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Service Value Propositions in Public Transport Case Helsinki Region Transport

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Service Value Propositions
in Public Transport
Case Helsinki Region Transport

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Degree programme in
Service Innovation and Design
Masters Degree Thesis
May 2013

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Abstract

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**Service Value Propositions in Public Transport
Case Helsinki Region Transport**

Year	2013	Pages	65
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The purpose of this thesis is to deepen understanding about customer value creation process in the context of public transport services produced by Helsinki Region Transport (HSL). The objective of the thesis is to define tools that can be used for managing the customer experience. That is important because customer experience is in a vital role in customer value process.

The main research question in this thesis is how to manage customer experience in HSL public transport services. There are two sub questions. What kind of tools and processes can be used in managing customer experience? How these tools can be defined by using cyclical process of action research?

ServiceDominant (SD) logic is the basis of the theoretical framework. Inside of SD also path of research articles about customer value creation process is followed. In theory part literature under the title of Customer Experience Management is presented but is not theoretically solid enough to use in the thesis.

Qualitative action research is used as a method to create from customer driven data four tools that can be used in managing customer experience in HSL public transport services. These tools are HSL Service Value Proposition Attributes, a manuscript about HSL Service Value Proposition Attributes and a traffic light method for verifying the presence each attributes, HSL Customers Individual Service Filters and HSL Situational Service Filter.

In conclusion part is stated that customer experience is not possible without the permission of a customer. Customer creates value only if service fulfils the conscious or subconscious needs of a customer. Because a service provider can produce only a service value proposition, it should be as customer driven as possible in order to fulfil the needs of a customer.

Key words: Action research, customer value, public transport, service experience, service developing, service filters, value proposition attributes

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Tiivistelmä

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Palvelulupaukset HSL:n tuottamassa joukkoliikenteessä

Vuosi 2013 Sivumäärä 65

Opinnäytetyön tarkoitus on lisätä ymmärrystä HSL:n joukkoliikennepalveluita käyttävien asiakkaiden arvonluontiprosesseista. Opintäytetyön tavoitteena on määritellä työkaluja, joilla voidaan vaikuttaa asiakkaan palvelukokemukseen.

Opintäytetyön tutkimuskysymys on, kuinka asiakkaan kokemusta HSL:n tuottamista joukkoliikennepalveluista voidaan hallita. Alakysymykset ovat, millaisia työkaluja ja prosesseja voidaan asiakaskokemuksen hallinnassa käyttää, ja kuinka näitä työkaluja ja prosesseja voidaan määritellä toimintatutkimuksen avulla.

Service-Dominant Logic muodostaa opinnäytetyön teoreettisen viitekehyksen, johon liittyen seurataan kronologisesti etenevää akateemista artikkelisarjaa asiakaskokemuksen ja arvon tuottamisen prosessista. Teoreettisessa osiossa esitellään myös julkaisuja otsikon Service Experience Management alla, mutta todetaan myös, että se ei ole teoreettisesti niin selkeä, että sitä voisi käyttää tässä yhteydessä.

Tutkimuksessa käytetään laadullista toimintatutkimuksellista otetta, jonka avulla tuotetaan asiakaslähtöisen aineiston pohjalta neljä HSL-palvelukokemukseen vaikuttavaa työkalua. Nämä työkalut ovat HSL palvelulupaus attribuutit, näiden attribuuttien yleisen tason käsikirjoitukset sekä näiden palvelussa läsnäolon yksinkertainen liikennevalotarkistus, HSL:n asiakkaan henkilökohtainen palvelusuodatin ja HSL:n paikallinen palvelusuodatin.

Johtopäätöksissä todetaan, että asiakkaan kokemuksen hallinta ei ole mahdollista ilman asiakkaan läsnäoloa ja lupaa. Asiakas muodostaa kokemuspohjaisen arvokäsityksensä vain jos palvelu täyttää ne tarpeet, jotka hän tietoisesti tai tiedostamattaan määritellyt. Palvelun tarjoaja voi vain tuottaa arvolupauksen, jonka tulee olla asiakaslähtöinen.

Avainsanat: Arvolupaus attribuutit, asiakkaan kokema arvo, palvelukokemus, palvelusuodattimet, toimintatutkimus, palvelukehitys, joukkoliikenne

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1 Introduction

The idea of this thesis is to gain an understanding about what does the phrase “From product and process thinking into customer oriented thinking” mean. What does it mean in service development processes of a public organisation, or the other way around, what have to be taken into account in service development processes in order to accomplish this change? Public organisation as a framework of this thesis is HSL (Helsinki Region Transport). HSL Chair Man of Board Mr Tatu Rauhamäki gave example of using the phrase mentioned in HSL context. He stated it in his speech for HSL stakeholders in spring 2012 as follows “The biggest challenge in the near future for HSL is to transform from system driven into customer driven organization.” (Rauhamäki 2012).

1.1 Background of the research

The main driver in this study is the distinct need for changing paradigm in society as well in business from system driven to customer driven thinking. On-going and uncontrollable transformation of globalization, ever-changing business environment and the problems that Finnish society and the economy are facing uncertainty that rises from contingency. The era is called Globalization 2.0 as a metaphor for the national survival strategy. (Nurmio & Turkki 2012,9.) In this chaotic environment customer and user perspective is the only stable point of view to hold on, not traditional product and production way of thinking. “Is your organization making plans that are supporting human and solution centric service economy or not? Was a provocative question in the introduction of report Elinvoimainen Suomi stated by Mikko Kosonen. (Nurmio & Turkki 2012, 4.)

Perhaps the most unambiguous viewpoint into this change in thinking is presented in a theoretical framework called Service-Dominant Logic (Vargo & Lusch 2004, 1-17). Theory of Service-Dominant Logic consists of the whole thinking of products and services. According to the theory services are included in production and products as a subs piece. The main idea of Service-Dominant Logic is just the opposite: value is co-created with customer and service provider and product production is part of a large service system. Gummesson’s argument that in fact the whole society is a complex service system (Gummesson 2012, 15-17) expands the original idea of Vargo and Lusch even wider. These arguments are a prelude for a notion that in order to manage this complex system of services, one needs deep understanding of the logic of services and the vital role of customer value creation processes including service experience as part of this process.

Authors’ interest lies in the areas of how to manage service experience, how to interact with the customer to support customer value creating processes and furthermore what are

concrete tools in this process. This is derived from authors' current job as a marketing manager in Helsinki Region Transport (HSL). Even though marketing manager does not directly manage nor develop services, it is far more effective to market services that are solid and relevant for a customer than the other way round.

1.2 The objective, research questions and limitations of this thesis

The purpose of this thesis is to deepen understanding about customer value creation process in the context of public transport services produced by Helsinki Region Transport (HSL). The objective of the thesis is to define tools that can be used for managing the customer experience. That is important because customer experience is in a vital role in customer value process.

The main research question in this thesis is how to manage customer experience in HSL public transport services. There are two sub questions. What kind of tools and processes can be used in managing customer experience? How these tools can be defined by using cyclical process of action research?

Although HSL has company customers and different kind of stakeholders that could be defined as customers, this thesis discusses in business to customer (b2c) context. The experience of general public customers who use public transport offered by HSL is in focus and therefore this study concentrates on HSL customers, not on the users of public transport in general.

1.3 Key concepts

Service-Dominant Logic is a mind-set for a unified understanding of the purpose and nature of organizations and markets. The constitutive proposition of Service-Dominant Logic is that organizations, markets and society are fundamentally concerned with exchange of services – the applications of competences, knowledge and skills for the benefit of a part. That means service is exchanged for service, all companies are service companies, all markets are centred on the exchange of service and all economies and societies are service based. Consequently, marketing idea and practice should be grounded in service logic, principles and theories. (sdlogic.net 2013.)

Service is defined in this thesis as applications of specialized competences like knowledge and skills through deeds, processes and performances for the benefit of another entity or the entity itself (Vargo & Lusch 2004, 2). As in addition for this definition service is a fundamental basis of exchange (Vargo & Lusch 2007, 7).

Value-in-use through service experience

Service experience value-in-use is the result of a cognitive assessment of the total service experience, which includes both the functional and emotional dimensions. Value-in-use is due to results of individual and cognitive evaluating processes of specific service experience. Service experience is always unique for every individual customer in the frame of using services. (Sandström, Edvardsson, Kristensson & Magnusson 2008, 112.)

Value proposition attributes and service filters

Value propositions attributes are based on physical and technical enablers of specific service or services. That is all physical symbols, signs, products, infrastructure and processes that are needed for creating specific service. Functional value propositions are about the service functions available, what is possible to do with technical enablers. Emotional value propositions are about non-physical features and mental images like brand image and reputation of the service provider. It can also be seen as an attempt to create pre-defined service experience for the customer. Service filters are defined in order that in the co-creation process of value creation individual and situational dimensions always influence on customer value creation processes. These filters are both individual and situational and have an impact on service experience. (Sandström et al. 2008, 114-117.)

1.4 Structure of the thesis

In the beginning of this thesis there is a short introduction including background factors, objectives and research questions for to show direction of the thesis. After introduction follows the presentation of HSL, which service development processes this thesis deals with in the empirical part.

Theoretical framework starts from Service-Dominant Logic following chronologically the path of customer value creation. Literature about customer experience is also examined where the focus is more on the importance of creating wow experience rather than in the experience process of a customer.

Fourth chapter is the empirical part of this thesis that consists of three circles of action research. In each circle, tools for managing customer experience are created by analysing and using customer driven data. In the first circle value proposition attributes are generated and generic scripts about those attributes are written. Individual and situational service filters are generated in following second and third circles.

Last chapter consists of conclusions where author concludes thesis by reflecting results with research questions and theory.

1.5 Methods and process of thesis

The principles of action research method have been used as a research method of this study. Main character of action research is a continuous cyclical process (Figure 1). Main purpose of action research is to solve existing and practical level organizational problems and at the same time create new knowledge and understanding about these problems. Action research can be used in any kind of phenomenon concerning human life. It is often used in developing social and especially organizational processes for example when improving communication or gaining new perspectives to existing working process. Action research is not only interested in the current status of facts but especially of how the current situation should be. So action research has a strong focus in changing the current situation and processes. (Ojasalo, Moilanen & Ritalahti 2009, 58-59.)

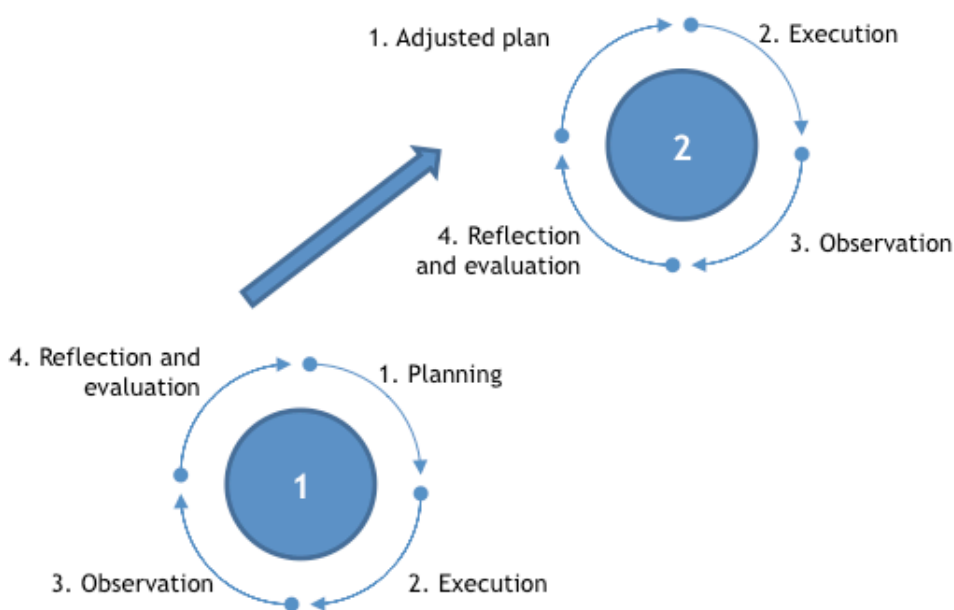


Figure 1: Cyclical nature of action research process (Ojasalo et al. 2009, 61)

Cyclical process in this thesis is used first to generate conclusions through analysis. These conclusions are combined again with customer driven data in order to generate new conclusions. There are three cycles named 1-3, in empiric part leading from one to another and four kind of data sources that make this possible.

In the empiric part, circle 1, planning will be made based on the theory of this thesis. Execution is categorization of the data and observation will be made by analysis of the data.

In the circles 2-3, planning and thus execution will be based on the evaluation of circle 1. In the results of this thesis the action research cycles will be estimated from perspective of research questions. (Figure 1)

Methodically this thesis is qualitative. The main data sources used in circles 1-3, Service factors in public transport study and stories written by HSL customers. Analyses are subjective interpretation of the subject in concern. Most of the analysis could have also been done as co-creation with HSL customers or HSL employees, but it was not possible to accomplish within the scope of thesis.

Tools used in circle 2 and 3 are variations of methods generally used in service design called customer personas and customer journey. Customer personas are created and illustrated by service Design Company called Palmu Inc. (Palmu). Author did not take part on generating the content of these personas, and that process is not in the focus of thesis. Personas are used as any other customer driven data.

A personal objective for the author in this thesis was to avoid designing any service by using any exiting service design process models. Because of the background as a designer author wanted to focus on areas not too familiar in order to learn more. Therefore this thesis is focusing more on generic and managerial aspects of services than on service design.

The process of this thesis follows also the logic of a creative process more than traditional developing process. Main difference between creative and tradition developing process is the position of the focus. In a creative process the process itself is the most important element. In developing process the focus is normally locked into forehand-defined objectives. If the aim is to build a bridge in a creative process result is probably a bridge, but it can be something else as well in case if the new solution tackles better with the problem given. In developing process solution will definitely be a bridge with a predefined design. So generating this thesis is finding balance between analytical thinking and intuitive developing more than straightforward type of process in the context of action research methodology.

2 HSL as an organization

Helsinki Region Transport Authority (HSL) is responsible for the planning and organizing public transport services in its member municipalities Helsinki, Espoo, Vantaa, Kauniainen, Kerava, Kirkkonummi and Sipoo. The tasks of HSL are also to improve operating conditions for public transport, procure bus, tram, metro, ferry and commuter train services and to prepare and plan the Helsinki Region Transport System Plan. HSL is also responsible for public transport

marketing, passenger information, ticket inspection and the fare and ticketing systems as well as ticket prices. (Hsl.fi 2013.)

HSL comprises four departments and three units under the direct supervision of the Executive Director. The departments are Public Transport Planning, Transport System Planning, Passenger Services and Transport Services. The three units are Communications, Finance and Administration. Three departments are operating vertical and three units are operating horizontally. Each department has own especial responsibilities, which together build the public transport service entirety. (Hsl.fi 2013.)

2.1 HSL strategic goals in year 2018

HSL strategic focus is wide. As a public company it has a solid cover from individual municipal citizen point of view to Helsinki region development and being an active player in Finnish traffic politic (Figure 2). In perspective of this study the most important strategic goal of HSL is the second one: to offer its customers high-class, cost effective and reasonably priced public traffic services. Also the main strategic objective, to have the best traffic system and the most satisfied customers in Europe in 2018, is an important justification for this study. (Hsl.fi 2013.)

