Master's thesis

Master’s Degree Programme in Service Design

2023

Linh To Thuy

Improving Conversion Rate in Face-to-Face Fundraise Using Service Design Methods

– A case of The Finnish Red Cross

TURKU AMK

TURKU UNIVERSITY OF APPLIED SCIENCES

Master’s Thesis | Abstract

Turku University of Applied Sciences

Master’s Degree Programme in Service Design

2023 | 76 pages

Linh To Thuy

Improving Conversion Rate in Face-to-Face Fundraise Using Service Design Methods

- A case of The Finnish Red Cross

The aim of the present Master’s thesis is to improve the conversion rate in the face-to-face fundraising unit at the commissioner's organization. The thesis was commissioned by the Finnish Red Cross, an international non-government organization that practices face-to-face fundraising. The focus is on identifying the missing link in the process of monthly donations. The study follows the five steps of design thinking: empathy, define, ideate, prototype and test. First, it aims to understand the psychology and reasons behind donations, and, next, to understand the reason why the donations were cancelled. The study uses service design methods such as contextual interview, mystery shopper, benchmarking, and tools like customer journey map, and stakeholder map.

The ultimate result of the study is to produce a list of ideas that contribute to maintaining the relationship between the donors and the cause of the donations that they agreed to register through the face-to-face fundraising method. In addition, literature about Maslow’s hierarchy of needs and the United Nation’s Sustainable Development Goals were used to gain more knowledge about the topic. At the end of the research, a co-creation workshop was conducted between the researcher and the commissioner’s personnel.

The project was successful in terms of meeting the commissioner's expectations, answering all research questions, and introducing a new service blueprint.

Keywords:

Non-Government Organizations, Fundraise, Face-to-face, Service Design, Design Thinking, Methods, Tools, Mega Trend, UN, Sustainable Development Goals, Donation, Charity, Sustainable.

Opinnäytetyö (AMK / YAMK) | Tiivistelmä

Turun ammattikorkeakoulu

Koulutus

Opinnäytetyön valmistumisajankohta | xx sivua

Tekijä(t)

Opinnäytetyön nimi

- mahdollinen alaotsikko

Kirjoita tiivistelmä tähän niin, että se mahtuu yhdelle sivulle. Ohjeita tiivistelmän kirjoittamiseen löytyy Messin opinnäytetyön ohjeista.

Asiasanat:

Kirjoita 3–7 opinnäytetyösi sisältöä kuvaavaa asiasanaa tähän. Käytä sopivien asiasanojen etsimiseen sivustoa http:/finto.fi/fi/. Jos sivustolta ei löydy työsi sisältöä vastaavia asiasanoja, esitä asiasanoina työsi keskeisiä termejä.

Content

Appendices

Figures

Pictures

List of abbreviations (or) symbols

Abbreviation	Explanation of abbreviation (Source)
NGOs	Non-Government Organization
F2F	Face-to-face
SPR	Suomen Punainen Risti
FRC	Finnish Red Cross
UN	United Nation
SDGs	Sustainable Development Goals

1 Introduction

Non-Government organizations have been active for many years up until 2023, starting as a small group of people aimed to help people in difficult times. As the name acclaimed, such organizations stood independently, they work based on their ideologies and beliefs. NGOs play a critical role in developing societies by improving communities and promoting citizen participation.

Many organizations work similarly, ranging from small to larger scale, and dealing with all kinds of matter (Candid, n.d.) Among those are environmental, social and human rights matters, they involve helping displaced people, victims of domestic violence, wars, and crimes or simply helping to raise awareness about particular matters or diseases. These activities can happen because of strong donation funds, which are considered the most important activity to an NGO, fundraising activities not only guarantee a continuation of an organization but also decided the scale of involvement that such an organization could cover.

In the scope of this thesis, research is using Service Design methods and tools intending to improve the conversion rate of face-to-face fundraising, the project is commissioned by The Finnish Red Cross. The final results are expected to have research questions answered and be able to produce a list of ideas about face-to-face fundraising-related activities. These ideas can boost and support sustainable donations. The thesis is meant to be functional, to minimize cost and risk like a practical project in any organization. The commissioner is willing to cover certain expenses such as travelling, prize gifts, interview arrangements, and so on.

The topic of thesis research was discussed between the commissioner and the researcher during the time she worked as the team leader of face-to-face fundraising for the Finnish Red Cross organization. Both parties believed that the combination of practical elements from a real fundraiser with the methods of service design will complement each other.

Service design methods and tools are applied throughout the research, the aim is to gain more understanding of design thinking and how service design can be used in practice, not only in the digital world but also in the real world where face-to-face fundraising method is applied.

Research methods are carried on determining the targeted groups, problem areas and research questions. After that, ideas are gathered and to be grouped into categories, these ideas will be brought up for discussion. Finally, a co-creation workshop will be held between the commissioner and the researcher to ideate solutions that can answer researched questions.

1.1 Types of fundraising.

Different types of fundraising have been actively initiated by the commissioner, among them are:

Campaign Fundraising is supposed to that last for a specific short time, this type of fundraising involves cash collection through the money box and does not have a minimum amount. A well-known campaign such as “Nälkä Päivä” from the Finnish Red Cross happens every year in September and lasts for three days. The photo below (picture 1) two fundraisers collect for Nälkä Päivä.

Picture 1. Nälkä Päivä campaign fundraisers in red vest uniform (SPR, n.d.-a). Photo: Joonas Brandt.

Fundraising through purchased items: a part of the revenue from every sold item is donated to a good cause, the items might also be presented by a celebrity. For example, the photo below shows Avu chain reflectors with Punainen Risti's logo which were sold in Tokkmanni from late 2021 to early 2022.

Picture 2. Avu chain reflectors with SPR's logo (Tokmanni, n.d.)

Face-to-face (F2F): where the fundraiser meets the donor in person and talks to them face-to-face, collecting monthly donations through contracts in both printed and digital form. They often meet in open-air public places like city centres, or sometimes at indoor places such as supermarkets and shopping malls. A smaller division of the F2F is the door-to-door method, where the fundraiser knocks on the door of a potential donor.

Regardless of the location, whether an open-air, indoor place or at the front door, using the face-to-face method, fundraisers will need to talk directly to a potential donor and explain their work. It is important that the donor understands the cause before registering their monthly contribution.

Picture 3. Face-to-face fundraisers in the commissioner's uniform (SPR, n.d.-b). Photo: Eeva Anundi.

