nopeasti siinä päädyttiin sitten 'tapausyritykseen' juuri sen takia, että siitä oli tosi paljon positiivista palautetta. Toki, hinta vaikutti siihen myöskin, se oli meille sopiva. Viimeinen sellainen niitti oli sellainen kun sinne soitti, niin siellä oli todella hyvää puhelimen välityksellä saatavaa asiakaspalvelua sellaista niin kuin asiakaspalveluhenkistä. No, hyvää asiakaspalvelua, se oli varmasti semmoinen joka sitten lopuksi vahvisti sitä, että haluamme juuri sinne tehdä sen sopimuksen." (Kotitalous 4)

p. 60: "Ihan vain naapurilta kysyttiin, että mistä niillä on. Ja otettiin samasta paikasta. Ja tarkoituksena oli se, että ei tulisi niin paljon raskasta jäteautoliikennettä, kun on sama kuin naapureilla." (Kotitalous 2)

p. 60: "Ainut kontakti oli se puhelinsoitto. Vaikutti silloin lähtemättömästi, millaista puhelimen välityksellä saatu asiakaspalvelu oli. Muuta kontaktia ei oikeastaan sitten tarvittu." (Kotitalous 4)

p. 60: "Poltettavan jätteen astian tyhjennys. Pahvit ja sanomalehdet myös kierrätetään. Hyödynnetään näitä lähikauppojen pisteitä, mihin käy viemässä muut keräykseen." (Kotitalous 3)

p. 60: "Se, että pystyy biojätteen omassa pihassa kierrättämään. Ei ole mahdollista laittaa mitään kompostia." (Kotitalous 7)

p. 60: "Naapurilla oli käytössä 'tapausyritys'. Sovittiin naapurin kanssa, että ostan biojätteen ja kerätään kaikki yhteisiin astioihin ja maksetaan puoliksi. Kimppaan tuli kolmaskin. 'Tapausyritykseltä' hoitui laskutus kolmen kasken ja kahden kesken niin helposti, että valinta oli helppo." (Kotitalous 7)

p. 61: "Kyllä itse suosin kierrättämistä, lähinnä olen miettinyt että pahvin ja sanomalehtien kierrättämisen lisäksi hankkisin vielä biojätteen, se voisi olla myös komposti. Mielestäni ei ole iso vaiva kierrättää niitä jätteitä. Kauppojen kierrätyspisteet on lähellä, niihin on helppo autollakin päästä ihan viereen ja se on tehty niin helpoksi se kierrättäminen, että en ole kokenut sitten tarpeelliseksi että kotipihalta tultaisiin näitä hakemaan. Senkin olen ottanut selville, että naapuruston kanssa voi hankkia myös yhteisiä astioita, mutta ei ole ollut sitten puhetta siitä." (Kotitalous 3)

p. 62: "Pelkästään vain soittanut. Koska se on helpoin ja nopein. Sillä saa sen asian selville oikean ihmisen kanssa. Kuin se, että laittaisit sähköpostia." (Kotitalous 5)

p. 62: "Silloin kun palvelua tarvitsee ja sen saa. Lisäpalvelut toimii helposti, esim. tyhjennykset. Osataan kertoa seuraava tyhjennys, jos pitänyt muuttaa väliä. Helppo laittaa kalenteriin ylös että kaikki on kerätty silloin tyhjennykseen." (Kotitalous 5)

p. 62: "Vaihteluväliä miettien, soitettaessa on ohjeistettu hyvin. Asiakaspalvelussa asiantuntijat osaa hoitaa asian ja selittää ilman miettimistarvetta itse tai kynnystä soittaa asiasta." (Kotitalous 7)

p. 63: "Kuskit tervehtii, eivätkä aja rallia kujalla. Ammattitaitoista ajelua ja nostetaan lapsillekin kättä. Joustavasti antaa nakata vielä auton kyytiin jos on jo astian tyhjentänyt. Homma toimii, palvelusta ei valittamista. Ystävällistä kaikin puolin. (Kotitalous 5)

p. 64: "'Tapausyrityksellä' jotenkin toimii se niin kokonaisuutena, suuressa arvossa pidän myös näitä 'roskakuskeja', tekevät sen meille näkyvän työn huolella: että ei huomaa edes että ne on käynyt tyhjentämässä ellei katso sinne roskikseen. Tavallaan näkymättömästi." (Kotitalous 1)

p. 64: "Se tieto, että jos kierrätän ja ne eivät päädy samaan roskikseen vaan oikeasti hyödynnetään sitten erillisinä raaka-aineina ne kierrätetyt tuotteet, sillä on suuri arvo. Esimerkiksi [toinen jatkojalostava yritys] kun on lähellä joka hyödyntää sitä kierrätettyä materiaalia, niin semmoiseen tosi mieluusti osallistuu." (Kotitalous 1)

p. 65: "Ei tarvitse yhteydenpitoa, jos kaikki toimii. Tarjouksia tehdessä alennukset tervetulleita. Sopimusehtojen muuttuessa tiedotuksen pitäisi toimia ja vaihtoehtoja voi tarjota. Varsinkin jos muutos menee asiakkaan kohdalla epäedulliseen suuntaan. Kun paljon asiakkaita, niin kirjekin hyvä jos siinä voidaan tuoda, ja voidaankin, selkeästi eri vaihtoehtoja esille. Kehotusta käymään netissä tai jättämään soittopyyntö." (Kotitalous 5)

p. 66: "Kerta vuoteen saisi tehdä sellaisen 'kevätsiivouksen' ja ylimääräiset roinat menisi samalla maksulla vaan hyville asiakkaille. Etanapostikin eri palveluista ja tarjouksista, ja esim. tuo kevätsiivous yhteydenottona voisi olla kiva." (Kotitalous 5)

p. 66: "Jos voisi välillä antaa jotain kierrätykseen meneviä isompia kampeita myös mukaan. Voisi antaa säkin kertynyttä esim. elektroniikkajätettä tai paristoja, joilla ei ole omaa viikottaista pönttöä. Ei tarvitse aina yhden ihmisen tilata itselleen jotain kuljetusta vaan se olisi sellainen keskitetty, että jäteyhtiö ilmoittaisi 'käymme keräämässä vanhat sohvapöydät pois, kaikki metallit' ja kaikki voisi silloin osallistua. Olisi mukavinta jos tulisi tekstiviesti puhelimeen – vaivatonta sekin." (Kotitalous 2)