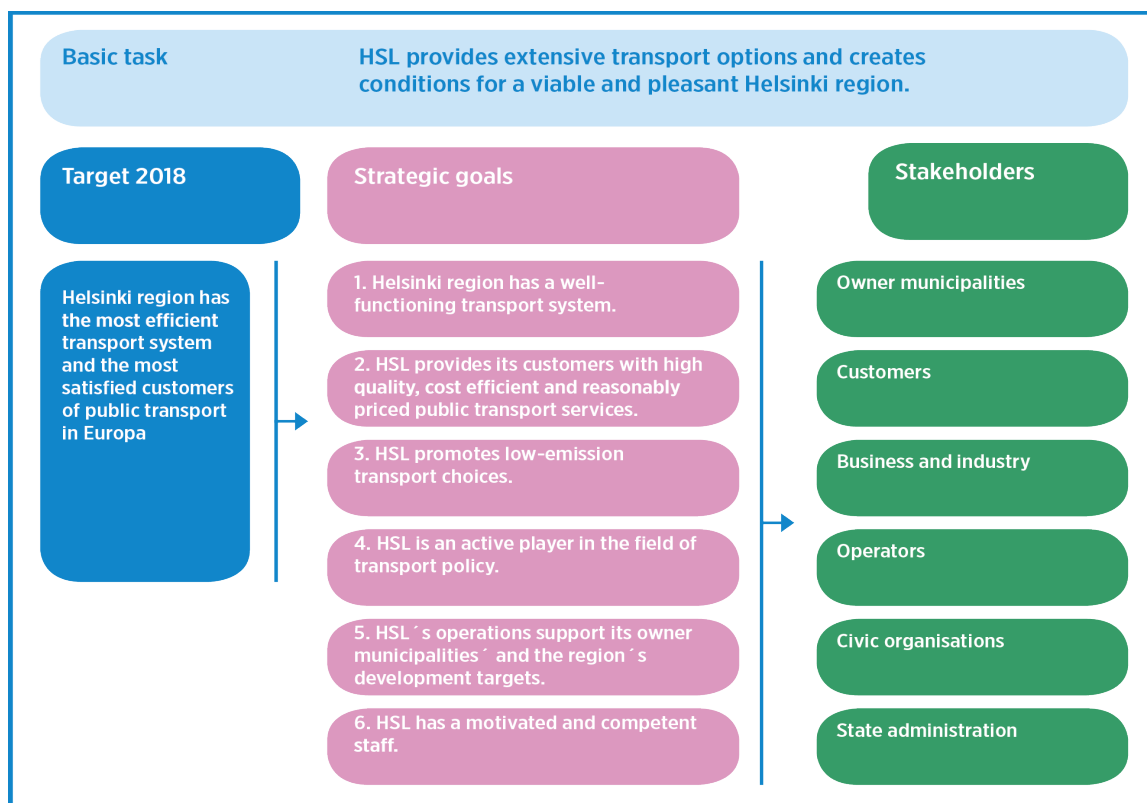


Figure 2: HSL strategy 2010-2018

2.2 Services in HSL

Service development in HSL is taken place in four departments. The widest customer interface lies in the department of Passenger Services. This is because of HSL ICT system development; customer services in HSL service points and passenger ticket controlling are done by Passenger Services Department. HSL Journey Planner that is perhaps the most well known HSL service outside the functional public transport services is also managed and developed also in Passenger Services Department. Traffic planning means route and timetable planning and it takes place in the department of Public Transport Planning. Tendering the traffic operators and selecting operators is in responsibility of the department of Transport Services.

Services in HSL are developed in each department as a single project, which states in wider perspective that responsibility of whole service development is not centralized to any department or team. In HSL there does not exist any manuscript or instructions for service management or development.

Main corner stone in these strategic goals are service encounters and customer interface. To accomplish these goal concerning services, service design agency called Palmu Inc. (Palmu) was chosen as a HSL service development partner in August 2012. With the help of Palmu HSL internal service development processes and the actual services in customer interface should be more relevant for customers and therefore increase customer value and customer loyalty. So far (April 2013) Palmu has been involved in two bigger service projects: re-concepting hsl.fi web pages and designing user interfaces in Tariff and Ticket system 2014 project.

2.3 Information about existing customers

In HSL marketing and service processes there is information in many levels and documents; both marketing and service information about HSL customers. Thus any defined department is not responsible for gathering and analysing service information, some data seemed to be relevant to use in this study. Because of the author of this study works for HSL marketing and has been involved in all of these processes and therefore has influenced to these outcomes, it is even more relevant to use them in this thesis. Following background materials have not specially been produced for this study though they have been used in the empirical part. Common for all data used in thesis is customer centrism.

Service factors in public transport, 2011

Service factors in public transport study conducted in May-June 2011 in order to gain customer understanding about factors that have affected on HSL public transport service

experience. It was both qualitative and quantitative study; it contained focus groups interviews and online inquiry (Ojala & Pekkinen 2011, 5-7).

Stories from the HSL Stories Campaign, 2010-2011

HSL Stories marketing campaign started in autumn 2010 and ended in autumn 2011. Campaign focused strongly on brand awareness in other words goal was to increase people's awareness about HSL as an organisation. As a supporting campaign element for TV, HSL had a web page for collecting customer's stories taken place in public transport.

Customer personas re-concepting project

In hsl.fi re-concepting project Palmu created four customer personas which were used as a tool to gain an understanding about the different needs that should be considered when concepting web pages.

Common for this background material is the customer centricism, they all have a clear and verified connection to HSL customers. In Service factors in public transport study main focus was on creating customer insight about service factors by using focus groups, HSL stories were written by HSL customers and personas in hsl.fi re-concepting process were due to customer interviews.

3 Service-Dominant Logic and Value-in-use through service experience

The theoretical framework of this thesis lies in Service-Dominant Logic. Service-Dominant Logic is the main theoretical framework that gives the over all perspective for contemporary service development and therefore it is natural choice for the main framework for this thesis. Because the purpose of this thesis is to deepen understanding about customer value creation process, customer value creation processes are examined in more detail that follows after the Service-Dominant Logic part. Theoretical concept of Value-in-use that is used as the main concept in the empirical part is also presented. Customer Experience literature is likewise presented. However, the concept of customer experience seems to be more set of managerial guidelines and it should be used as a tool to increase business performance, than a theoretical framework.

3.1 Service definitions

Edvardsson, Gustafsson and Roos (2005, 116) made an analysis of service definitions in business literature aiming to describe how the concept of service is defined. Scholars have been arguing over the ideas that services are either activities that are the object of exchange, which is justified on production and product perspective, or services are seen as

processes of value creation, which is a customer perspective on services. The suggestion of authors is to focus on value-creation through services rather than services as market offerings. They also suggest emphasising value-in-use as defined and experienced by the customer. IHIP characteristics that are; inseparability, heterogeneity, intangibility and perishability were clearly questioned and confirmed that they do not stand for critical evaluation from customer perspective. (Edvardsson et al. 2005, 115-118.)

Authors in this article call services as service portraits where service is a perspective on value creating rather than a category of market offerings. The focus is on value through the lens of the customer and co-creation of value with the customer is the key and the interactive. It is processual, experiential and relational nature from the basis for characterizing service. (Edvardsson et al. 2005, 115-117.)

3.2 Service-Dominant Logic

Customer centric and market driven mind-set are the key factors in service-centered view to marketing. This consumer-oriented mind-set means collaboration with and learning from customers; to understand their individual and dynamic needs in order to generate profit and economic growth through services. Value co-creation with the definition by the consumer rather than embedded in output is the main implication of service-centered dominant logic. (Vargo & Lusch 2004, 6.)

Vargo and Lush presented eight foundational premises to present the patchwork of the emerging service dominant logic. The first premise says that the application of specialized skills and knowledge is the fundamental unit of exchange. According to this people exchange to acquire the benefits of specialized competences, knowledge and skills or services where knowledge and skills are operant resources. Secondly, indirect exchange masks the fundamental unit of exchange. Lengthened production chains in organisations exist because of micro specialization; hence the interaction between the customer and the persons who produced products will be broken. (Vargo & Lusch 2004, 6-8.)

According to the third premise goods are distribution mechanisms for service provision where the importance of physical products lies in obtaining the service instead of owning the product. Fourth knowledge is the fundamental source of advantage of competitiveness. That is an operant resource and it is the foundation of competitive advantage, economic growth and the key source of wealth. (Vargo & Lusch 2004, 8-9.)

Fifth, all economies are service economies due to the argument that economical exchange processes are fundamentally about the applications of mental and physical skills where

manufactured goods are mechanisms for service provision. The consumer is always a co-producer where consumer is always involved with the value creation process (premise six). The enterprise can only make value propositions (premise seven). As the opposite of goods dominant logic, value is embedded in products during manufacturing in Service-Dominant Logic. The customer is in the focal point of marketing and value is created only when product or a service is consumed. (Vargo & Lusch 2004, 9-11.)

The last eight premise mentions that a service-centered view is customer oriented and relational. That is because customers need services that satisfy their needs. For to be able to full fill this need of relevant services, company has to be customer oriented and in relation with the customer. (Vargo & Lusch 2004, 11-12.)

As modifications and additions for the original Service-Dominant Logic foundational premises, Vargo and Lusch presented following ten foundational premises in 2008. According to that theory service is the fundamental basis of exchange (premise 1). Operant recourses knowledge and skills are the same as service. When services are exchanged for services, service is a basis of all exchange. Indirect exchange masks the fundamental basis of exchange (premise 2). Unit is changed to basis because of the complexity that masks the basis of exchange. Goods are a distribution mechanism for service provision (premise 3). Authors wanted to emphasise the similarity of both durable and non-durable goods that deriver value through use. (Vargo & Lusch 2008, 6-8.)

Operant recourses are the fundamental sources of competitive advantage (premise 4). Because only the comparative ability in causing, desired change drives competition. All economies are service economies (premise 5). The usage of singular word service is justifiable because of increased specialization and outsourcing. The customer is always a co-creator of value (premise 6). Co-creation emphasizes more direct of interactional nature of value creation process. (Vargo & Lusch 2008, 6-10.)

The enterprise cannot deliver value but only offer value propositions (premise 7). Enterprises can offer applied recourses and create value collaboratively and interactively by following acceptance of value propositions but it cannot create or deliver value independently. A service-centred view is inherently customer oriented and relational (premise 8). Inherently here underlines the definitional relations between service and customer orientation and relationship because the service is defined in terms of customer-determined benefit and co-created. (Vargo & Lusch 2008, 6-9.)

The next two foundational premises of the total mount of ten were not originally listed but added in year 2006. All social and economic actors are resource integrators, which imply the

context of value creation is networks of networks (premise 9). Value is always uniquely and phenomenologically determined by the beneficiary (premise 10). Value is idiosyncratic, experiential, contextual and meaning laden. (Vargo & Lusch 2008, 6-9.)

3.3 Customer Experience

According to the literature customer experience and its management is newly born business discipline. Pioneers in this discipline are James H. Gilmore and B. Joseph Pine II with their publication *The Experience Economy* from year 1999. Authors' main argument is that customer experience is the most important asset in creating value for customers and further more, in this value creation process lays a significant economical potency for companies. Those companies who can connect customer experience into company functions can gain significant and enduring competitive advantage in the markets. (Gilmore & Pine 1999, 32-36.)

Gilmore and Pine (1999, preview xii) argue also, that experience is the only way to differentiate in global markets because products and brands are too similar due to the absence of customer centric thinking in business management. This follows the same argumentation than in traditional brand management theory, in other words the existence of the brand is explained through differentiation (Aaker & Joachimsthaler 2000, 40).

Services and products should act as a stage for customer experience. And further on these experiences don't have to have implicit connection with the service or product at all. The role of this stage is to generate experiences that are extraordinary for the customer; these extraordinary experiences bring also extraordinary value for the customer. This leads to the main driver: customers are willing to pay more because of this extra experience. (Gilmore & Pine 1999, 2.)

Schmitt (2003, 30) introduces 5 step customer management processes as an objective in managing the customer experience (Figure 3). This introduction tells what to do when contextualising customer experience. At the same time it does not tell how to do it. Methods and tools are not introduced in such detail level that managers could use them. In the next figure (Figure 3) five steps of framework called Customer Experience Management are presented. Framework follows linearly action steps from analysing to engaging through building, designing and structuring. Perspective used is from service provider to the customer.



Figure 3: Customer management process

Löytänä and Kortesuso (2012,7) define Customer Experience so that it is mental, total of those encounters, images and feelings that are formed in the conscious mind of the customer due to company's action. More precisely, it is total mental sum of customer interpretation about encounters with the company. A benefit of successful customer experience for a company is based on analogy where company revenue is in direct relation to the value customer has experienced. Therefore when managing the customer experience, company can add value to customers, and that way increase its own profit. Main customer experience benefits for a company are: strengthening customer commitment, adding customer satisfaction, increasing the willingness of recommendation, extending possibilities in the cross and extra sale, extending customer life cycle, increasing the amount of developing ideas from customers, adding brand value, indenting personnel, reducing the amount of lost customers, reducing negative customer feedback and cutting down costs in new business. (Löytänä & Kortesuso 2012, 8.)

People's needs in modern western world are so well satisfied in perspectives of Maslow's theory of needs that for most of the customers needs take place in the level of self-actualization. This is due to the argument that in most of people in development societies and countries income level is high enough to enable people to feel freedom of choice to pursue their desired lifestyle. Self-actualization is their most deeply felt need. By connecting customer experience into brand, customer experience becomes synonymous with the company or product brand. The concept of the brand is expanded into the direction of holistic total experience that happens both in all human senses and conscious and sub-conscious minds. (Smith & Wheeler 2002, 3.)

Frow and Payne (2007, 90-92) divide experience consuming into two perspectives: goal oriented and experience driven. Goal oriented perspective can be seen as business-to-

business context and experience oriented as a business to customer context. Goal oriented is cognitive view and it stands for searching for information and evaluating option, in other words, rational based activities and processes. Experience driven perspective stand for emotions, contextual, symbolic and no utilitarian aspect of consuming. Frow and Payne emphasis, that to manage superior experience service firm has to master combining both two perspectives. This means a holistic approach for customer experience creating processes where both rational and irrational, conscious and sub-conscious, are both under observation. Authors emphasize also the importance of measuring. One of the most inclusive measures in service experience is the customer advocating. This is due to an idea where customers who have had excellent service experience and whose customer satisfaction level is high, will turn on into advocates for the company. The more company has advocated customers, the more company is assumed to have profitable growth in the future. Net Promoter Score is a tool for measuring customers' willingness for advocating company. (Frow & Payne 2007, 98-100.)

“The customer experience originates from a set of interactions between the customer and a product, a company, or part of its organization, which provoke a reaction. This experience is strictly personal and implies the customer's involvement in at different levels (rational, emotional, sensorial, physical, and spiritual)”. (Gentile, Spiller & Noci 2007, 397.) Verhoef, Lemon, Parasuraman, Roggeveen, Tsiros & Schlesinger (2009, 32-33) also articulated the concept of total experience to emphasise the holistic nature of customer experience. That includes customer's cognitive, affective, emotional, social and physical responses to retailer. In the total experience concept consider also elements that are not directly under control of the company.

Verhoef et al. (2009, 38) also articulated that Customer Experience framework needs academic marketing literature to investigate the topic more actively and to constitute more solid theoretical background. These publications on focuses mainly on practitioner-oriented journals or management books about managerial actions and outcomes, not so much on the theories behind antecedents and consequences of customer experiences. Authors strongly question Pine and Gilmores (1999, 9; 33-34) proof about the argument that creating distinctive customer experience companies will enable significant economic value.

3.4 Customer Value

In traditional marketing literature perspective of value has been trade-off between service quality and price and also functional qualities like how to maximise customers' timesaving; cost-effectiveness has been in the centre of the research. Value has been defined as embedded in services and products. When in services dominant logic a company can only make Value proposition attributes for the customer, the actual value is co-created with the

customer. In other words, the customer realizes value when using a service or product. Customer has a multiple role in both as a co-creator and as judge of personal service value. (Vargo & Lusch 2004, 1-2.)

A key assumption in this logic is that resources - operand and operant - do not have value per se, but that value is instead co-created with the customers when resources are used. Vargo and Lusch define service as “the application of specialized competences (Knowledge and skills), through deeds, processes, and performances for the benefit of another entity or the entity itself.” (Vargo & Lusch 2004, 2-3.)

Grönroos (2008, 299) summarised essence of the service logic for the customer and the provider, in the following way. When using company based resources together with other resources and applying skills held by them, customers create value for themselves in their everyday practices. This process is called customer service logic. Secondly when creating interactive contacts with customers during their use of goods and services, the firm is able to co-create value with them and for them; this is called provider service logic.

Grönroos (2008, 300) also argues that services and products are the same. This is due to a fact that customers are using products as tools for service process in order to create value. When using a product value creation process it is like in self-service: product is a recourse used for getting better off, in other words creating value. This also means that customers are not primarily interested in what they buy and consume but in they can do with what they have in their possession.