1.2 Commissioner

According to the official website of the American Red Cross, the global Red Cross network, including the International Red Cross and Red Crescent, is the largest humanitarian network in the world with activities in almost every country in the world. All Red Cross and Red Crescent activities have one central purpose: to help those who suffer, without discrimination, whether during the conflict, in response to natural or man-made disasters, or due to conditions of chronic poverty. (American Red Cross, n.d.)

Each country's Red Cross took tasks based on their need, among those mentioned are:

- Mexican Red Cross operates hospitals and ambulances.
- The Norwegian and Italian Red Cross conduct search and rescue operations.
- The Viet Nam Red Cross provide care and support to people living with HIV/AIDS.

Accordingly, the Finnish Red Cross not only aimed to help people in times of accidents or crises abroad but also participate in other matters such as raising awareness about loneliness during the peak of Covid quarantine time, youth house facilities are the place where teenagers who experienced abusive behaviours could seek for help. Thanks to a wide network, the Finnish Red Cross could collaborate with other countries when it comes to relieving distress during the war in Ukraine, distributing necessary items during the flooding from Pakistan, and most recently the earthquake in Syria/Turkey (The Finnish Red Cross, 2023).

The research aims to support the Finnish Red Cross in sustaining the rate of monthly donations through participants that signed up through face-to-face fundraising. This research plays a significant role in developing and improving the existing services at the face-to-face fundraising department of the Finnish Red Cross.

1.3 Research questions and research timeline

Preliminary research was made to find the problematic areas, from which the research questions that the project is solving were drawn. The research started when the researcher was a fundraiser at the Finnish Red Cross. Fundraisers who worked under a face-to-face fundraising department would acquire new donors for monthly donations on the street, in supermarkets or in shopping malls. They would spend time interacting with potential donors, and then produce a decision on whether to sign up a contract of monthly donation. The decision would be a clear yes or no answer, if the potential donors said yes, then the process would take about 2 to 3 minutes to complete a donation form, this form would be in either paper or digital forms and act as a contract between the donors and the organization. However, once the potential donors gave a clear “no” answer, then the fundraisers had to oblige accordingly.

Within the organization, it was common to keep track of conversion rates in the monthly report of the face-to-face fundraiser team. The conversion rate indicates number of the total registration compared to the number of total active donations received by the organization. Meetings were held to discuss how to acquire new donors. Therefore, to improve the conversion rate, research with different methods was conducted to find problem areas. After preliminary research, it was revealed that two problems affect the conversion rate:

- The ratio of one successful monthly donation as opposed to the number of potential donors that a face-to-face fundraiser meets.
- The ratio of donations that got cancelled after being successfully signed up with a face-to-face fundraiser.

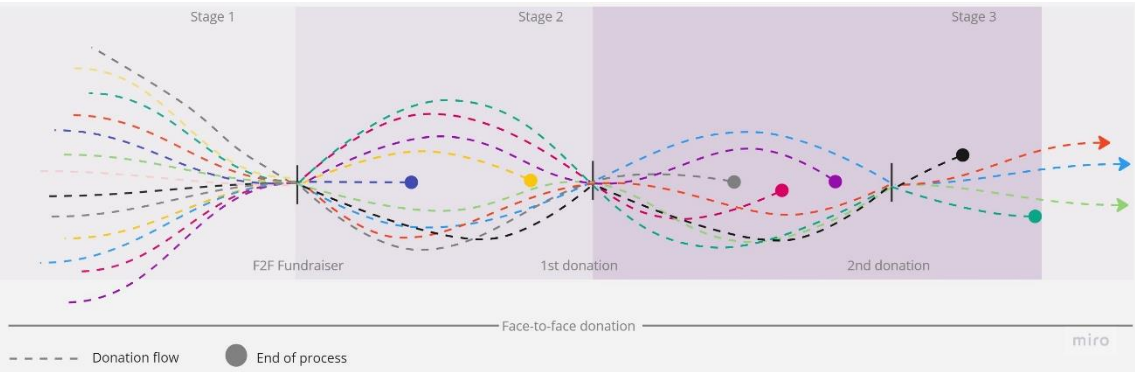


Figure 1.Face-to-face donation flow visualization.

This ratio has been discussed with the commissioner, and the decision was made to focus on the later stages of the face-to-face donation process. From figure number 1, a visualization of face-to-face donation flow was made based on data provided by the commissioner and combined with data during monthly meeting at face-to-face fundraise team. Each dotted line represents a user's journey during a face-to-face donation process.

The first stage, stage 1 refers to the period before the user meets a face-to-face fundraiser, stage 2 refers to the period of interaction after the user meets a face-to-face fundraiser and before their first donation, stage 3 refers to the period between the first and the second donation. The number of dot lines at each stage reduces significantly, the round dot at the end of every line signifies the number of users who decide to end their process, while the arrow at the end of each line means the user decides to keep the donation flow active.

Since this donation is a monthly monetary type, every user has a choice of direct billing or e-invoice donation. Direct billing means the donated amount will be deducted from their bank account automatically without notification, and e-invoice choice means the organization will send an invoice to the user's bank account, pending approval each month. Users' signatures upon registration acted as an agreement to the contract, allowing the organization to work with the banks to charge the agreed amount.

Following the online discussion with the commissioner through the Teams application on the 10th of May 2022, an agreement was made that this thesis will be focusing on stages 2 and 3 of figure 1, representing the period after a user meet a face-to-face fundraiser. Hence, the research questions are to focus on maintaining the relationship between the commissioner and the donors as below:

1. How to keep the donors interested after signing up with monthly donation?
2. What steps are missing from the donation process?

These research questions narrow down the focus of the project, set a boundary of stakeholders and most importantly, point out the real problem that the commissioner is experiencing. The project is made following the service design course where the researcher is pursuing her master’s degree. Among the research and methods, three seminars need to be presented to the opponents and teachers. The project is expected to be finalized by June 2023 after the third seminar (shown in figure 2).