3.5 Value-in-use through service experience

In order to co-create value with the service provider or with the service encounter, customers have to percept and experience the service. Therefore, individual and personal service experience is a crucial element in value creating process. (Sandström, Edvardsson, Kristensson & Magnusson 2008, 115-117.) This fact of personal perception and unique experience define the process how companies can or cannot affect on their customers value creation. That is the ultimate business objective for a company. It means that company will never be able to create predefined experiences and therefore it has to co-create them with the customer.

Value-in-use is the evaluation of the service experience that is the individual judgment of the total of all the functional and emotional experience outcomes. Value cannot be predefined by the service provider but is defined by the user of a service during the user consumption. (Sandström et al. 2008, 114.) It must be noticed that personal evaluation is imperative in this

process of customer value creating and therefore value does not consist of the total sum of service functional and emotional dimensions.

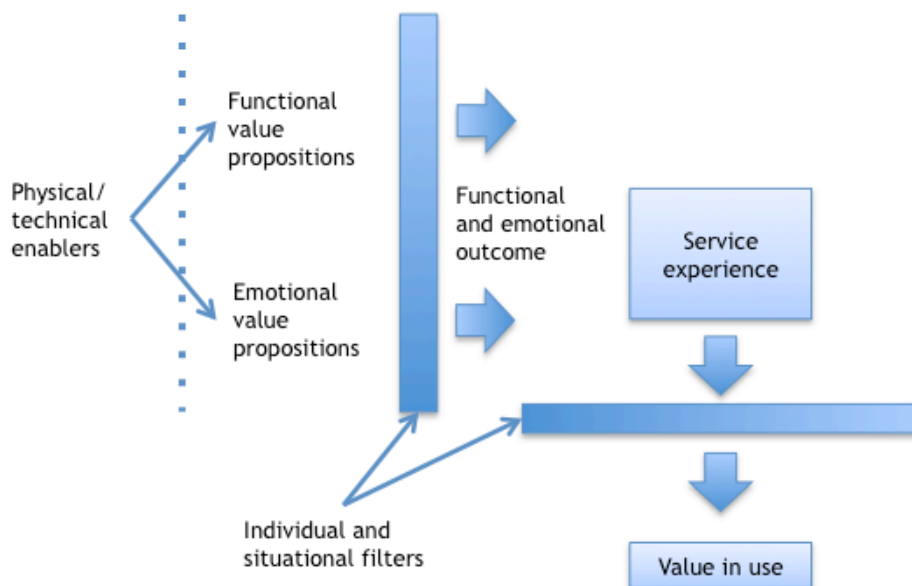


Figure 4: Value-in-use through service experience (Sandström et al. 2008, 121)

Value-in-use is the result of a cognitive assessment of the total service experience, which includes both the functional and emotional dimensions (Figure 4). Concerning many services today, basic expectations and requirements regarding functional qualities, companies must develop strategies and tools in order to develop unique customer value proposition attributes through opportunities for favourable service experiences. These new strategies must be rooted in common understanding of the drivers responsible for favourable service experiences. (Sandström et al. 2008, 120-121.)

The value creation process is defined (Figure 4), but it does not contain an answer the follow question: How companies can develop strategies and tools in order to develop unique customer Value proposition attributes through opportunities for favourable service experiences?

3.6 Making sense of value creation and co-creation

Value-in-use through service experience is about defining and picturing the overall customer value creation process. Grönroos and Voima (2013, 141-142) illuminate the roles of participators, the service provider and the customer, their process of value creation and value co-creation and the emergence of value. The main argument in the article is that participators value creating processes take place in closed and separate spheres and further

on, connection with these spheres is possible only with direct interaction in case of co-creation (Figure 5). (Grönroos & Voima 2013, 141-142.)

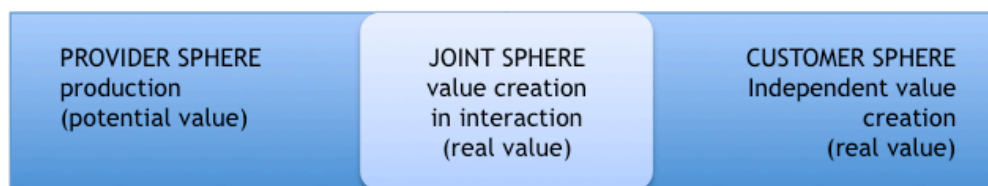


Figure 5: Value creation spheres (Grönroos & Voima 2013, 141)

The emergence of value is formulated as follows: Value accumulates throughout the customer's value-creating process. It means that there is not a single point in the consumption process for value creation. Rather than it is the on-going process where customer experiences on service or product. Value is uniquely, experientially and contextually perceived and determined by the customer. This determination contains all holistic experiences and emotions about the service that the customer will have before, present and in the imaginary future. Due to these emotions and experiences, perceiving and experiencing, it is possible for the customer to assess the value. (Grönroos & Voima 2013, 146.)

The main argument in this concept of value creation spheres by Grönroos and Voima is presented above (Figure 5). The customer mainly creates value. In other words customer is the value creator and value creation happens, emergences, in customer sphere that is closed to the service provider. Because of providers, sphere is correspondingly closed for customers. It means that service provider can only facilitate customers' value creation processes by producing and providing resources for use of customer. This facilitating may or may not be create value for the customer. (Grönroos & Voima 2013, 142.)

In this idea crucial opportunity for service provider and for the customer is the joint sphere. Joint sphere is due to direct interaction between service provider and customer and this direct interaction also enables value co-creation. In joint sphere company has the momentum of engaging into the customer's value creation processes as a co-creator and the customer can participate as a co-producer in joint production processes with the service provider. In this value co-creation, imperative party is though the customer if he or she invites provider into this process. Only then can service provider act as a value co-creator with the customer. In the real value for customer point of view, customer value emerges both in customer sphere and in joint sphere. From a company perspective, only relevant sphere is joint sphere where it is possible to influence on customer value. To have access into customer sphere and hence change it partly into joint sphere direct interaction with the customer is needed. (Grönroos & Voima 2013, 142-144.)

Common goal in value co-creation process is to enable both parts better off, but this process can also be dissatisfying for both parties. So it is crucial especially for service provider to understand customer needs in order to manage and design relevant interaction with the customer and avoid the risk of dis-value. Value co-creation to the service provider is a subject to license where customer admits the license. (Grönroos & Voima 2013, 145.)

Most critical challenge for companies is to find tools to access customer value sphere. This is done by the usage of direct interaction platforms, containing existing and additional interactions. These platforms need to be managed carefully because of the risk of value destruction. This platform management consists of analysis of behavioural logic of customers in other words customer insight. Authors emphasized the importance of gaining holistic understanding about the customer and about customers as human beings. That includes customer understanding about cognitive, emotional, conscious and sub-conscious processes and causation in order to ad profit, profitability, competitiveness and overall business performance. Grönroos and Voima suggested that in future research methods should be used the way normally not used in marketing research, for example ethnography to gain more understanding about customer behavioural logic. (Grönroos & Voima 2013, 147.)

3.7 Characterizing Value as an Experience

Characterizing Value as an Experience (VALEX) Helkkula, Kelleher & Pihlström (2012, 61) outline the relation between value and experience and what value is in the experience. Authors criticize the previous studies customer perceived value. The critic is based on the view where customers are seen as passive buyers and users who do not have any active role in value creation process. There service providers and organizations are seen in an active role as a predetermination for sources of value in service offering and delivery. Both customer and service provider have predefined roles. Value is due to company's service characteristics, offerings and activities towards service customer, not because of customer's own activities and processes. Albeit this view is mentioned to be "laudable and notable improvement" compared to "product-centric orientation", it contains an idea of the possibility for companies to communicate, control and predetermine the value or benefits to customer before or during actual service encounter. This idea is strongly criticised because the customer value is constructed too objectively, instead of more holistic view with multidimensional aspects. Especially affective and experiential components are needed. (Helkkula et al. 2012, 60.)

Authors however disclosed, that in more recent definitions of customer value, the notion "Value stems from service customers' learned perceptions and preferences based on

evaluations of the probable and resulting consequences in certain situations is” emphasized. As well as the addition, that customer value is no longer objectified as company ready-made packets is to be used for value creation. Rather than customer value is considered a phenomenon that relates to customer experience and value in-use. (Helkkula et al. 2012, 60.)

Four theoretical propositions are presented concerning the value in experience by Helkkula et al. (2012, 61). Proposition 1: Value in the experience is individually intra-subjective and socially inter-subjective. “Therefore, it appears even if service customers individually experience value, they also tend to share certain type \ types of experience \ experiences with other service customers, that is, the data are intra-subjective and inter-subjective.” Proposition 2: Value in the experience can be both lived and imaginary. “The interaction between service customer / customers and service provider / providers does not always need to be practically lived. Service customers may also experience value and service as a result of indirect interactions with the service phenomenon.” Proposition 3: Value in the experience is constructed based on previous, current, and imaginary future experiences and is temporal in nature. “Service customers’ experiences of value may iteratively flow back and forth between current, future, and experiences with in a hermeneutic spiral of sense making.” Proposition 4: Value in the experience emerges from individually determined social contexts. “Value in the experience is determined by the individual service customer’s context and is constantly changing and will very much depend on the particular service customer’s specific interest and personal life-world context.” (Helkkula et al. 2012, 61.)

Main proposition by Helkkula et al. (2012, 66) is “Value in the experience is an intrasubjective, socially intersubjective, context- and situation-specific phenomenon that is both lived and imaginary, constructed based on previous, current, and imaginary future experiences and it is temporal”. It means that value-creating process for customers is not linear instead it is iterative and spiral, where lived and imaginary value experiences dynamically shapes the cyclical sense making. Customer’s value creating process goes way beyond the actual interaction between customer and service provider and value in experience can be emerged even without actual service consumption. (Helkkula et al. 2012, 61.)

There are several methods for collecting data about the customer. The most common of them all them is qualitative research, like: narrative inquiry, protocol writing, and phenomenological interviews service customer, lifeworld descriptions and sense making of what happened, personal introspection (using diaries, journals, and blogs), critical incident technique, interviews or written stories of specific events, projective techniques including metaphors, ethnographic techniques including auto-ethnography, netnography, participant and nonparticipant observation. Many of these methods and techniques are used and they are familiar with the ones that are used in service design such as ethnographical methods and

narratives. For new service development and innovation the insight of customer experience pointed out to be important, as it is important in service design context when innovating new services. (Helkkula et al. 2012, 64.)

4 Empiric part: Defining tools for managing customer experience

In this chapter theory part of the thesis comes in action. In the empirical part customer driven HSL value proposition attributes and service filters are generated following the cyclical model of action research. Counted together there are three subsequent cycles in this empirical part, named circles 1-3 (Figure 6), which combine together and one after another a continuing spiral. The aim for using these actions research circles is to create relevant and customer insight driven tools for managing customer experience in the context of public transport provided by HSL.

In circle 1 (Chapter 4.1) data from previous HSL study (Ojala & Pekkala, 5-6) called Service Factors in Public Transport and HSL stories collected during HSL Stories campaign are used (hsltarinat.fi 2013). From the HSL study Service Factors in Public Transport functional service value proposition attributes are generated. In first circle also emotional value propositions are created. This is done by using data of customer stories to define service value proposition attributes, which means defining a new tool for managing customer experience in the first cycle. As an extension in circle 1 general scripts for service value propositions are generated as tool to use these proposition in service development processes.

Applied plan of the circle 2 (Chapter 4.2) is based on value propositions defined in circle 1. The start point for circle 2 are the attributes of value propositions from circle 1, which were combined with another customer driven data that is customer personas produced by Palmu. As a result a new tool, individual service filter and a traffic lights system for checking HSL value proposition attributes in ongoing HSL service developing process is created and defined.

In circle 3 (Chapter 4.3) HSL service value attributes are combined with generic public transport customer journey. As a result of circle 3, tools called HSL Customer Service Filter and HSL Situational Service Filter are created and defined.

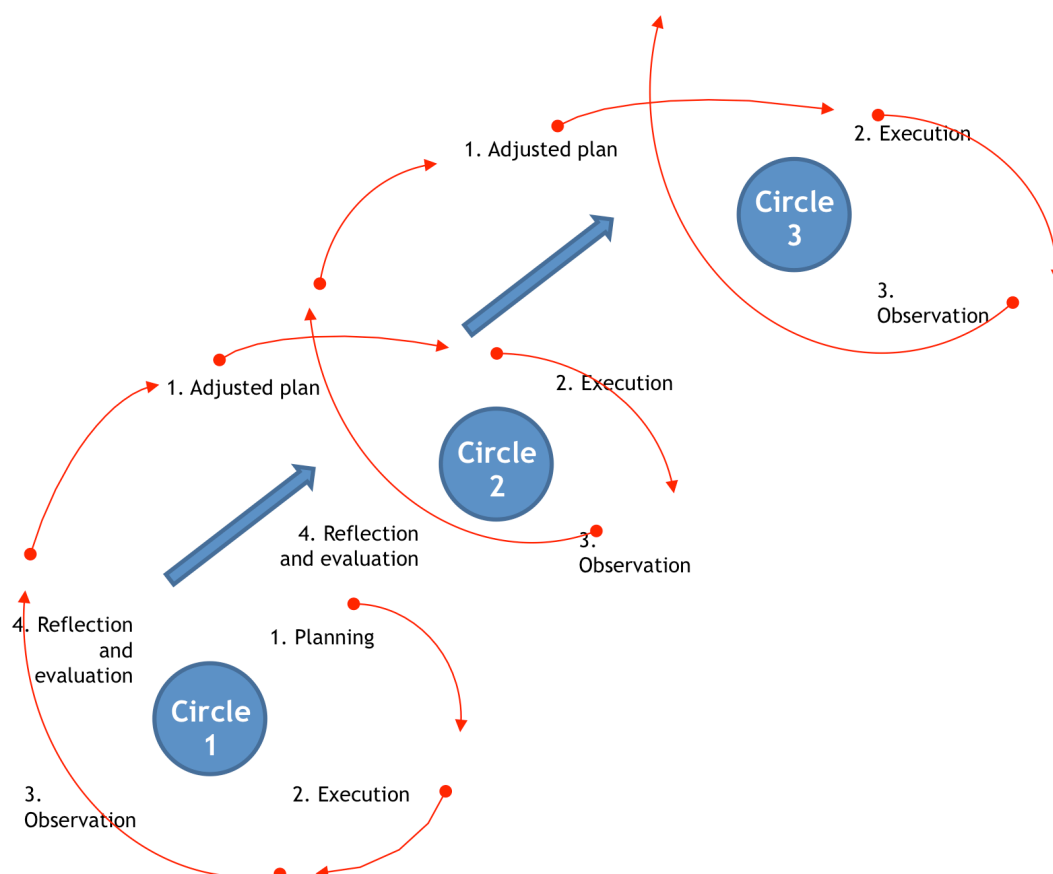


Figure 6: Action research circles in this thesis

4.1 Circle 1: Defining HSL service value attributes and their general descriptions

4.1.1 Planning of Circle 1

Theory for the planning phase lies in chapters 3.2 and 3.3. In chapter 3.2 Value-in-use through service experience was illustrated (Figure 4). Providers sphere is correspondingly closed for customers, which means that service provider can only facilitate customers' value creation processes by producing and providing resources for use of a customer. This facilitating may or may not create value for the customer. (Grönroos & Voima 2013, 142.)

In chapter 3.3 Value-in-use through service experience underlined that two kind of value proposition attributes are needed for generating Value-in-use through service experience:

functional and emotional. In the empirical part customer driven value proposition attributes, functional and emotional, are generated on the ground of Value-in-use Through Service Experience theory as an answer to the following sub research question. What kind of tools and processes can be used in managing customer experience? How these tools can be defined by using cyclical process of action research? This is done by using two different source of customer driven data: results of study called Service Factors in public Transport and stories written by HSL customers collected for HSL Stories campaign (Figure 7).