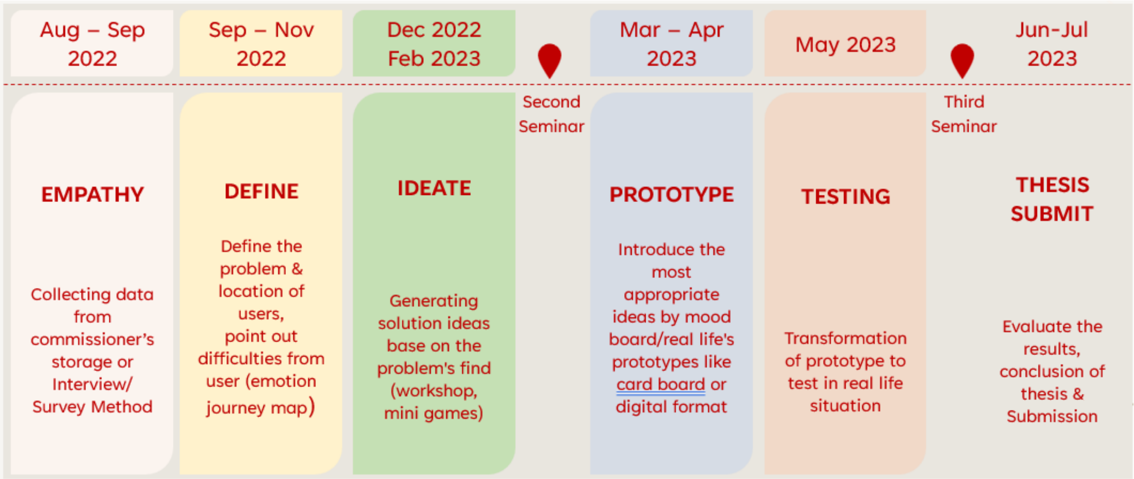


Figure 2. Research expected timeline.

The researcher started by determining the timeline of the project, each stage is labelled after the five essential steps of design thinking: empathy, define, ideate, prototype, and test. The researcher believed that having a goal at each stage will be a good way to divide research work and be transparent to the commissioner.

To start the empathy process, a mystery shopper method will be conducted to seek customers' insight, then collect customers' feedback, by using the interview man on the street method and contextual interview method, and then define the problem area. Afterwards, based on the information collected, an analysis will be implemented and discussed with the commissioner to choose one idea for ideating. A workshop will be organized with the commissioner's personnel to brainstorm ideas together. In order to complete the design process, prototype and test stages will need to be done, however, an agreement with the commissioner was made to do prototyping and testing internally within the organization.

1.4 Frame of reference

References of theoretical frameworks are following with the topic discussed, extracted from the library access of TUAS's online library FINNA where all databases are stored, along with peer-reviewed articles, books and articles in professional journals.

Figure 3 visualizes the frame of references that will be used in this research, it includes Maslow's hierarchy of needs, eight mechanisms of charitable giving, PESTLE factors and the UN's sustainable development goals that are sharing common aspects by overlapping each other. On the other side, it represents service design and design thinking framework including method, tools and co-creation overlapping with PESTLE and the sustainable development goal. Co-creation is also considered to be affected by PESTLE factors.

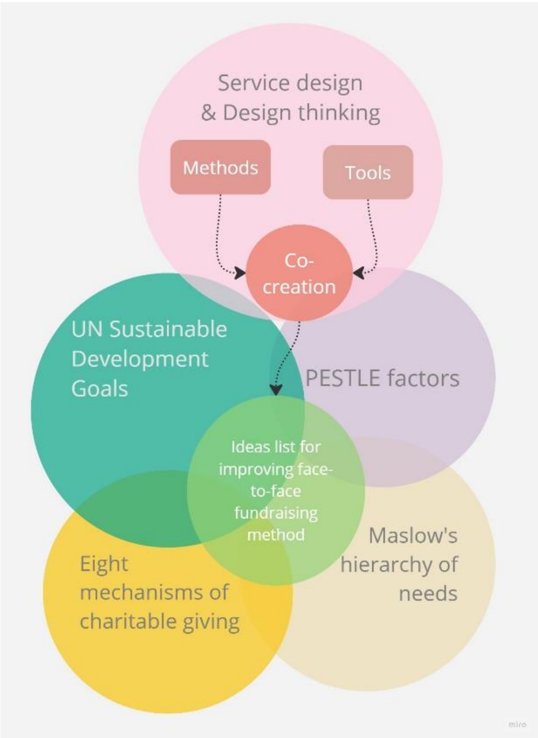


Figure 3. Frame of reference.

2 Theoretical research background

Donations are an essential way of financing non-profit organizations (Maftei, 2020, p. 15), however, most people will not donate on their own without being approached and asked to do so (tawkr, tawkr, 2021b), therefore, the motivations of donors need to be understood in order to develop effective fundraising strategies to not only get people to donate, but also keep their donation relationships active (Maftei, 2020, p. 16). Maftei also suggests that “private and governmental entities, need to find the most effective ways to motivate one's moral behaviour”, regardless of donation type (Maftei, 2020, p. 19).

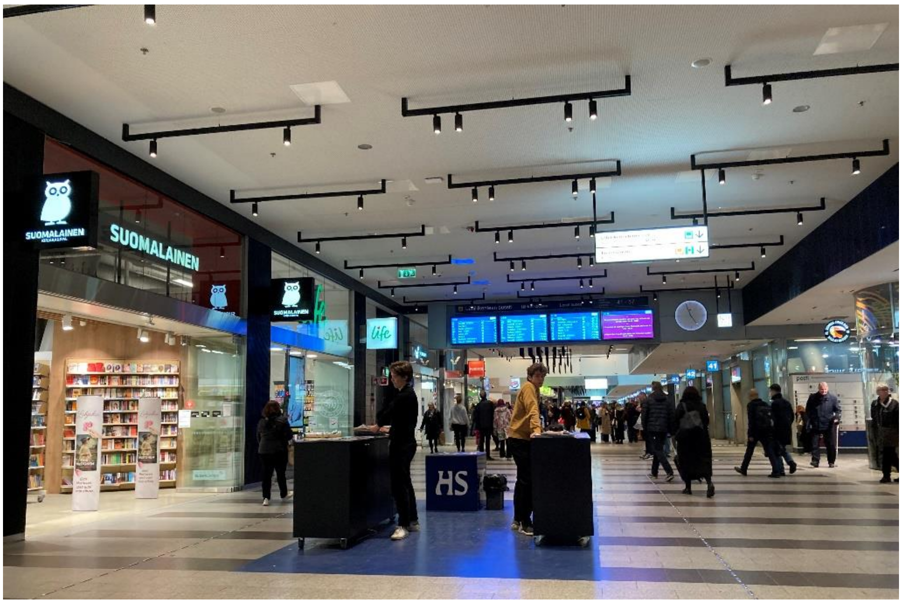
Face-to-face fundraising is a way that charities and organizations may reach potential donors who would otherwise be unreachable (tawkr, tawkr, 2021b) due to “online user data which is sometimes blocked by the GDPR consumer data protection, making it more difficult to reach customers” (tawkr, tawkr, 2021b).