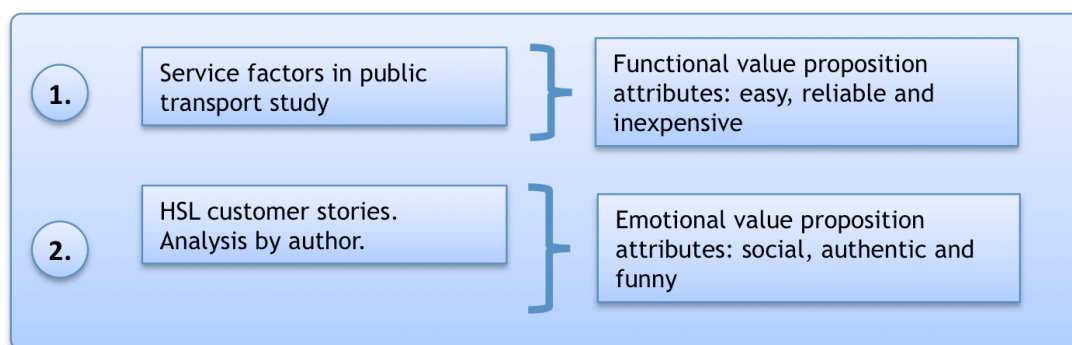


Figure 7: Circle 1. Generating functional (1) and emotional (2) value proposition attributes

Functional value proposition attributes

The first action research circle is about defining HSL service value propositions, both functional and emotional. At the first step of this circle there was to use the results of analysis made in Service Factors in Public Transport study (Ojala & Pekkinen 2011, 5-6). Service Factors in Public Transport study was conducted in May-June 2011 in order to gain customer insight about services factors in HSL public transport in general. It was both qualitative and quantitative study; it contained focus groups interviews and online inquiry. Participants were inhabitant from HSL areas municipals, representing all age group relevant to public transport. Main customer groups were also represented that is following: heavy users - using every day, regularly but not in daily basis, using occasionally, using rarely and also those who do not use public transport at all. (Ojala & Pekkinen 2011, 2-3.)

Even though, nature of this study was both qualitative and quantitative, emotion driven topics usable as emotional value proposition attributes did not emerge. In focus groups, discussion topics were strongly rational concerning the question of what is a good public transport like. Because of the scarcity of emotional driven factors, result of Service Factors in Public Transport study can apply only for functional value proposition. Analysis was made by author but is not presented in this thesis. At the analysis there were picked up following functional value proposition attributes: **easy, reliable and inexpensive**. According to the

study these attributes were the most important service factors in public transport. This analysis process and the attributes were part of the planning at the first circle.

Emotional value propositions attributes

Originally the emotional attributes were defined to be HSL brand attributes without any connection with HSL customers. These attributes are following: **social, authentic and funny**. The execution level of the first circle was the analysis of stories written by HSL customers, comparison the emotional attributes.

HSL Emotional Value proposition attributes were created in two phases. First phase was done in January 2012 together with HSL communication department and 358 advertising agency and three brand attributes: social, authentic and funny were created as a result. In circle 1 of this thesis, customer written stories were categorised and analysed. After this, brand attributes were compared with story analysis to define how customer oriented brand attributes are and can be use as HSL emotional value proposition attributes.

4.1.2 Execution and observation of Circle 1: Analysis of Campaign Stories

Web page www.hsllarina.fi/tarinat still exists and there were 630 stories in 12.2.2013 when stories used in thesis were collected. Originally HSL asked customers simply to tell a story that has happened to you in public transport. While stories campaign was on, there was an administration process to eliminate stories that would be illegal in some sense or strongly insulting to someone or some ones; other restrictions to direct the content of stories were not used.

In this analysing part classification according to the theme and the content of the story was done. The aim was to show the possible relevance between stories and the chosen attributes. Author emphasizes that the scope in this classification was on finding relevance, not in detailed narrative analysis. Stories were categorized under main themes that stood out from the stories. Four themes were found and used as main categories: stories about other passengers, stories about the journey, interaction with the driver in any vehicle, and HSL as an organization. Each theme was further divided into three categories: positive experiences, negative experiences and meaningful experiences. It was vital to find emotional component from the stories because attributes in question are emotional. This division to positive and negative emotions gave also clear quantitative amounts of those emotions as result. When all obviously positive and negative stories were found, there were left experiences meaningful enough for a customer to write a story.

Most of the writings were in a form of a story and only a few were in a form of feedback. Feedbacks were picked up among stories because feedback in Finnish culture means normally negative blame of something specific matter; therefore all feedbacks were categorised into negative categories.

Stories about interaction with other passengers or notions of other passengers were the most written theme by far, 306 stories (Table 1). Under this theme, only 9 stories can be categorised as negative ones and notably negative experience was only about the uncleanness cause by other passenger, not because of general bad or violent behaviour that would have been presumption. Stories have a different perspective for other passengers and passengers have different roles in stories. In some stories writer is in direct interaction with other passengers and in other stories writer is more observing the stage where social interaction is taking place. Quite often the story was about first observing the stage and then being part of the play as what happens in example story 1 (Appendix 1). In example story 1 the mentioned change from observer to active participant is demonstrated where a stranger starts a conversation in a night bus with the writer and surprisingly they become friends.

Based on this material, social interaction with other passengers is the most meaningful area for HSL customers to generate unforgettable experiences enough to write a story about it.

Stories about other passengers	Amount
Positive interaction with other passengers. This section is about positive experiences that have a clear origin in interaction with other passengers.	97
Negative interaction with other passengers. Was mainly expressed as uncleanness that was due to other passenger.	9
Meaningful interaction with other passengers. This section is about stories where experience was not mentioned being positive or negative, but still interaction with other passengers was meaningful enough to writer stories that included a wide range of emotions. Excluding negative feelings.	200
Stories about other passengers, total.	306

Table 1: Stories about other passengers

Stories about the driver (Table 2) were more linked into actual public transport service processes, especially the negative ones. As a result of this, driver's role also as a service encounter and an active service producer can be seen. In the sections of positive and meaningful stories, some stories were about good service, driving smoothly or being polite when encounter a customer. Most of the stories were about something else, out side of the normal service providing process and the assumed role of the driver. In these stories driver was acting surprisingly and had presented in such an authentic manner, which had stayed in writers mind, like in example story 2 (Appendix 1). Two friends entered a bus when originally

not Finnish bus driver surprisingly started to play and sing along a song called I am Finnish and asked if it was their favourite song.

Stories about the driver	Amount
Positive interaction with the driver. This section is about positive experiences that have a clear origin in driver interaction.	71
Negative experience resulting from driver interaction. This section is about negative experiences that have a clear origin in driver interaction.	20
Meaningful interaction with the driver. This section is about stories where experience was not mentioned being positive or negative. Interaction with the driver has been somehow meaningful for the writer. Excluding negative feelings.	27
Stories about drivers, total.	118

Table 2: Stories about the driver

This authenticity of being real is present on most of the stories in one-way or the other, but it is especially clearly present in the stories about the driver. For example when something surprising happens, when a driver does not act like a driver, other passenger do not act like writer first believed; element of surprise emerges in the stories and after that the element of joy (Table 3). Joy is the most often mentioned single emotion among all stories. It can be seen as glue that binds different elements and emotions together. This glue can be simply something joyful like a state of mind as in the example story 3 (Appendix 1). It can also be something especially funny that surprisingly takes place and changes so far dull day into something memorable and special.

Stories about traveling	Amount
Positive traveling experience.	10
Negative traveling experience.	30
Negative experience resulting from traveling with out a valid ticket.	6
Meaningful traveling experience.	95
Traveling experiences total.	141

Table 3: Stories about journey and service experiences

Stories about HSL as an organization did not have a clear message enough that they would have a consequence (Table 4). Themes were also so diverse that it was impossible to generate value proposition out of them, excluding the topic of diesel oil containing palm oil, which was an exception.

Stories about HSL as an organization	Amount
Positive experience about HSL as an organization.	2
Negative experience about HSL as an organization. HSL using diesel oil containing palm oil.	45 18
HSL as an organization, total.	65

Table 4: Stories about HSL as an organization

As a result of this analysis can be argued that originally brand attributes social, authentic and funny have a clear connection to the themes in stories written by HSL customers. Thereby with good reasons it can be certified that these attributes can also be used as a HSL customer driven emotional value propositions.

4.1.3 Reflection and evaluation of Circle 1: General scripts for HSL functional and emotional value propositions attributes

As an extension for HSL service value propositions general descriptions were created for them; descriptions for value proposition attributes. These descriptions can be used widely as tools in processes that have affect on customer experience; for example in service development processes when developing customer information, in marketing and designing printed and online material.

Because the value proposition attributes are due to customer insight and they work as a summary of large data, they have to be translated into general form that can be communally understood in organisation. It means that Value proposition attributes should have a manuscript that includes relevant framework and meanings to the whole organisation. In other words, manuscript tells what these HSL value proposition attributes mean in concrete.

HSL functional value propositions attributes are **easiness, reliability and inexpensiveness**. They are related to core services that are the actual public transport and all operational functions in HSL area; they are related to the question of what.

Easy: How to describe something that is easy? What is easy? It is something that person knows how to do it. It is to know something, it has been learned in before hand. Easy can be seen related to learning, so the critical question is, it difficult to learn and how long it will take. In the context of public transport, these questions illuminate the problems customers have

when using public transport services. How long time it will take for me to learn how to use public transport services?

The less a customer needs to learn how to use public transport services, the better. Argument to support this idea is for example in a situation when a new customer is “trying” HSL services for the first time. If the experience is “wow, that was easy”, it is more probable that he or she will stay as a HSL customer than in a situation when experience is “too difficult for me”. This means that all services should be as intuitive as possible. Intuitive is commonly used in the concept of interface design, used for describing interface that is as easy to use as possible without any learning. It can also be understood in a wider context concerning physical services as well and as the main driver for all kind of processes related customer in HLS, not just in service development.

Reliable: Reliability can be seen as two-dimensional attribute (Figure 8). The measurable reliability in terms of exactness is the other dimension that covers a wide area from timetables to traffic rules and safety. Other dimension is about the reliability about the feel of safety, and it covers an area that is more personal and includes subjective interpretations about how safe person feels. This feeling of being safe is partly affected measurable exactness for example traffic regulations, but mostly it is due to personal and subjective interpretations about the environment and its phenomenon.

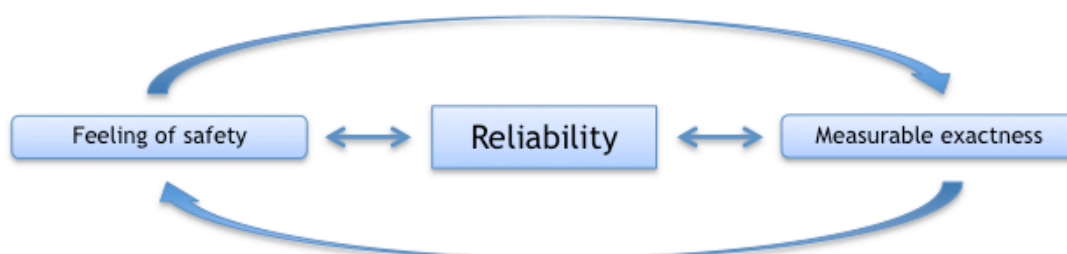


Figure 8: Dimensions of reliability

Inexpensive: Inexpensiveness is not directly concerning the amount of money. Inexpensiveness means relation between money spent versus value received. If we ask customers if the price of the bus ticket should be cheaper, they will answer yes. But if we ask, is your monthly ticket price expensive comparing your cost having a car, the answer is more likely no. HSL's challenge is to communicate about inexpensiveness in the right context and relational manner ensuring the focus is in the relativity of different prices, not in a specific price of certain ticket.

HSL emotional value propositions attributes **social, authentic and funny** are related to question how. How services are delivered to the customer in order that service experience will produce value to the customer?

Social: HSL wants to be social as an organisation; this means first of all that HSL wants to be dynamic relationship with its operational environment and all stakeholders, especially with HSL customers. Secondly this means differentiation from traditional public authority that can describe grey, remote and difficult to approach. Root for HSL being social comes from the collected stories but also from the HSL slogan HSL Moves us all, which was introduced in the story campaign. Social is something difficult and unique in Finnish culture. There lies huge potential for HSL if it can define what social could mean especially for Finnish customers because even though Finns are not so social by nature; it does not mean that sociality would not be important for them.

Authentic: Authentic means being strongly present. Again not so easy thing to achieve in the context of Finnish mind set, especially the physical presence but authentic is also another word for honesty that is highly respected in Finnish culture. Authentic means also transparency that is an important requirement for a public organization for example in case of decision-making. Authentic is an important factor when doing advertising; it is a strong message and tool to differentiate and stand out from everyday advertising flood against which people do have strong filters. When succeeding standing out from that AD flood, HSL have better possibilities when its messages are received and also leads into wanted customer actions.

Funny: When something unexpected happens, it should be done with positive and humorous touch. This is a value proposition that can be utilized in all HSL services but also in all HSL functions internally or externally. Joy is more like a state of mind than specific goal to aim. Fun is also difficult because it is related to humour which is more personal and interpretative.

For to use these described value proposition and scripts author has planned the simple traffic light system tool. The tool is to be used for each attribute, to check them (Figure 9). This checking process can be done as internal inquiry in service developing team or it can be done with potential customers or with both. Process should be so simple that when fore hand agreed amount of attributes show a green light, a service or part of a service developing process can be approved for further development phase or to actual laughing phase.



Figure 9: Traffic lights for checking HSL value proposition attributes in ongoing HSL service developing process

4.2 Circle 2: Individual Service Filters

Circle 2 is about defining individual service filters. In adjusted planning, results of circle 1, HSL service value attributes were used as a base data. In execution and observation phase of circle 2 HSL service value attributes were combined with customer personas produced by Palmu and further analysed and generated to form of charts. As results in reflection and evaluation phase individual service filters were defined as tool in the context of HSL service development processes. This tool is called HSL Customer Service Filters to emphasis the HSL perspective in this tool.

4.2.1 Planning of Circle 2: Customer personas

In Value-in-use through service experience by Sandström et al. (2008, 115-117) two variables were mentioned to have an impact on customer Value-in-use, individual filter and situational filter. In this chapter HSL Value proposition attributes were filtered through customer personas to create individual filters. In chapter (4.3.1) will be described how HSL service value proposition attributes were filtered through general customer journey to define situational filters (Figure 10).

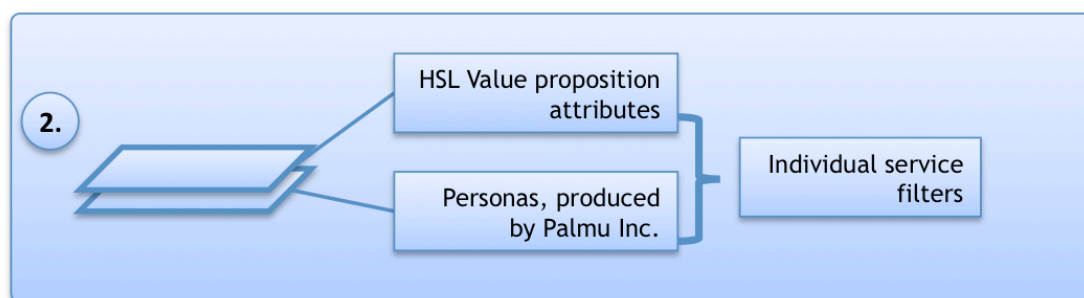


Figure 10: Circle 2. Generating individual service filters by layering HSL value proposition attributes with HSL customer personas

Individual Service Filters are accomplished by using HSL Value proposition attributes as a layer on personas produced for hsl.fi re-concepting project. By layering personas with HSL value proposition attributes it is possible to generate an individual service filter charts for each personas. These charts show what HSL value proposition attributes are important and what are less important.

4.2.2 Execution and observation of Circle 2: Customer personas

Personas are fictional characters based on research data like interviews, participatory observation and data analysis. These profiles are designed as a real as possible including names, personality scripts, behaviour models and goals representative for a unique group of individuals. Personas can be seen as a tool to understand other people and their behaviour motives. (Miettinen & Koivisto 2009, 21.)

Customer personas can be produced from different scopes. Narrow scope means that customer personas are developed and customer insight is acquired, from specific service in mind. For example, the service of the vending machine could be the case in HSL context. A wider scope could mean customer personas for the whole organisation or company. In the context of HSL, it could mean customer personas that cover sufficiently all customers and their behaviour types in whole HLS area.