It is also noteworthy, that face-to-face fundraising in the form of direct dialogue, even though it receives the highest levels of complaints (Sargeant, Hudson, & Wilson, 2012), still retains a significant level of cost-effectiveness (Sargeant, Jay & Lee, 2008).

Media	Cost per donor (£)		Average response rate (%)		Return per £1 of investment	
	Mean	Median	Mean	Median	Mean	Median
Cold direct mail	131.73	146.00	0.16	0.15	0.19	0.17
Unaddressed mail	119.87	100.45	n/a	n/a	0.87	0.76
Inserts	116.32	195.35	n/a	n/a	0.70	0.28
Direct response television	156.12	146.03	n/a	n/a	0.66	0.27
Direct dialogue	117.53	96.98	n/a	n/a	0.75	0.71

Figure 4. Performance of recruitment media (regular giving — direct costs only) (Sargeant et al., 2008).

In figure 4, Sargeant et al. (2008, p. 346) shares the details of return per 1 pound of investment, direct dialogue reached second, only after unaddressed mail method. He also stated that “regular givers exhibit a higher degree of loyalty than cash donors” (Sargeant et al., p. 346) and regular donations are more effective. He advised that “organizations should be focusing solely on this form of giving” (Sargeant et al., 2008, p. 350).



Picture 4. Helsinki Sanomat face-to-face stand at shopping mall.

Picture 4 captured the Helsinki Sanomat stand at the Kamppi shopping mall with two employees attracting customers. Managing director of Omni Raise, Luke Heffernan, argues that “a world of fundraising without face-to-face methods is like social media without Facebook” (Heffernan, 2021). Maintaining a steady flow of resources is crucial for any organization body, and “face-to-face contact method would restore human contact within marketing and creates stronger relationships with potential customers” (tawkr, tawkr, 2021a).

Eight mechanisms behind charitable giving

Bekkers and Wiepking (2011) point out that there are eight mechanisms that drive charitable giving, which are as follows: (1) awareness of needs, (2) solicitation, (3) cost and benefits, (4) altruism, (5) reputation, (6) psychological benefits, (7) values, (8) efficacy.

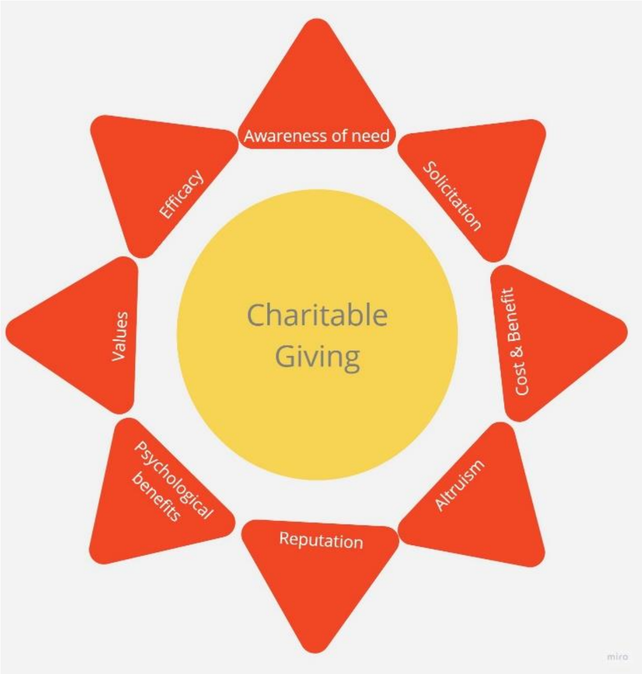


Figure 5. Eight Mechanisms of charitable giving, according to Bekkers et al., 2011.

Needs may be tangible and intangible, therefore, people need to be aware of a need for support, whether it is objects such as food, shelter, security, or the needs of a company. The awareness of need is a result of the action of beneficiaries and charitable organizations, the more an organization informs the public about the needs of victims, the more awareness of needs increase (Bekkers et al., 2011, pp. 9-10).

The solicitation mechanism refers to the mere act of being solicited to donate, in which, different levels of effectiveness can be observed in different methods employed towards potential donors (Bekkers et al., 2011, p. 12). Bekkers et al. (2011, p. 13) also clarifies that people are more likely to donate when presented with more opportunities to do so.

Cost and benefit mechanisms that studied say that a person who perceive fewer obstacles to donating is likely to donate. People would also be likely to donate when the weather conditions during the interaction are better (Bekkers et al., 2011, p. 15). While “giving token rewards to the donors, such as giving a water bottle or a cookie, may or may not increase the probability of donations”

(Bekkers et al., 2011, p. 17). Altruism is the motive a person cares about and the impact they make on the beneficiaries (Bekkers et al., 2011, p. 18).

Reputation, refers to a social reputation that the donor expects to earn for the act of donating, and this is especially true when the donation happens in a public, observable place (Bekkers et al., 2011, p. 19). Maftei (2020, p. 16) adds the aspect of an NGO's reputation builds the donor's confidence and furthermore, the fundraiser's reputation is also an important part of the process.

Psychological benefits refer to the donors perceiving themselves in a more positive way through the act of donating by feeling more socially responsible, empathic or kind (Bekkers et al., 2011, p. 21) and generous compared to a non-donor (p. 25). “People of higher education levels are likely to donate more” (Maftei, 2020) “and those with higher incomes would donate more or be the most philanthropic” (Toca Torres & Rodriguez, 2013).

The key motivation for donating comes from the idea of supporting a cause that changes the world in some way. People with different beliefs support different causes such as fighting poverty, supporting human rights, protecting the animals or the ozone layer. Correspondingly, the probability of donation increases when donors’ values align with those of the organization (Bekkers et al., 2011, p. 27). Efficacy refers to when people realize their contribution makes less impact, they are not likely to donate, however, there are no experimental studies about this matter (Bekkers et al., 2011, pp. 26-27).

2.1 Maslow’s hierarchy of needs

In order to better understand the behaviour behind donations in this research, Maslow’s hierarchy of needs examined. According to Maslow, a human’s psychology is divided into five stages that graduate into the hierarchy of a pyramid (Mcleod, 2023). Human needs are important for survival, such as basic ones like air, food, water, and shelter, without these needs being met, human beings cannot survive (NASA, 2023). The bottom four levels of the needs were called deficiency needs (D-needs), and the top level of the needs was called being needs (B-needs) (Mcleod, 2023).

Figure 6. Maslow's hierarchy of needs (Mcleod, 2023).

The deficiency needs that determined as survival needs such as air, water, food, shelter, sleep, reproduction and so on, were sought in human psychology. In her article, Mcleod also points out that a human's needs level could only grow and merge with the next stage by being fulfilled. For example, safety needs would have to be reached after physiological needs fulfilled (Mcleod, 2023).

However, according to Maslow, the lower needs might not need to be 100 per cent fulfilled to ascend to the next level, but McLeod argues that a level should be reasonably stable to move on to the next (Mcleod, 2023).

According to the study from Revista Brazil journal, volunteers spending their time gathering donations and gaining recognition from society which is linked to the factors of social recognition and self-realization from Maslow's hierarchy of needs (Mainardes, Laurett, Lasso, Novaes, & Spinasse, 2017, p. 156).

From figure 6, there are self-actualization needs at the top of the pyramid, with esteem needs right below, and everyone is capable of reaching the highest level, though Maslow did not believe that many could reach this level. On the other hand, esteem is a form of desire to be accepted by others. “People often engage in a profession or hobby to gain recognition and gain a sense of contribution or value” (Mcleod, 2023).

Volunteers donate their time as an act of giving, which could be equally understood as a donor donating their money, they are considered charitable behaviours to help strangers, as pointed out by Torres and Rodriguez (2013, p. 138).

2.2 PESTLE factors analysis

According to a journal from Edge Academic Review, “a nonprofit organization should analyze their environment by using PESTLE” (Ada, Altin, & Pirnar, 2022, p. 293). PESTLE is an acronym that represents external factors that impact an organization’s specific topic. The factors are (figure 7): political, economic, social, technological, legal, and environmental (Bocken, 2017).

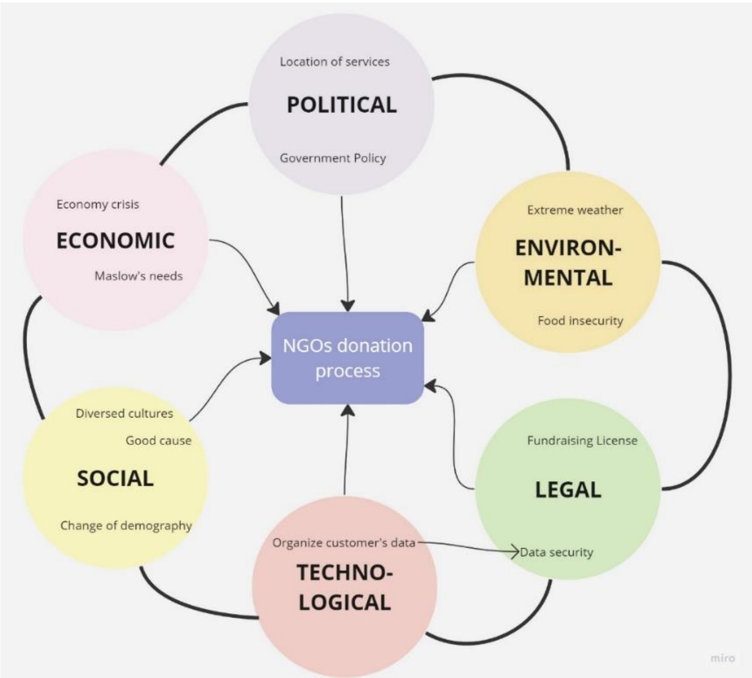


Figure 7. PESTLE analysis, according to Bocken, 2017.

While non-government organizations are independent entities, they are still influenced by the government´s power and the political factors which shape their decision making regarding everything. Government policies and funding can have a huge impact on the operations of non-government organizations (Frue, 2019). “Government can impose social and health measures to prevent the spread of diseases” (Maftei, 2020, p. 16). Charities may need to consider where a government does not want services or goods to be provided (The Charity Commission, 2011).

Economic factors link closely with Maslow's hierarchy of needs, when people feel insecure about their financial situation, they would be unlikely to donate (Frue, 2019) “and economic uncertainty put donations under threat” (Cranston-Turner & Guild, 2018).

In social factors, the society will keep seeing change because the ageing population increases the demand for services. As the demand for services grows, organizations will have an important role to play in healthcare (Cranston-Turner et al., 2018). On the other hand, charity organizations bring much needed aid to people who require it. (Frue, 2019). With global migration, the population has become more and more diverse (Solovjew-Wartiovaara, 2020), therefore it will affect the demography of the audience (Cranston-Turner et al., 2018, p. 24). Sitra, Finland's innovation fund that works directly under the supervision of the Finnish parliament, started receiving great demand for English-language materials for Megatrends 2023 in Finland as well (Solovjew-Wartiovaara, 2023).

Technological factors have become a megatrend of 2020 according to Dufva (2020b) it added an extra hand in organizing the donation process, customers' data, and staying in touch with the customers (Frue, 2019). While legal factors include details from licensing to fundraising in public or in private property, to how to handle customers' information (Frue, 2019). A report on PESTLE analysis in the USA, funded by The Monterey Peninsula Foundation, suggests that technological legislation should be considered, particularly user data security (Scalberg, Bertelson, Gabriel & Mavroleon, 2014).

Finally, environmental factors are not only focusing to help the planet as Frue pointed out but also on the people and wildlife (Frue, 2019). Extreme weather has heavy impacts on global agriculture and food production, which leads to food insecurity and malnutrition, furthermore, it compromises clean water hence increasing the rate of diseases due to polluted water (Bao, 2022).

2.3 United nations sustainable development goals 2030

The United Nations has issued the 2030 Agenda of sustainable development goals (SDGs) (UN, 2023c) for peace and prosperity for people and the planet, of which 17 sustainable development goals placed at its heart, act as an urgent call for action by all the countries. The divisions including water, energy, climate, oceans, urbanization, transport, science and technology (UN, 2023b).

Figure 8. The 5Ps - UN 2030 agenda of Sustainable Development Goals (UN, 2017).

These goals are classified as people, planet, prosperity, peace, and partnership (UN, 2023a). "The "People" goals envisaged a world free of hunger, in all forms and dimensions, to ensure human beings can fulfil their potential in dignity and equality in healthy environments". The "Planet" goals determine ways "to protect the planet from degradation, including sustainable consumption and production, as well as sustainably managing natural resources” (UN, n.d.)

The “Prosperity” dimension is “aimed to fulfil people's lives with economic, social, and technological progress in harmony with nature”, while “Peace” “fostered just and inclusive societies which are free from fear and violence”. The UN (n.d.) states that “there can be no sustainable development without peace or achieving peace without sustainable development” (UN, n.d.).