In autumn 2012 HSL started hsl.fi web page re-concepting process with Palmu. Process started with processing four different customer personas. For creating these customer personas Palmu team used HSL research material and benchmark information. They also interviewed HLS employees and customers. As a result four customer personas were created and named: supported, planner, throwing oneself, needs to be awakened (Figure 11). Four dimensions were also defined to explain personas: horizontal axis, discomfort zone, comfort zone,

vertical axis control and spontaneous reaction. These dimensions formed the behaviour frame where these personas represent one dimension each. (Figure 11)

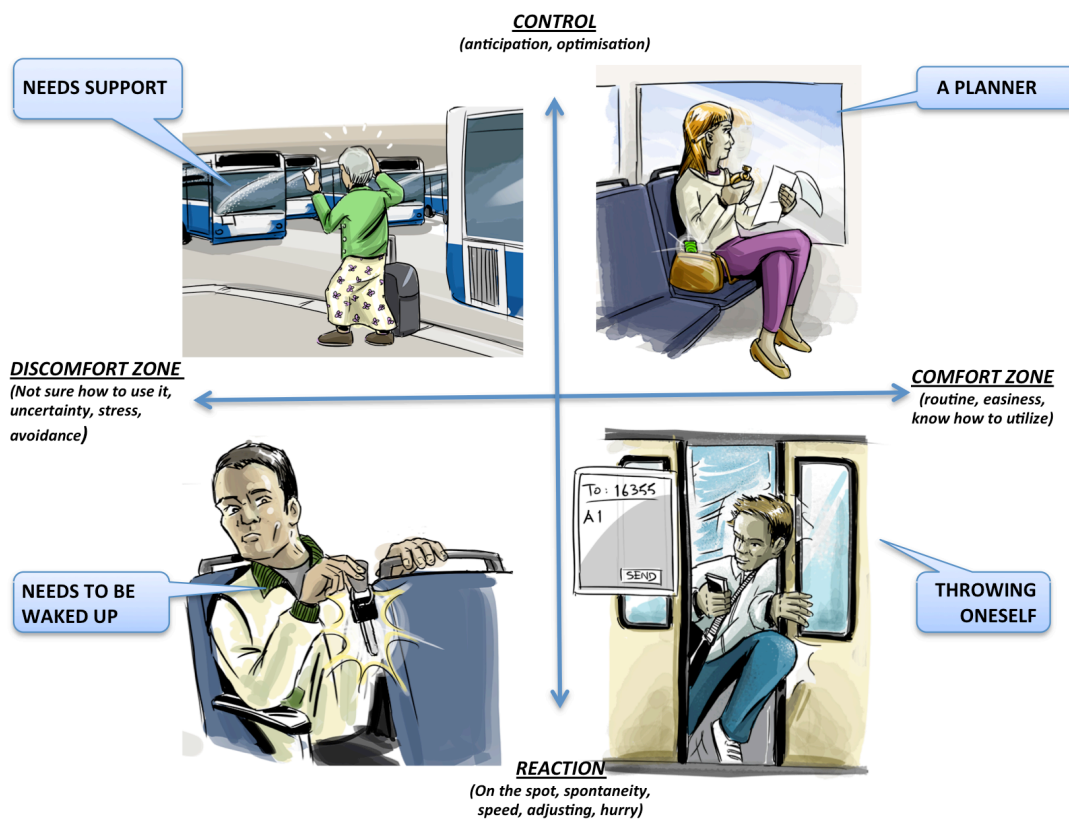


Figure 11: Customer personas

A Planner (Figure 12, Appendix 2), as name indicates, wants to plan the journey beforehand as carefully as possible and to choose the most appropriate option. A planner persona also wants to optimize and rationalize all his journeys for example to combine work and grocery journeys into one journey. A planner doesn't like to be in a hurry therefore he needs reliable passenger information such as timetables. That is why a journey planner tool is relevant and regularly used service. Planner is also price sensitive and wants to choose the most inexpensive way to use HSL services and therefore a planner uses the cheapest HSL travel card option.

Throwing oneself persona (Figure 13, Appendix 3) behaviour pattern is opposite to a planner persona. Throwing oneself doesn't want to plan public transport journeys. For throwing oneself it is important to act in impulsive way and therefore the usage of public transport is also impulsive. Only when this persona has to travel to unfamiliar directions and places, HSL Journey planner is used. For him it is more important to know how much time journey will

take rather than what is the time of departure or the specific route. But in the other hand this persona is not interested in planning the journey in order to shorten it with a couple of minutes. This persona would prefer mobile services.

Needs Support (Figure 14, Appendix 4) is a persona who does not have routines for using public transport. This can mean elderly people or person do not live in HSL area. Public transport is used as a supporting transport for example when arriving to HSL area to visit relatives or friends. This persona does not have a mental model about how to use HSL public transport and therefore each journey needs to be planned separately as a done at the first time. If this person feels too uncertain and stressed about the situation in using public transport he will easily take a taxi or a car instead of for example a bus. Needs support persona is also very sensitive for disappointments that decrease the usage of public transport.

A persona called **Needs to be wakened up** (Figure 15, Appendix 5) is a car driver who has a strong emotional relationship with his car. Car is the most important and often the only vehicle to use in all traveling situations. Public transport is an exception in a situation when a car simply cannot be used. For Needs to be awakened persona few negative experiences colour the total attitude towards public transport. These negative experiences are result of emotional and interpretational reasons like the absence of own space or the driving skills of the bus driver.

4.2.3 Reflecting and evaluation of Circle 2: Individual service filters

In this part each persona has been filtered through HSL Value proposition attributes in order to generate individual service filters. This is accomplished by layering persona description sheet with the data of HSL value proposition of circle 1. In these description sheets the behaviour motives and patterns of personas are explained verbally and with different kind of visualisations to make personas more understandable (Appendices 2-6). Each important behaviour description in those sheets is marked with blue HSL service value attribute marks to show the importance of value attribute in each behaviour description of personas. For example for a planner (Figure 12, Appendix 2) the feeling of being in control is characteristic description; to support this feeling HSL value attributes easy and reliable are highlighted.

In analysis sheet below (Table 5) each persona has been filtered trough HSL value proposition, HSL value propositions are summed together in a chart that visualises the amount of each value proposition and the relation between each value propositions. For each persona also a verbal description is made to deepen the understanding of why each value proposition is relevant for each persona.


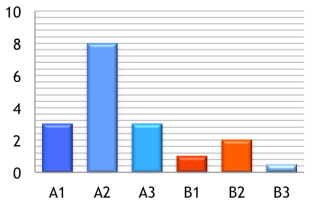

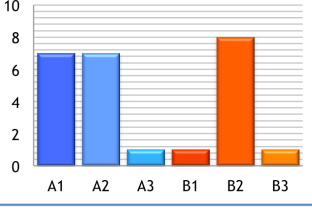

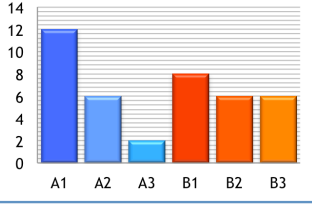

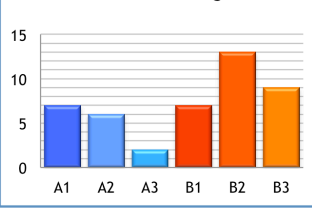
HSL Customers Service Filters						
	<p>HSL value proposition chart for a Planner</p> 			<p>For “Planner” reliability is the key attribute, a plan is not valid if it does not have a solid connection to its context. Although emotion side is not strongly highlighted, it could bring added value for a planner in the form of WOW effect. Planner is the HSL regular customer so how elements could work well as a word of moth enabler.</p>		
	<p>HSL value proposition chart for Throwing oneself</p> 			<p>For “Throwing Oneself” three areas are important: Easiness, reliability and authentic. Authenticity in moments is the gate to first two ones, because if a moment is not authentic it is not easy and reliable.</p>		
	<p>HSL value proposition chart for a Needs support</p> 			<p>For “Needs support” in functional area, the most important proposition is easiness. In this case, the need of intuitive easiness is particularly important. Possible uncertainty is tackled with social aspects by underlining the sense of community.</p>		
	<p>HSL value proposition chart for a Needs awakening</p> 			<p>For “Needs to be wakened up” the emotional side is emphasized. It is also about functional side, but when talking about stubborn car enthusiasts, it is not about reasons. Even though, using a car is argued with rational reasons, it is more the emotional drivers that keep them behind the wheel. Easiness and reliability are important for supporting service experience when a driver is using or trying HSL services.</p>		
<p>Values in charts</p>	<p>A1 = Easy</p>	<p>A2 = Reliable</p>	<p>A3 = Inexpensive</p>	<p>B1 = Social</p>	<p>B2 = Authentic</p>	<p>B3 = Funny</p>

Table 5: Analysis sheet of HSL value proposition layered with hsl.fi customer personas

As a result, there are charts in the table for visualizing the amounts of each value and relation between different value proposition attributes and also a verbal description for each persona (Table 5). With this tool called HSL Customer Service Filters, that empahis the HSL perspective in the tool, customer personas can be connected to the value proposition attributes and it is possible to evaluate how relevant HSL value proposition attributes are for

each persona. In this case personas generated for web page project was used as an example but this tool can be used with same logic also with different personas.

These filters are not specific or individual. According to theory individual and situational filters refer to everything connected to the individual user and the situation the users are; in which affects the service experience (Sandström et al. 2008, 115). Emphasis is thus on individual customer. These filters however can be used as a model of filters that actually affect on individual customer service experience and value in experience. This knowledge, even not exact, gives valuable information for developing services to avoid solution that will not create value enough for the customer. These charts can be used as guidelines, when services overlapping these touch points, are developed and designed.

Another argument for the importance of individual filters is mentioned in the article Value Creation Spheres (Grönroos & Voima 2013, 145). The risk of value destruction is highlighted. To understand situational filters when developing and innovating new services, it is possible to minimise the risk of value destruction.

4.3 Circle 3: Situational Service Filters

Circle 3 of this thesis follows the same logic than circle 2. It is about defining situational service filters. In adjusted planning results of Circle 1, HSL service value attributes were used as a base data. In execution and observation phase of circle 3, HSL service value attributes were combined with a generic customer journey in public transport and further analysed and generated to form of charts. As the result in reflection and evaluation phase, situational service filters were defined as tool called HSL Situational Service Filters, in the context of HLS service development processes. (Figure 16)

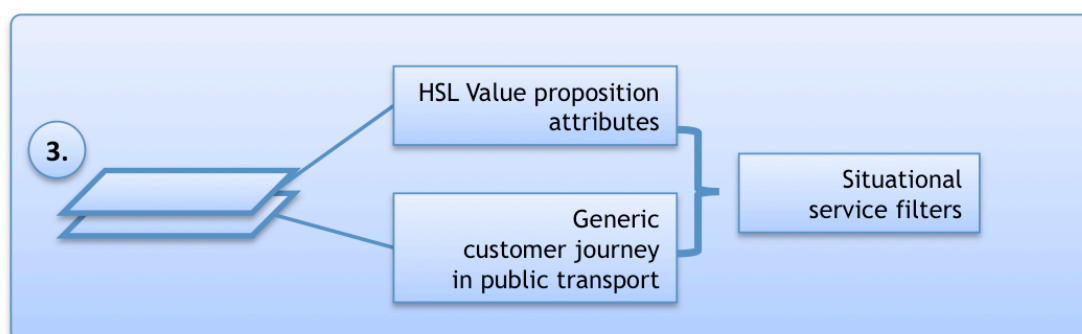


Figure 16: Circle 3. Generating situational service filters by layering HSL value propositions with generic customer journey in public transport

4.3.1 Planning of circle 3: Generic Customer Journey in Public Transport

Planning phase in circle 3 follows the same theory mentioned in the planning phase of circle 2 that is Value-in-use through service experience by Sandström et al. (2008, 115-117). Two variables were mentioned to have an impact on customer Value-in-use, individual filter and situational filter. In this chapter HSL Value proposition attributes were filtered through a generic customer journey in public transport for defining situational filters.

Customer journey is visualization of the service consumption process along the time axis. This is due to the fact, that service experience is a part of service consuming and this experience extends over time. Customer journey illustrates how customer perceives and experiences the service interface along this time axis. Into the customer journey illustration it is possible to include phases after and before the actual service encounter, for example with service personnel. The customer journey is an umbrella under which the service is explored and, with various methods, systemized and visualised. (Miettinen & Koivisto 2009, 15.)

Customer journey consists of service touch points. Service touch points are the tangibles of the service, like spaces, objects, service personnel and interaction with the personnel. As a total of all service touch points created total service experience is emerged. These touch points are designed, so that all touch points are considered in totality, in order to create a consistent and unified customer experience. (Miettinen & Koivisto 2009, 16.)

4.3.2 Execution, observation and evaluation of circle 3

Generic public transport journey done by the author with its touch points (Table 6) is not a customer specific. That is because the viewpoint is on generic public transport journey and on touchpoints that are common to all customers. These common and generic phases of public transport can be defined as follows: planning, buying, waiting and travelling. Under these phases, it is possible to define different touchpoints depending on customer intentions for example planning phase includes HSL Journey Planner, printed timetable materials, HSL customer service (phone) as touch points. In (Table 6) common phases of public transport journey and its touchpoints are defined in perspective of HSL public transport services. This touchpoint list could have been done in more details but this resolution is enough for the purpose of this thesis to demonstrate the usage of these tools.

Planning	Buying	Waiting	Traveling
HSL Journey planner	Retail channel	Bus and tram stops	Vehicles
Printed timetable materials	Vending machines	Terminals	Driver
HSL Customer service (phone)	HSL Service points	Metro and train stations	
Mobile applications (in future)	Online buying (in future)		

Table 6: Generic public transport touchpoints

These touchpoints were filtered (Tables 7-10) again through HSL service value proposition attributes. This is done by reflecting the importance of each value proposition in a defined touch points (Table 6) in the perspective of a generic customer. As a result, for each touch point has a written description: what value is more important and for what reason. The chart shows the relative amounts between different value propositions. More generic than customer minded view is needed, because for example a bus stop has to be designed in order to serve a general customer needs, instead of specific and individual customer needs. For this reason persona specific customer journey was not used.

These situational filters tools are called HSL Situational Service Filters to emphasis the HSL perspective. They give an overview about the relational importance of HSL value propositions attributes in generic public transport touchpoints. These HSL situational service filters done in this thesis is one version about how to define them. It is question of the objectives of specific project where this tool is used, which will define also the level of accuracy of situational filters.

In the following tables (Table 7-10) there are three columns for each sub-touchpoints of the main traveling phases. For each touchpoint a HSL value proposition chart is done to visualise the amount of each value and the relation between other values. Each value has also specific colour that makes reading of these charts easier. In addition for each touchpoint written analysis is done to explain and to strengthen the HSL perspective. When charts are used, it is easy to locate values that are more or less important. Author made these charts, but these could have also been done by co-creation process with for example with HSL personnel.