Finally, the “Partnership” dimension enhances “the spirit of global solidarity, focused on the needs of the poorest and most vulnerable, to improve a better world” (UN, n.d.). However, Brown and Rasmussen argues that human beings clearly need to do better (Brown & Rasmussen, 2019), “the global prevalence of extreme poverty rate is at the lowest ever recorded in human history”, however, more than half of the extremely poor are children. “At least half of the global population does not have access to essential healthcare services” (Brown et al., 2019).

Climate change leads to increasing disasters such as droughts and floods (UN, 2023c) and is a “roadblock to achieving sustainable goals, without concerted action, it could drive 100 million more people into poverty by 2030” (UN, sdgs.punjab.gov.pk, 2023). It is clear that conflict poses a significant threat to human rights and development, based on a report from UNICEF (2019), it is estimated that “about 34 million children are living through conflict and disaster without access to basic protections” (Green & Cousens, 2019).

According to the latest report from the UN in 2019, in order to address the humanitarian challenges including refugee groups, stakeholders (local host communities and international NGOs) would have to collaborate more closely (UN, 2019). On a similar aspect, the Finnish Red Cross has been following the development corporation project that promotes the UN's sustainable development goals (Finnish Red Cross, n.d.).

Megatrends, as the result of Sitra´s research, can be used as a tool or as a basis of discussions by bringing fresh insights into the current society climate.

(Solovjew-Wartiovaara, 2023). According to Sitra, many of the authors have pointed out that the economy is entirely dependent on nature. Nature provides humans with a huge range of vital resources. In economics, these resources are known as natural capital. However, “nature and biodiversity are declining at an alarming rate” (Koistinen, 2023).

The suggestion to promote awareness of negative emissions was proposed by Sitra (Tynkkynen & Landström, 2023) they also set challenges for non-government organizations to find new ways to encourage people to be more environment friendly (Autere, 2018) the members of the jury of the challenge event included of Secretary General of the Finnish Red Cross (Autere, 2019).

2.4 Service design and design thinking

Service design has been a refreshing way to operate within a company, especially when there are customers and purchasing involved. “It is a new way of thinking as opposed to a new stand-alone academic discipline” (Stickdorn & Schneider, 2013).

According to definitions from the book Service Design Thinking, a list of definitions about service design were stated, among them is the Copenhagen Institute of Interaction Design stated that “Service Design is an emerging field focused on the creation of well thought through experiences using a combination of intangible and tangible mediums. It provides numerous benefits to the end user experience when applied to sectors such as retail, banking, transportations and healthcare”. While Stefan Moritz pointed out that “Service Design helps to innovate (create new) or improve (existing) services to make them more useful, usable, desirable for clients and efficient as well as effective for organizations. It is a new holistic, multi-disciplinary, integrative field”. On the extent, *31 volts service design* as state in Stickdorn’s book *This is service design thinking* (2013) that service design is “When you have two coffee shops right next to each other, and each sells the exact same coffee at the exact same price, service design is what makes you walk into one and not the other." (Stickdorn et al., 2013, p. 150).

Implementation of service design would be a holistic way for a business to gain a comprehensive, empathic understanding of customer needs" according to *Frontier Service Design*. And finally, it is application of established design process and skills to the development of services. It is a creative and practical ways to improve existing services and innovate new ones" from *Livework* (Stickdorn & Schneider, 2013).

Design thinking approach is essentially implemented into this research. This approach seeks practical solutions for a problem by placing customers and their views in the center and applying design methods and tools to view things from their perspective in order to gain empathy and understanding to form the design (Curedale, 2013, p. 28).

A good design thinking process needs to be supported by collaborative people in the team, a diverse design team is found to be more successful than a team without diversity. The team should have different genders, different ages, cultures and backgrounds to be more successful, especially team members with cross-cultural life experience would enable people to be more creative. The diversity expects to occur some conflict and should be solved productively (Curedale, 2013, p. 32).

On a global level, "service design approaches are being used more often, for example in security, and development within organizations, which are working at the highest level of development and security policy" (Polaine, Lovlie & Reason, 2013).

"Design thinking provides not only a different way of thinking about complex problems of society, ecology, and economy but also provides tools and methods to solve them through implementation" (Polaine et al., 2013). However, "service design may bear the problem that the finished product often reflects the perspective of the designer more than the perspective of the group of people who may use the design". On the other hand, the solution must be created by involving specialists in the field in question, whose knowledge and expertise are beyond that of the service designer. “Designer training has evolved from the designer’s need to the need of the people who may use the design” (Curedale, 2013).

Service design is also “employed in social entrepreneurship projects, that bring results in social change as well as business success, both are crucial for sustainable and long-term change” (Polaine et al., 2013). There is a growing recognition in developed countries that public services and the welfare state were established in different times for different needs, major changes such as the ageing population and prevention of chronic diseases mean that these services have to be dramatically rethought (Polaine, et al., 2013).

Globally, an ageing population will lead to a change in population structure in the future, young people will become the minority, and people’s ability to concentrate has reduced due to the readiness of information and lack of attention competition (Dufva, 2020a).

3 Research process, methods and tools

In this research, all processes took place ranging from August 2022 until May 2023, with different methods and tools, the researcher started with the "interview man on the street" method first to collect data, then proceeded with mystery shopper and netnography methods during September and December respectively to gain empathy from customer's perspective, then by December, a contextual interview session was conducted, and base on the data collection from the contextual interview, benchmarking was conducted to confirm the authenticity of some feedbacks.

With all the data collected from all methods, the researcher built three personas with customer journey maps to find pain points from the customer. Afterwards, a presentation was made to the commissioner, many suggestions were made based on the data collection, the commissioner decided to focus on one pain point to brainstorm for improvements. Finally, a workshop in May was conducted with the commissioner's personnel.

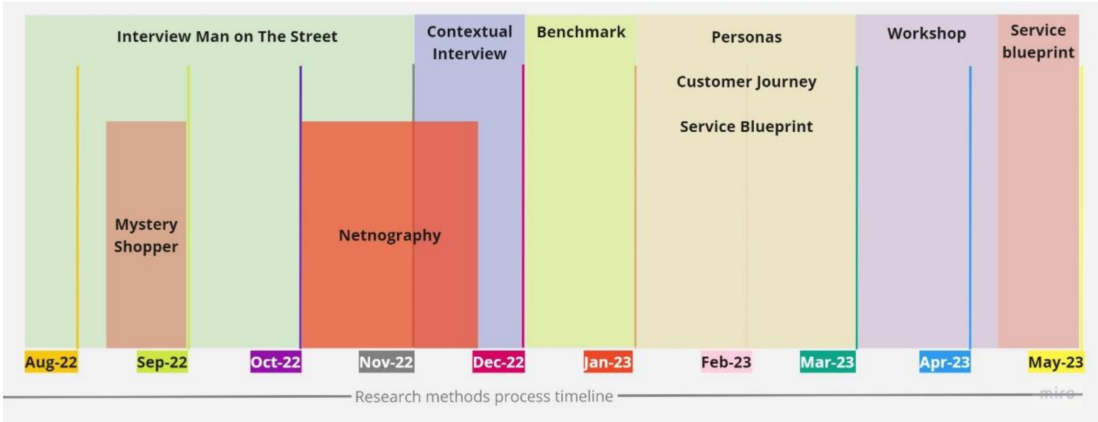


Figure 9. Methods process timeline.

Figure 9 depicts a visualization of methods in chronological order, some methods took more time to conduct, but the results were not necessarily better. Furthermore, results analysis tools were taken into consideration, as they are among the recommended tools of service design.

3.1 Research methods

A good way to gather customers' insights effectively was to conduct research methods that support the service design process, some of the methods that were used in this thesis were essential methods following Robert Curedale in his book “Service Design 250 essential methods”. The purposes were to identify and develop design solutions for unrecognized needs (meet human needs sometimes even before people know what they have needs) (Curedale, 2013, p. 19).

The questions that need to be established before conducting research include activities involving the users, some of the questions that are applicable to the scope of this thesis such as:

Who are the users?

What are the user's tasks and goals?

What are the user's experiences levels?

What functions do the users need from the design?

What information will be needed by end-users?

How do users think the design should work?

(Curedale, 2013)

A visualization of suggestions to these questions was available as a result part of the contextual interview, which combine with the insights gathered from the customers' interviews. The purpose of the combination was to have an overview picture and easy to compare the data between different types of users, hence helping the researcher work out personas characters. It is important to note that the overview picture did not contain the customer journey, which would be designed after personas were made.

3.1.1 Interview method

An interview is a conversation where questions are asked to obtain information, it uncovered knowledge about people's context that they may not be consciously aware of (Curedale, 2013, p. 174). This method played a major role in the research process since the topic of the interview was face-to-face fundraising activities, the users had met the fundraiser at some point in the past, therefore, the interviews were conducted only by a one-on-one method.

Interview man on the street

The method was used during the time that the researcher was still a team leader at the face-to-face fundraising unit, between the period of August to November of 2022. Targeting people who encountered a real face-to-face fundraiser themselves, opinions were taken into consideration regardless the person was a donor or not. This method was referred to by Curedale as impromptu interviews and usually recorded on video (Curedale, 2013, p. 184), however, due to the circumstance and the nature of face-to-face fundraising job, no record was made, instead, collections of notes were written down.

The method was conducted from August to November of 2022, venue of conduct was the face-to-face fundraising point in the Turku area. And the number of persons interviewed was 22 people. The reason why the researcher chose to interview man on the street was to find genuine reactions from the public. Whether they were verbal or non-verbal, it still counted because the targeted person perceived the researcher as an ambassador of the commissioner.

During conducting, the researcher carried on her workday as usual, with face-to-face fundraising uniform vest and related material, a list of questions was prepared and they differentiated for different types of persons, the questions varied based on the length of the encounter too. A list of questions available at appendix 2.

The number of interviewed people only counted for people who agreed to engage in answering questions. Most people on the street would say no directly to a face-to-face fundraiser, however, people who stopped and spent some time talking to a presenter of an organization had different reasons for doing so. It could be the person who used to be a donor, a volunteer, or a blood donor and who wanted to share experiences with the presenter. According to Bekkers (2011), when people are approached in a public place, they will be aware of their image, saying no to a charity collector might not make them look good in the eyes of the public.

Result:

Among the main reactions, feedback such as lack of commitment to monthly donations, or preferring to do a one-time donation, lack of trust in the organization, and the doubts of efficiency about face-to-face fundraising method that was proven contrary through literature research in Chapter 2. With this method, the researcher had a chance to share her thoughts as well and not only active listening like in the contextual interview.

However, the data collection from this method did not benefit the research, some answers were there just to have a different way to say no to conversation engagement, and some of the answers were not considered positive. In fact, most of the answers were seen as negative and therefore, not giving constructive attribution to the research.

Contextual interview

The target for contextual interviews were users who had a connection with the Finnish Red Cross at least once, and the people who signed up for donations, whether they maintain their monthly donations or not. To reach the users, it was necessary to make contact to arrange an interview, due to general data protection regulations, the researcher was not allowed to receive the donors' data via email or access digitally.

The first attempt was at the end of September 2022, the commissioner suggested that the researcher would prepare an email explaining the purpose of this research in her own words, and then a person from the organization would send the content from the organization's official email to reach the donors. However, there was no response from all the users. By the end of November, the commissioner suggested that the researcher should come to the headquarter directly to access the data and proceed with the interview.

The contextual interview method was conducted on two days: the 19th and the 27th of December, 2022, venue of conduct was the Finnish Red Cross headquarter in Helsinki. The total number of persons interviewed was 14 people. During the conduct, tools such as the mobile phone of the Red Cross, and lists of customers' information including their demography, phone number and donation starting date and cancellation date.

The list that the commissioner shared of users in several categories:

1. Users that signed up and cancel before the first donation arrive (no donation made)
2. Users that signed up and cancel after one or two donations interval.
3. Users that signed up, did not cancel and did not have donation made.
4. Users that signed up and maintained monthly donation.

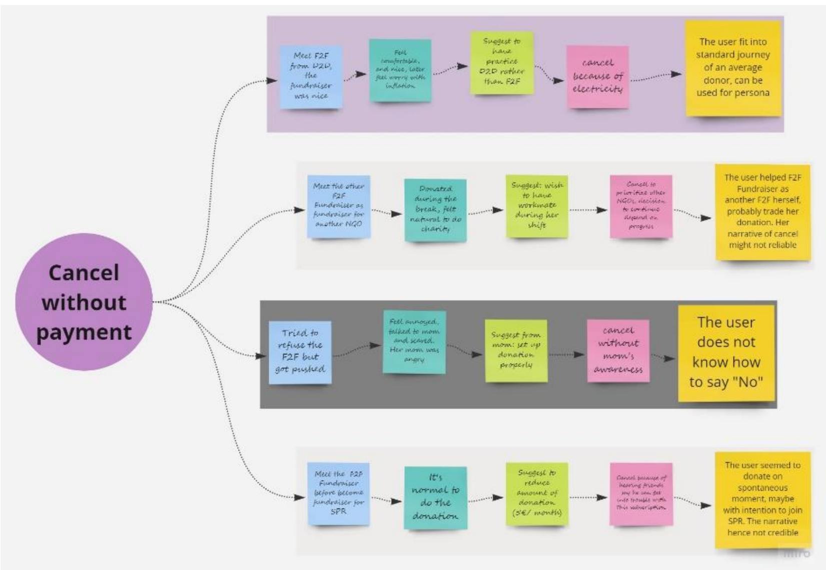


Figure 10. Contextual interview method – result visualization (1).