Planning	HSL value proposition chart		Textual analysis																	
HSL Journey Planner	<table border="1"> <caption>Data for HSL Journey Planner Chart</caption> <thead> <tr> <th>Category</th> <th>Value</th> </tr> </thead> <tbody> <tr><td>A1</td><td>3</td></tr> <tr><td>A2</td><td>3</td></tr> <tr><td>A3</td><td>2</td></tr> <tr><td>B1</td><td>1</td></tr> <tr><td>B2</td><td>2</td></tr> <tr><td>B3</td><td>1</td></tr> </tbody> </table>		Category	Value	A1	3	A2	3	A3	2	B1	1	B2	2	B3	1	<p>Intuitive easiness and reliability are key factors in online service in customer planning phase. Price is not present at the moment in HSL Journey Planner, but it should be because it is critical information for the customer in the planning phase. Authenticity is an obvious need because it supports feel of reliability it is also important from the brand management point of view: It is precisely HSL Journey Planner we are talking about, not some other.</p>			
Category	Value																			
A1	3																			
A2	3																			
A3	2																			
B1	1																			
B2	2																			
B3	1																			
HSL Printed Timetables	<table border="1"> <caption>Data for HSL Printed Timetables Chart</caption> <thead> <tr> <th>Category</th> <th>Value</th> </tr> </thead> <tbody> <tr><td>A1</td><td>2</td></tr> <tr><td>A2</td><td>3</td></tr> <tr><td>A3</td><td>1</td></tr> <tr><td>B1</td><td>1</td></tr> <tr><td>B2</td><td>2</td></tr> <tr><td>B3</td><td>1</td></tr> </tbody> </table>		Category	Value	A1	2	A2	3	A3	1	B1	1	B2	2	B3	1	<p>In printed material intuitiveness is difficult to accomplish because of the static nature of information but reliability is crucial in the planning phase. Price is not information that is looked from timetable, but the price is though essential information for the customer when planning. Social is not valid in these products, but authentic is supporting easiness and reliability and again stating the HSL brand.</p>			
Category	Value																			
A1	2																			
A2	3																			
A3	1																			
B1	1																			
B2	2																			
B3	1																			
HSL Customer Service (phone)	<table border="1"> <caption>Data for HSL Customer Service (phone) Chart</caption> <thead> <tr> <th>Category</th> <th>Value</th> </tr> </thead> <tbody> <tr><td>A1</td><td>1</td></tr> <tr><td>A2</td><td>3</td></tr> <tr><td>A3</td><td>1</td></tr> <tr><td>B1</td><td>2</td></tr> <tr><td>B2</td><td>3</td></tr> <tr><td>B3</td><td>1</td></tr> </tbody> </table>		Category	Value	A1	1	A2	3	A3	1	B1	2	B2	3	B3	1	<p>HSL Customer Service is a phone service where usage of a telephone is not barrier of use but lack of reliable is. In service encounter, social aspects are highlighted. Social in terms of social skills of service encounter and authenticity as in creating the feel of reliability. If this can be done with positive (happy) attitude it will add value for a customer.</p>			
Category	Value																			
A1	1																			
A2	3																			
A3	1																			
B1	2																			
B2	3																			
B3	1																			
HSL Mobile applications (in future)	<table border="1"> <caption>Data for HSL Mobile applications (in future) Chart</caption> <thead> <tr> <th>Category</th> <th>Value</th> </tr> </thead> <tbody> <tr><td>A1</td><td>3</td></tr> <tr><td>A2</td><td>3</td></tr> <tr><td>A3</td><td>1</td></tr> <tr><td>B1</td><td>2</td></tr> <tr><td>B2</td><td>3</td></tr> <tr><td>B3</td><td>1</td></tr> </tbody> </table>		Category	Value	A1	3	A2	3	A3	1	B1	2	B2	3	B3	1	<p>HSL does not have applications at the moment. In the future, if applications are produced intuitive easiness and reliability as in Journey Planner are critical. Inexpensiveness may have a role, but it depends on the scope of the application. Emotional driven attributes will have a big role shaping the service experience, as mobile applications in general; amount emotional proposition will depend again on the concept of the application.</p>			
Category	Value																			
A1	3																			
A2	3																			
A3	1																			
B1	2																			
B2	3																			
B3	1																			
Values in charts	A1 = Easy	A2 = Reliable	A3 = Inexpensive	B1 = Social	B2 = Authentic	B3 = Funny														

Table 7: HSL Situational Service Filters for planning

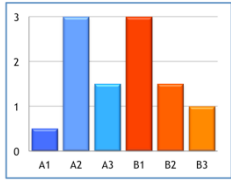
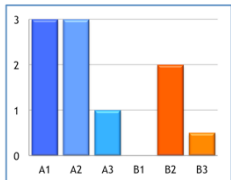
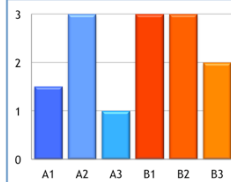
Buying		HSL Value Proposition chart		Textual analysis		
HSL Retail Channel				<p>HSL retail channel as a reliable and inexpensiveness has to be understood by customers. Easiness is not valid attribute, because buying happens in stores and kiosks as normal. Social skills are needed as in all service encounters, HSL authenticity is difficult to achieve because it is retailer how operates selling process but nevertheless HSL authenticity should have a role in HSL retail channel service experience. Positive and funny attitude will do no harm.</p>		
HSL Vending Machines				<p>HSL Vending Machines should be as intuitive easy and reliable as possible. Inexpensiveness is not so valid when buying decision is already done. Social is not present but authentic should be. If vending machine can be funny at all, there would be interesting design challenge to generate vending machine service experience that consist joy and funny.</p>		
HSL Service Points				<p>In HSL Service Points all attributes are possible to use as effectively as possible. Intuitive easiness is not so critical nor is inexpensiveness; both can be generated if needed. Social, authentic and joy are all elements that should be used as fully as possible.</p>		
Values in charts	A1 = Easy	A2 = Reliable	A3 = Inexpensive	B1 = Social	B2 = Authentic	B3 = Funny

Table 8: HSL Situational Service Filters for buying

Waiting		HSL Value Proposition chart			Textual analysis														
Bus and tram stops	<table border="1"> <caption>HSL Values for Bus and tram stops</caption> <thead> <tr> <th>Category</th> <th>Value</th> </tr> </thead> <tbody> <tr><td>A1</td><td>1.5</td></tr> <tr><td>A2</td><td>3</td></tr> <tr><td>A3</td><td>0</td></tr> <tr><td>B1</td><td>3</td></tr> <tr><td>B2</td><td>3</td></tr> <tr><td>B3</td><td>1</td></tr> </tbody> </table>			Category	Value	A1	1.5	A2	3	A3	0	B1	3	B2	3	B3	1	<p>Bus and tram stops are perhaps the most fundamental service touchpoints that all people, customers or not, have some kind of experiences. Stops seems have two major function; first to give shelter and secondly travel information that can be static (prints) or in real time (screens). In this thesis stops are understood as a whole, where intuitive easiness stands for understanding the functions of the bus and tram stop. Reliability is a critical element in supporting the feel of safety. Social stands for huge unused potential in existing stops as well as authenticity. Again this should be done with a smile.</p>	
	Category	Value																	
	A1	1.5																	
	A2	3																	
A3	0																		
B1	3																		
B2	3																		
B3	1																		
Terminals	<table border="1"> <caption>HSL Values for Terminals</caption> <thead> <tr> <th>Category</th> <th>Value</th> </tr> </thead> <tbody> <tr><td>A1</td><td>2</td></tr> <tr><td>A2</td><td>3</td></tr> <tr><td>A3</td><td>0</td></tr> <tr><td>B1</td><td>3</td></tr> <tr><td>B2</td><td>3</td></tr> <tr><td>B3</td><td>1</td></tr> </tbody> </table>			Category	Value	A1	2	A2	3	A3	0	B1	3	B2	3	B3	1	<p>Terminals have the same demands as stops but in a bigger scale. The need of intuitive easiness is increasing in relation with increasing amount of complexity of functions and information. Definition for terminal is the present of two different type of transport, normally bus and rails that is metro, train or both so the demands for information being intuitive are obvious.</p>	
	Category	Value																	
	A1	2																	
	A2	3																	
A3	0																		
B1	3																		
B2	3																		
B3	1																		
Metro and train stations	<table border="1"> <caption>HSL Values for Metro and train stations</caption> <thead> <tr> <th>Category</th> <th>Value</th> </tr> </thead> <tbody> <tr><td>A1</td><td>2.5</td></tr> <tr><td>A2</td><td>3</td></tr> <tr><td>A3</td><td>0</td></tr> <tr><td>B1</td><td>3</td></tr> <tr><td>B2</td><td>3</td></tr> <tr><td>B3</td><td>2</td></tr> </tbody> </table>			Category	Value	A1	2.5	A2	3	A3	0	B1	3	B2	3	B3	2	<p>Metro and train stations have the same demands as stops and terminals but again in bigger scale. The need of intuitive easiness is increasing in relation with increasing of complicity functions as in terminals. The potential lies in emotional propositions. To have experience of fun in Metro and Train stations would increase humaneness and reduce the gloomy and sterile feel of stations.</p>	
	Category	Value																	
	A1	2.5																	
	A2	3																	
A3	0																		
B1	3																		
B2	3																		
B3	2																		
Travel information	<table border="1"> <caption>HSL Values for Travel information</caption> <thead> <tr> <th>Category</th> <th>Value</th> </tr> </thead> <tbody> <tr><td>A1</td><td>3</td></tr> <tr><td>A2</td><td>3</td></tr> <tr><td>A3</td><td>1.5</td></tr> <tr><td>B1</td><td>3</td></tr> <tr><td>B2</td><td>3</td></tr> <tr><td>B3</td><td>2</td></tr> </tbody> </table>			Category	Value	A1	3	A2	3	A3	1.5	B1	3	B2	3	B3	2	<p>Travel information have widest customer interface of all HSL materials, that is the reason why it is in this list even it is not a single touch point. Chart shows that information is not the best description for it because emotional side is strongly visible. Informative attributes are the cornerstones but as important are social and authentic attributes. This is due to fact that customers are studying travel information also for fun. It is a one way to spend time in stop while waiting next bus or tram to come.</p>	
	Category	Value																	
	A1	3																	
	A2	3																	
A3	1.5																		
B1	3																		
B2	3																		
B3	2																		
Values in charts	A1 = Easy	A2 = Reliable	A3 = Inexpensive	B1 = Social	B2 = Authentic	B3 = Funny													

Table 9: HSL Situational Service Filters for waiting

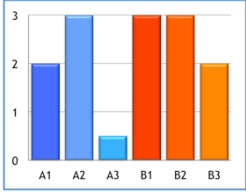
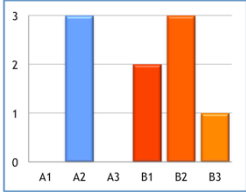
Traveling	HSL Value Proposition chart		Textual analysis																	
Vehicles; busses, trams, metro, trains and ferries	 <table border="1" data-bbox="536 472 782 663"> <caption>Vehicle HSL Value Proposition Chart</caption> <thead> <tr> <th>Category</th> <th>Value</th> </tr> </thead> <tbody> <tr> <td>A1</td> <td>2</td> </tr> <tr> <td>A2</td> <td>3</td> </tr> <tr> <td>A3</td> <td>0.5</td> </tr> <tr> <td>B1</td> <td>3</td> </tr> <tr> <td>B2</td> <td>3</td> </tr> <tr> <td>B3</td> <td>2</td> </tr> </tbody> </table>		Category	Value	A1	2	A2	3	A3	0.5	B1	3	B2	3	B3	2	<p>Vehicle is the main touch point of public transport. Actual use of a vehicle is simple and universal, but still intuitive easiness it crucial in specific functions and for specific customer groups e.g. children, elderly people or accessibility in general. Reliability is crucial in perspective of traffic safety and but especially for the feel of personal safety. Inexpensiveness is not valid except in travel information shown in vehicles. Both in social and authentic, lies a huge totally unused potential in creating HSL customer experience in vehicles. Finns do not have reputation of being social small talkers. The idea of being social in vehicles should be rethought and designed in order that, the need for social interaction that emerged in the stories will be fulfilled. When these are done successfully traveling will be funny and joyful as well.</p>			
Category	Value																			
A1	2																			
A2	3																			
A3	0.5																			
B1	3																			
B2	3																			
B3	2																			
Driver	 <table border="1" data-bbox="536 954 782 1144"> <caption>Driver HSL Value Proposition Chart</caption> <thead> <tr> <th>Category</th> <th>Value</th> </tr> </thead> <tbody> <tr> <td>A1</td> <td>3</td> </tr> <tr> <td>A2</td> <td>3</td> </tr> <tr> <td>A3</td> <td>0</td> </tr> <tr> <td>B1</td> <td>2</td> </tr> <tr> <td>B2</td> <td>3</td> </tr> <tr> <td>B3</td> <td>1</td> </tr> </tbody> </table>		Category	Value	A1	3	A2	3	A3	0	B1	2	B2	3	B3	1	<p>Driver (buss and tram) is one of the most important single touchpoint in generating HSL customer experience. Driver is also problematic touchpoint for HSL because driver works for operator not for HLS. Intuitive easiness is not valid with the driver because it is more question of human interaction. Reliability is crucial again in perspective of traffic safety and feel of personal safety but a driver is the touchpoint where these both ends of this attribute are realized. Social skills are needed because driver is also a service encounter. Authenticity is the most critical element because it generates the feel of reliability. Again if in the service moment with the driver is funny and joyful it will add value for HSL customer.</p>			
Category	Value																			
A1	3																			
A2	3																			
A3	0																			
B1	2																			
B2	3																			
B3	1																			
Values in charts	A1 = Easy	A2 = Reliable	A3 = Inexpensive	B1 = Social	B2 = Authentic	B3 = Funny														

Table 10: HSL Situational Service Filters for travelling

4.4 The results of the empirical part, circles 1-3

The sub questions of the thesis, were: what kind of tools and processes can be used in managing customer experience, and how these tools can be defined by using cyclical process of action research. In order to find the answers, there has been used as a method the cyclical nature of action research framework. This was to generate tools for managing HSL customer experiences about HSL public transport services. In each circle different customer driven data sources were combined in order to create new data and specific tools. Three circles were done and four tools created. These defined tools are HSL service value propositions, traffic light system, individual service filters and situational service filters. (Figure 17)

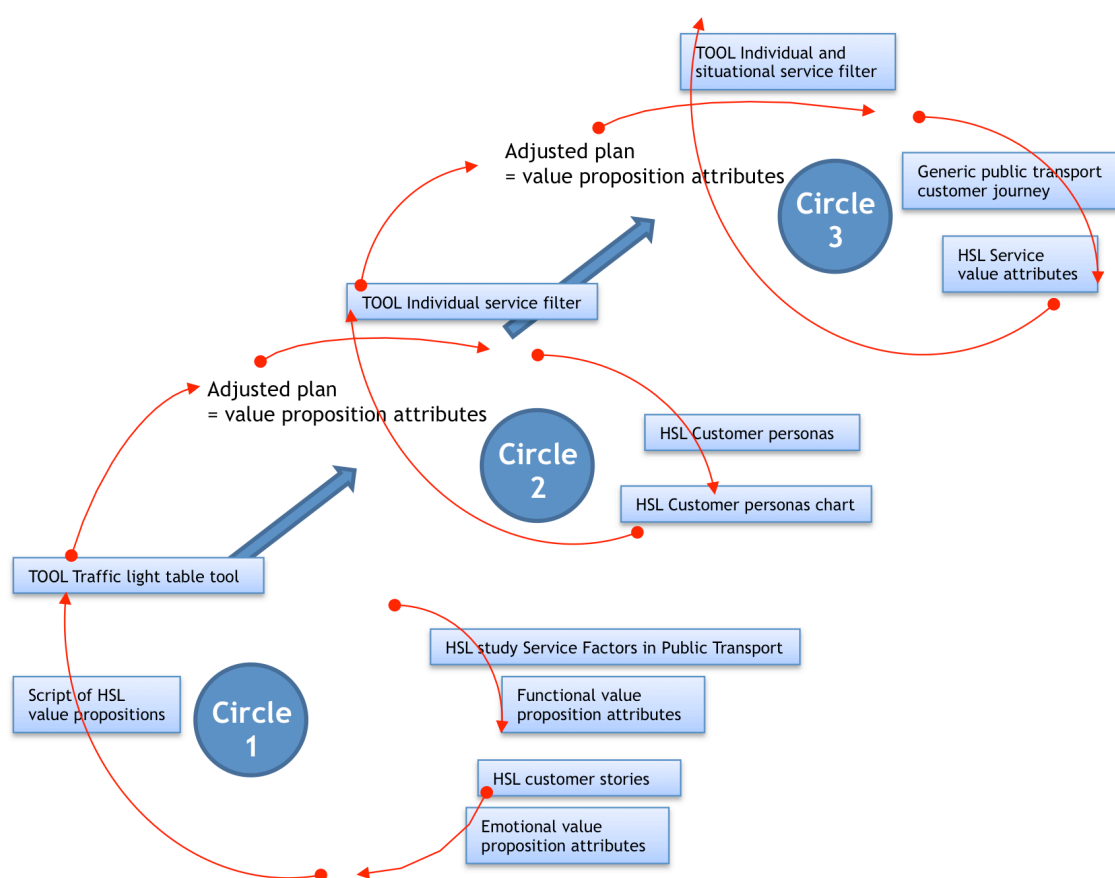


Figure 17. Empirical part, circles 1-3

Circle 1

Attributes easy, reliable and inexpensive have been generated from public transport study. Social, authentic and funny generated originally by the co-creation process with 358. By combining those with the results of this thesis HSL value proposition attributes can be articulated by functional and emotional value. Functional value proposition attributes are

easy, reliable and inexpensive. Emotional Value proposition attributes are: social, authentic and funny.

General scripts for HSL Functional and Emotional Value proposition attributes were also created to support this checking process. Traffic light table tool was created to make it easy to use HSL Service Value Proposition Attributes; traffic lights works as a checklist in every service developing project in HLS.

Functional value proposition attributes have their origin in the question of what. Answers to the question are quantitative: specific, measurable and precise attributes concerning public transport. It can also be seen as basic needs and functions of public transport regardless of culture or country. Emotional Value proposition attributes have their origin in HSL as a service provider. Here the question is how. Answers to the question are descriptive and qualitative. From the customer perspective, there is supposedly no difference between origins of these two value proposition attributes because service experience is a sum of both attributes. But it is relevant when pointing out the different origins when developing services.

Circle 2

By layering HSL value proposition attributes that were created in circle 1 with customer personas charts, individual service filters were created as a result of the circle 2. These individual service filters are based on HSL customer personas and therefore usable as tools in service development processes to ensure relevant value propositions for each persona. These individual service filters are called as HSL Customers Service Filters to emphasis the HSL perspective in these tools.

Personas used in circle 2 were originally created for the use of hsl.fi re-concepting project. These personas suited well for the purpose of creating individual HSL customer service filters because they represent a scale wide enough for HSL customers. This tool can be used with different kind of personas produced for different service development projects if more specific customer definitions are needed.

Circle 3

By layering HSL value proposition attributes created in circle 1 with generic customer journey, defined by the author, charts for situational service filters were created as a results of the circle 3. These situational service filters are called HSL Situational Service Filters to emphasis the HSL perspective in these tools. This tool can be used in wide range of projects. It is also a tool that can be used in the early phase of developing process to generate the first customer driven for example design drivers. These design drivers can though be tested in

early phase of the project and in that way generate more specific data for use of project in order to create customer experience wanted.

Approach used in this thesis when generating HSL Situational Service Filters by using customer journey differs from the normal usage of the customer journey, which is strongly customer focused. Instead of using the journey of specific customer persona, that is normally the case, the generic public transport journey and generic touch points were used. This choice was due to the fact that many of the touchpoints designed for mass of people; for example bus stop is for every persona, and therefore generic view that covers all customer personas is needed rather than specific one. In generic public transport journey, if not all, at least most of the phases and touchpoints introduced (Table 6) are common to all customer personas. With this change of view from customer specific to touch point specific it is possible to map HSL value propositions for each touchpoint of generic public transport journey, as in tables 7-10 is presented.

The charts about HSL Situational Service Filters gives an overview about HSL value propositions presence -for example in a bus stop- and works also as tools when developing and designing services for a bus stop. In other words, both service filters, HSL Customers Service Filters and HSL Situational Service Filters, can be used as a tool when service development process is overlapping these customer personas and touchpoints; this is to ensure that how much certain HSL value proposition is needed for certain customer personas and touchpoint and furthermore, what is the relation between these value propositions in order to create relevant public transport services for HSL customers.

Main function for these tools mentioned is to ensure that different HSL service development projects have the right value propositions in use, in order to create relevant services that create positive experiences and value for the customer. Therefore they can be seen as a tool to manage customer experience.

Results of empirical part of thesis are well in line with the theoretical definition of both service value attributes and service filters; individual and situational described on chapter key concepts. Value propositions attributes are based on physical and technical enablers of specific service or services. That is all physical symbols, signs, products, infrastructure and processes that are needed for creating specific service. Functional value propositions are about the service functions available, what is possible to do with technical enablers. The question of what: easy, reliable and inexpensive. Emotional value proposition is about non-physical features and mental images like brand image and reputation of the service provider. It can also be seen as an attempt to create pre-defined service experience for the customer. The question of how: social, authentic and funny. Service filters are defined in order that in

the co-creation process of value creation individual and situational dimensions always influence on customer value creation processes (Sandström et al. 2008, 115).

It is important to mention, that processes used in empirical part of thesis, are due to data that was available for the author at a time when writing this thesis. It means, that for the same results, different kind of process would have been possible to use. These used processes are therefore examples of using customer centric data for the use of service development, not as a definition of actual processes.

5 Conclusions

The main research question in this thesis was, how to manage customer experience in HSL public transport services. A sub question of the thesis were, what kind of tools and processes can be used in managing customer experience and how these tools can be defined by using cyclical process of action research.

In this conclusion chapter author goes through both research questions by presenting answers to those questions and also goes through possible paths how these results could be used in HSL service development, in order to create service experience that creates positive value for HSL customers.

5.1 How to manage customer experience in HSL public transport services

To answer the main research question, literature about customer experience and Service-Dominant Logic was examined. Author doesn't have an unambiguous answer to the question; more like assumptions that are though based on theory examined. These assumptions are presented as answers to the main question of thesis.

As a perspective from the research question, customer experience literature was dead end. That is because it was not theoretically so valid, that it would have been possible to answer to the main research question. This argument was supported clearly in articles Determinants, Dynamics and Management Strategies (Verhoef et al. 2009, 38) and Value-in-use Through Service Experience (Sandström et al. 2008, 117). On the other hand, despite the theoretical shortages of customer experience, it is pointing out evidently to the right direction: it is services providing company, customer experience and customer insight, that are the most important areas to focus on. In reviewed Customer Experience literature description Customer Experience Management was often used, but it was also misleading as a definition. This mention about managing customer experience drew author's attention in the first place, because phrase strongly indicates that customer experience is something that can be

managed. In according to theory used in this thesis, it is not so clear how effectively customer experience can be managed. From the perspective of authors learning process, it seems, that it is more question of attempting to show the way for the process, rather than managing the end result.

Theoretical concepts called Service-Dominant Logic and value creation process are the theoretical foundation of this thesis. These research articles reviewed, all illuminates the customer value creation process and crucial relation between value and experiences. Academics are attempting to solve the critical question that arises from the foundational argument of Service-Dominant Logic; that is value is not about transaction where money is the instrument to measure the amount of the value embedded in products, but value is co-created by the customer and the service provider while consuming the service.

Service-Dominant Logic clearly is the main theoretical frame and foundation in service economy. Vargo and Lusch presented eight foundational premises that cover wide area of economics and marketing. For this thesis premises number 6, the customer is always a co-producer, and number 7, the enterprises can only make value propositions, are the most important from the customer experience point of view and therefore studied in more details in this thesis. Even though Service-Dominant Logic is wide and covers a lot in the field of economics and marketing, it does not include methods or tools to manage customer experience, because of its nature of theoretical model.

This customer value creation process is described as a whole in article Value-in-use through service experience (Sandström et al. 2008, 121); that is why it was also used as theoretical backbone of empirical part of the thesis. It describes the whole process from service enablers produced by the service provider to value created by the customer. From the perspective of research question there was though a shortage. The vital role of experience was clearly stated and the process of value creation process was described as a whole but defined methods and specific tools to affect customer experience were however missing.

Authors in Making sense of value creation and co-creation (Grönroos & Voima 2013) and Characterizing Value as an Experience (Helkkula et al. 2012) were focusing on value creation process from both service provider and customer perspectives, which is the foundation for the idea of separate spheres presented in that article. There only the customer creates value and co-creation is possible only if customer allows and invites company to enter into customer sphere. Further on, co-creation is possible only with direct interaction with the customer. In this article concrete managerial methods or tools are also missing, but suggestion was though mentioned; that is outside of the traditionally used tool kit in economic that is ethnography.

Ethnography was mentioned as promising discipline for gaining understanding about customer behaviour, in order to product relevant service propositions for customers.

Thesis theory part ends to Helkkula, Kelleher and Pihlströms (2012) article called Characterizing Value as an Experience where four theoretical propositions are presented about the value in experience. In this article long list of tools was found, but these tools like in previous article, were about gaining understanding about the customers and their behaviour motives in every day life; but not about how to manage customer experience. In this article ethnography was also mentioned but variations of narrative analyses tools were highlighted as appropriate ones.

The four articles, Service-Dominant Logic (Vargo & Lusch 2004), Value and Value-in-use (Grönroos 2008), Value-in-use through service experience (Sandström et al. 2008), Making sense of value creation and co-creation (Grönroos & Voima 2013) and Characterizing Value as an Experience Helkkula et al. (2012), can be seen connected together both chronologically and theoretically forming a funnel (Figure 18). The midpoint of this funnel is customer experience as the main value creating position. Noticeably the content of article in Characterizing Value as an Experience hints, that in understanding and managing these value creation processes of a customer, much wider perspective than marketing and economics should be in use.

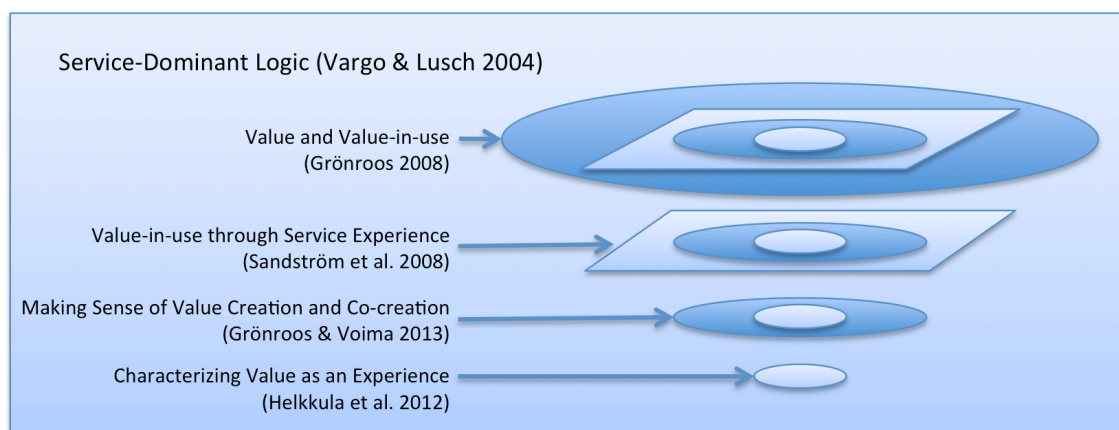


Figure 18: Funnel model of theory presented in thesis

How to manage customer experience in HSL public transport services? Answer to the research questions is, that service provider cannot manage customer experience in beforehand. Service provider can only provide service value propositions. If a customer allows service provider to enter customer sphere joint sphere is formed and only then with interaction service provider can take part customer value creation processes (Grönroos & Voima 2013).

As a summary of the theory, revived an attempt to answer research question how to manage customer experience in HSL public transport services. The only way to solve this problem of manage customer experience, is to provide as relevant value proposition as possible. To be able to do so, service provider has to have solid understanding about customers and especially customers personal and subjective value creation processes. The answer to the word how is simply by customer insight. This customer insight can be formed with customer centric methods like ethnography or by using customer driven materials and data like in the empirical part of this thesis.

5.2 What kind of tools and processes can be used in managing customer experience

The seventh foundational premise of Service-Dominant Logic that enterprise cannot deliver value, but only offer value propositions (Vargo & Lusch 2004, 11). That determines the nature of processes that a service provider can use in. Service value propositions should be relevant for customers, therefore customer perspective is crucial to ensure when value propositions are created. Here lies the reason for HSL Service Value Proposition Attributes generating in this thesis. It is because it is the only thing that can be done in perspective of customer value creation process.

Customer perspective is the main driver in the processes in attempting to manage customer experience. In as much customer experience can be managed, the key factor is customer driven data used in those processes to create customer value propositions.

According to the theoretical framework chapter 3.3.2 Value-in-use Through Service Experience, value creation process starts from the Service Value Propositions, functional and emotional. Value proposition attributes seemed to be an area that was possible to achieve results in the scope of this thesis. It also seemed to be an area that was relatively natural to start with, because it refers more traditional managing for example brand managing. Albeit it has been mentioned many times in thesis, that management as a concept in value creation process is not so clear. According to the theory (Sandström et al. 2008) service value propositions, especially emotional value propositions can be understood as attempts to manage beforehand customer service experience favourable for service producer.

As done in this thesis, using customer driven data, value propositions can be used as a tool for ensuring that in different service developing projects are creating right kind of and relevant customer driven services. This is done with the help HSL Service Value proposition attributes. Same analogy of using customer driven data was used in creating HSL Customers service Filters and HSL Situational Service Filters. It is hence justifiable to notice that tools created in the thesis HSL Service Value Attributes, HSL Customers Service Filters and HSL Situational

Service Filters, have clear relation with existing HSL customers. Therefore, it is plausible that by using these customer relevant HSL service value propositions and service filters, favourable customer experience, which creates positive value, will emerge.

Origins of this thesis lay in the service development processes of HSL and especially in the phrase: from system driven thinking into customer driven thinking. Although thesis is not about organizational change, this phrase is about change in thinking. This theme of change is also present in changing paradigm from Goods-Dominant Logic to Service-Dominant Logic. HSL service value propositions have to be taken into real service development processes to verify their relevance and to get customer feed back in order to develop them further on. When these service proportions are taken in use in HSL service development process, it makes possible to ensure that service development process is more solid, and HSL public transport services creates more value for HSL customers. By doing so, one has the best opportunity to effect on organisational thinking.

5.3 Using cyclical process of action research for defining tools used in this thesis

Cyclical process of action research was used as method to generate tools in empirical part of the thesis. Cyclical nature of action research process supported well the process of the thesis where the amount of data was limited and it was crucial to use all customer driven data available as effectively as possible.

It should also be mentioned, that whole empirical part of thesis was an attempt; author did not have forehand knowledge about the suitability of the tools used.

The cyclical processes in this thesis are called customer insight looping that is adapted from cyclical of action research (Figure 19). Customer insight looping is about using results produced originally in different customer driven HSL processes to generate more unified results for the use of HSL service development. Customer insight looping is a process where analysis produced from customer driven data is combined with analysis that have origins in different customer driven data. This process enables changing the viewpoint and scale from specific service customer insight to HSL level customer insight. This is an important notion because rarely organisation is in a situation where it can start from point zero, where specific customer driven data is specifically gathered for a specific project. Normal situation is when there are some, not enough or the right kind of customer insight in organisation. In this situation, it is important to be able to use customer insight as effectively as possible for the use of whole organisation.

Customer insight looping is also in line with the action research model where data is accumulating, and original research plan is adjusted as results of analysis done in each loops.

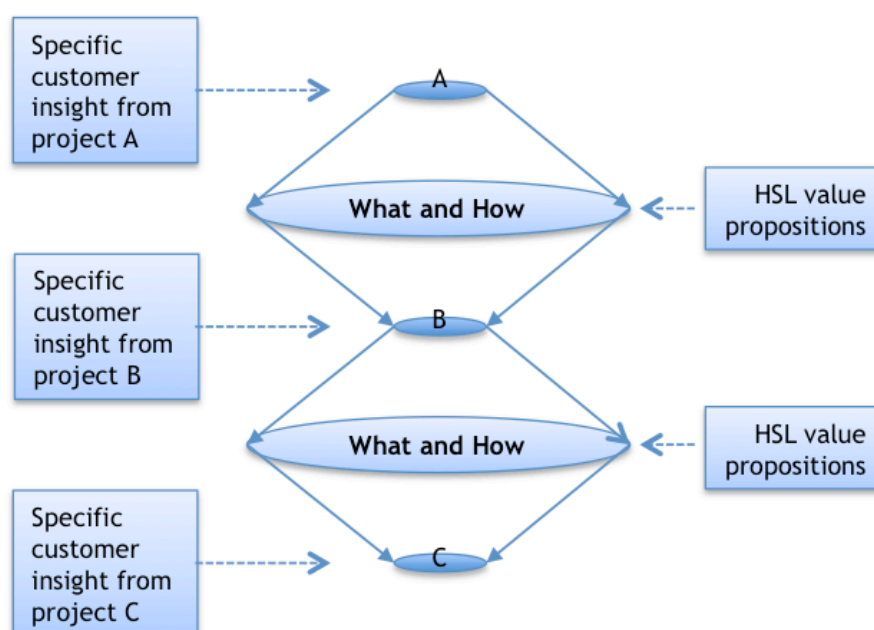


Figure 19: Customer insight looping

5.4 Further consideration

In the article of Grönroos and Voima (2013, 147) has been introduced the idea of direct interaction platform that enables access to customer value sphere. It is definitely a topic that has to be examined in detail. As it was mentioned in the article, it is the most critical challenge for organisations to find tools in doing so, and it will be challenging also for HSL. Ethnography was mentioned as a tool in understanding the customer's behaviour patterns and logic therefore ethnographic tools and methods should be a part of organisations like HSL tool kit when collecting customer insight.

Another aspect that can be concluded from the article mentioned (Grönroos & Voima 2013, 142-144) and what this thesis did only lightly talk over, is co-creation. Co-creation was used but not in such detail. When thinking about the idea of different spheres (Figure 5) where service provider and customer spheres are implicitly closed, co-creation would definitely be the best approach. This is supported by the fact that initiation for opening sphere has to come from the customer. Co-creation as a process would work then as a promise, alluring enough, for the customer to open his or her personal value creation sphere.

Another theoretical area to implement is Characterizing Value as an Experience by Helkkula et al. (2012, 67). The main idea that was presented in theory part is really something that has

to be taken account in the future. It does need to be more practical level to be implemented and managed. That alone would be a good topic for a thesis and really something that is managerially needed under the big topic of value in customer experience.

All tools created in this thesis HSL Service Value Proposition Attributes, Traffic light value checking, HSL Customer Service Filters and HSL Situational Service Filters first have be taken in use and secondly examined, if they create right kind of customer experience or not. To investigate this, processes for interactive platforms that are used for gaining customer insight about what kind of experiences will emerge, has to be created.

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Example stories in Finnish, translated in english by the author
www.hslltarina.fi/tarinat

Example story 1: Stories about other passengers

"Yöbussissa viikonloppuna oli täyttä ja olin matkalla kotiin. Suomalaiseen tapaan puolen yön jälkeen ihmiset alkavat puheliaksi ja vieruskaverini rohkaistui aloittamaan keskustelun. Juttu luistikin niin hyvin että poikkesimme vielä huoltoasemalle kahville ja vielä tänä päivänä olemme ystäviä".

"The night bus at the weekend was crowded and I was on my way home. As usually in Finland, people get talkative after midnight ja the passenger sitting next to me gathered encourage enough to start conversation. We got together well and went for a cup of coffee at the gas station. We are still friends today."

Example story 2: Stories about the driver

"Hyppäsimme parin kaverin kanssa bussiin pääte pysäkiltä. Kuljettajana oli ulkomaalaistaustainen, huonosti suomea puhuva, mutta sitäkin hauskempi kaveri - heti sisään astuessamme läppä lensi. Olimme ajaneet jonkin matkaa meitä lukuun ottamatta tyhjässä bussissa, kun radiosta alkoi soida kappale "Olen suomalainen". Kuljettaja kurotti meitä kohti ja huikkasi "Hei kaverit, onks tää teidän lempikappale", väänsi radion nupit kaakkoon ja alkoi laulaa täysillä mukana ja jammai ajaessaan. Pirstävä matka!"

"Me and my friend jumped in to the bus at the end stop. The driver was not originally from Finland, he talked finnish badly, but he was the merrier guy, from our first moment in to the bus. We three had travelled for a while when we heard a song "I'm finnish" in the radio. The driver asked us if the song was our favourite, added volume and started singing loudly and jammed when driving. What a refreshing journey!"

Example story 3: Story about joy and fun

"Mukavuutta ja rennon leppoisuutta kaikille bussilla liikkujille vaikka joskus matka tuppaa vähän kestämäänkin niin aina perille kummiskin päästään!"

"Have a nice and relaxing journey in bus even if would take a bit longer. Allways we get there where we are going."

Käyttäytymisprofili 1 | SUUNNITTELIJA



ALAPROFIILI:

- Ennakoija
- Konkari
- Optimoija
- Lojaali
- Pennin venyttäjä
- Koululainen
- Osallistuja

"Jos mene jonnekin uuteen paikkaan laitan usein johonkin paperin nurkkaan kelloajat (lähtöajat) ylös ja printtaan kartan mukaan."

HSL Value Propositions:

Functional: What: A1=Easy, A2=Reliable, A3=Inexpensive

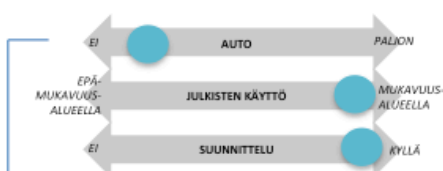
Emotional: How: B1=Social, B2=Authentic, B3=Joyful (Fanny)

Suunnittelija selvittää käyttämänsä pääreitit **ennalta**, valitsee niistä itselleen **toimivimman** ja **optimoi** matkansa omien tarpeidensa pohjalta: esim. yhdistää kauppareissun työmatkan pysäkkivalinnoissa, välttää juoksemista aamulla valitsemalla lähimmän pysäkin, vaikka matka-aika pitenis. Katsoo rutiinina lähtöajat reittioppaasta. **Varustautuu** erityistilanteisiin etukäteisselvittelyin ja hyödyntää itselleen **edullisinta** matkakorttivaihtoehtoa.



ASIAKKAALLE ARVOA:

- Hallinnan kokemus **A1, A2**
- Optimaaliset ja tehokkaat matkakokemukset **A1, A3**
- Ennakoitavuus (esim. suoraveloitus) **A2, A3**
- Julkisen liikenteeseen tutustuminen auttaa oman ympäristön hahmottamista



DESIGN DRIVERIT

- Anna hallintatyökaluja
- Poikkeustilanneviestintä hyvää palvelua
- Näytöt ja muut hallinnantunnetta rakentavat tekijät

KEHITYSTYÖSSÄ HUOMIOITAVAA

TÄRKEIMMÄT TOIMINNALLISUUDET:

- Reittiopas
- Suoraveloitus
- Täydentyy projektin edetessä



NYKYISET PULLONKAULAT:

- Uuden reitin kohdalla epävarmuuden tunne: missä jäädä pois **B1, B2**
- Poikkeusreitit ja liikenteen pienet viiveet **A2**
- Palvelutason vaihtelu, koska huomaa erot **A2, B2**

"Jos mene jonnekin uuteen paikkaan laitan usein johonkin paperin nurkkaan kelloajat (lähtöajat) ylös ja printtaan kartan mukaan."

Figure 12: Customer persona Planner layered with HSL value proposition attributes

Käyttäytymisprofili 2 | HEITTÄYTYJÄ



ALAPROFIILI:

- Lähimatkailija
- Ovelta ovelle
- Suurpiirteinen
- Pyöräilijä/kävelijä

"En tarte mitään aikataulua, en näe siitä mitään hyötyä että tietäisiin miten jotkut bussilinjat menee tosta ohi. Perusmatkat muistan ulkoa. Harvoin sitä on niin hengenhätä. Ei se mun kasin aamu niin kasiksi ole"

HSL Value Propositions:

Functional: What: A1=Easy, A2=Reliable, A3=Inexpensive

Emotional: How: B1=Social, B2=Authentic, B3=Joyful (Fanny)

A1, B2

Heittäytyjälle tyypillistä on käyttää julkista liikennettä suunnittelematta. Usein vain poikkeusreitti (esim. vieraassa paikassa asuvan ystävän luona vierailu) tilanne ohjaa hänet reittioppaaseen. Lisäksi hänelle on merkityksellisempää tietää kuinka kauan jokin tietty matka vie aikaa, kuin matkan kulkuväline-valinnat tai tarkat lähtöajat tai reitit. Kuitenkaan matka-ajan lyhentäminen muutamalla minuutilla ei hänestä ole merkittävää tai ainakaan vaivan väärti.

B1, B2, B3



DESIGN DRIVERIT

- Funktionaalisuus
- Nopeus/suoraviivaisuus
- Kaikki yhdestä paikasta (reittiopas)
- Puhelimella poikkeusinfot
- TODO: Opeta käyttämään lisäarvoa tuottavia palveluita

KEHITYSTYÖSSÄ HUOMIOITAVAA

TÄRKEIMMÄT TOIMINNALLISUUDET:

- Matka-ajan katsominen
- Reitit uusiin paikkoihin
- Mobiilisti oman sijainnin löytäminen uudella reitillä
- Täydentyä projektin edetessä



ASIAKKAALLE ARVOA:

- Helppo reitti (ei vaihtovaihtoja) A1, A2
- Tiheät vuorovälit A1, A2
- Useat vaihtoehdot A1, B2
- Vaivattomuus (esim. suoraveloitus, verkko-ostaminen) A1, B2
- Aikatauluttomuus / suunnittelemattomuus A1, A3



NYKYISET PULLONKAULAT:

- Muutokset, joista ei ole kuullut etukäteen (esim. linjauudistus) A2, B2
- Liikenteen häiriöt, erityisesti pidempikestoiset A2, B2
- Unohdukset (esim. ajan lataaminen) A1, A2, B2

Figure 13: Customer persona Throwing oneself layered with HSL Value proposition attributes

Käyttäytymisprofili 3 | TUETTAVA



ALAPROFIILI:

- Sekakäyttäjä
- Vierailija (ulko-paikkakuntalainen)
- Turisti (ulkomaalainen)
- Eläkeläinen

HSL Value Propositions:

Functional: What: A1=Easy, A2=Reliable, A3=Inexpensive

Emotional: How: B1=Social, B2=Authentic, B3=Joyful (Fanny)

A1, A2, B1, B2

Tuettava ei ole rutinoitunut julkisilla liikkuja. Hän käyttää julkisia kulkuvälineitä vaihtoehtoisena välineenä tai esim. saapuessaan pääkaupunkiseudulle vierailulle. Hänellä ei ole automaattista toimintamallia mielessään vaan jokainen matka vaatii erillistä suunnittelua ja jos epävarmuus ja stressi tuntuvat tilanteeseen nähden liian suurilta, siirtyy hän takaisin autonkäyttäjäksi tai preferoi esim. taksia. Aلتis myös pettymyksille virhetilanteissa, mikä johtaa julkisliikenteen käytön vähenemiseen

A1, A3

A1, A2, B1, B3

A1, B1, B3

"Yritin selvittää, bussien la ja su aikatauluja Kirkkonummen Jorvakeen ja takaisin Kamppiin. Jokaista sivulla annettua bussilinjaa pitää klikata ERIKSEEN, jotta löytää tietoa. Jos ei ole käyttänyt linjoja aiemmin, ei voi millään tietää, mikä linjoista kulkee minkäkin paikan kautta. Tähän kaikkeen kuluu järjettömästi aikaa!"



DESIGN DRIVERIT

- Luo yksinkertainen polku tarvittavaan tietoon
- Kerro / kuvaa päätoimintamallit
- Tutustuta käyttökelpoisiin palveluihin

KEHITYSYÖSSÄ HUOMIOITAVAA

TÄRKEIMMÄT TOIMINNALLISUUDET:

- Matkustamisen käytännöt, miten tulee toimia
- Täydentyy projektin edetessä



ASIAKKAALLE ARVOA:

- Reitteihin ja linjoihin tutustuminen helposti etukäteen A1, A2, B1, B3
- Tiedot lipunostokeinoista ja hinnoista A1, A3
- Tieto toimintatavoista ja kulkuvälineisiin liittyvistä konventioista etukäteen A1, B1, B3
- Varmuuden/turvallisuuden tunteen rakentaminen A1, A2, B1, B2, B3
- Yksinkertaistettu tieto vaihtoehdoista A1, B2



NYKYISET PULLONKAULAT:

- Epävarmuuden tunne A1, A2, B1, B2, B3
- Lähtöpysäkit, poisjäännit, vaihdot } A2, B1, B2,
- Metroasemat ja niiden uloskäynnit } A1, B2,
- Lipunostokäytännöt A1, B2,
- Osaamaton tiedonhaku A1

Figure 14: Customer persona Supported layered with HSL Value proposition attributes

Käyttäytymisprofiili 4 | HERÄTETTÄVÄ

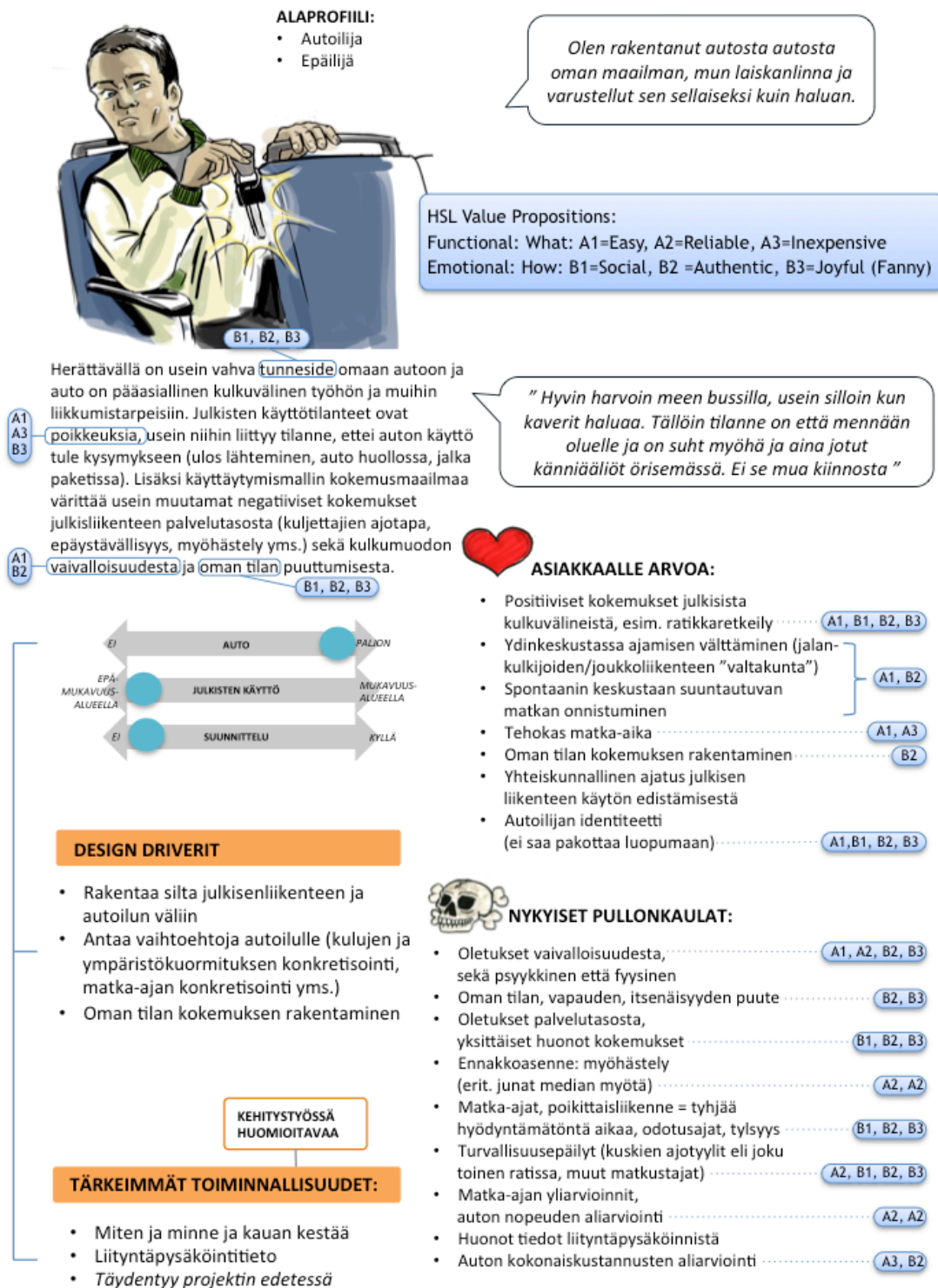


Figure 16: Customer persona Needs awakening layered with HSL Value proposition attributes