Among these categories, the first user group were the hardest to reach, there were about 60 people contacted, and only 4 persons produced results, some users agreed about the interview but did not proceed further, and some users asked to be called back and to be text back but not responded, the similar happened with users who agreed to a Teams or Zoom call later but did not respond.

Figure 10 presents gathered the results of each user, with every question marked in a different colour. Blue, teal, green and pink represent respectively the following questions (1) can you describe how did you meet the face-to-face fundraiser and the conversation that leads to the donation? (2) How did you feel at that time? (3) How did you feel afterwards? (4) Could you share the reason you cancel the donation? (5) which action do you think can be improved?

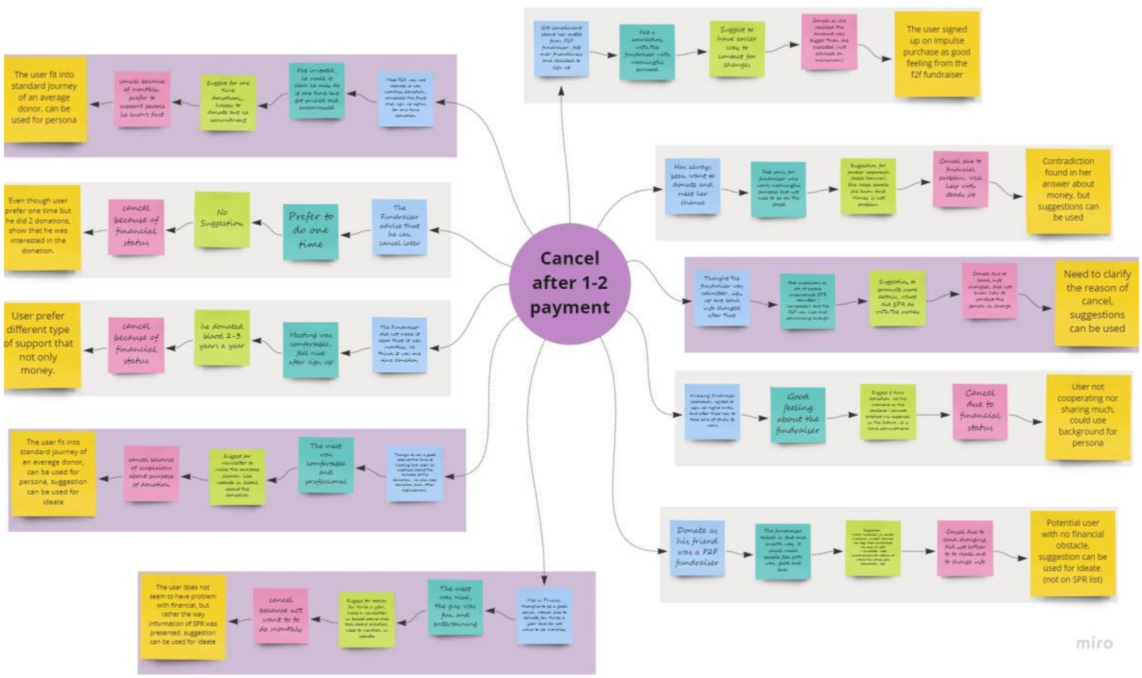


Figure 11. Contextual interview method – result visualization (2).

The most responsive user group was the second group with cancellation after one or two donations in figure 11, about 40 people were contacted, and 10 persons produced the result. Insights gathered in this user group opened many ideas for the next process. It is also noted that, during the second user group contact, the researcher changed her approach, for any person that answered the phone call, the interview was conducted right on the phone, therefore shortening the waiting time for video or audio calls later.

These insights also helped to build personas with characteristics, emotions, and customer journeys. Combine with interview-guided storytelling, and including the questions that the users were asked, the method helped understand customers' backgrounds, characters, and journeys. In figure 10 and 11, feedbacks marked with purple backgrounds were used to build personas' aspects. However, due to time constraints, the last two user groups were not contacted which were users who did not cancel, did not have donations made and users with active monthly donations.

Results

The result of the contextual interview brought the most important aspects of the research. Users' feedbacks were taken seriously and they helped to guide the research to move forward. At user group 1, who cancelled before the first donation arrived, user number 1 explained the reason for cancelling was because of a rise in electricity price, user number 3 was being pushed by the face-to-face fundraiser into registering, and she ended up cancelling under pressure from her mother.

In user group 2, who cancelled after the first or second donation, the response rates were better, user number 5 shared that he only want to donate one time, had no commitment, and preferred to support people who he personally knows, even though he donated more than one time. User number 8 cancelled because he did not find the purpose of his donation toward the project, while he still keep monthly donations from other NGOs. On the other hand, user number 11 suggested that face-to-face fundraising should be promoted and SPR should share in detail about the use of donations. These insights were later shared to generate ideas during the workshop.

The answers from the contextual interview method matched with the results from mystery shopper method and benchmarking methods as well, and they were repeated from person to person during the interview. Therefore, the answers were considered genuine. The summary of questions with the result is available in the appendix 3.

3.1.2 Mystery shopper

The purpose of the mystery shopper method was to find empathy with users, by going through the process of the users as themselves, the process could be a purchase of the product, finding a service point or how to file a complaint, and then producing feedback based on the findings (Curedale, 2013, p. 197).

The mystery shopper method was conducted on the 29th of September, 2022 in the Turku centre area. The researcher prepared a casual outfit as a normal person going on daily life and an easy-going facial expression. The researcher roamed around in a casual outfit in the city centre of Turku and looked for a face-to-face fundraiser. As a face-to-face fundraiser herself, it was not hard to find a popular fundraising spot, however, the encounter happened unexpectedly with a WWF face-to-face fundraiser, who stopped the researcher. This indicated that the fundraiser is most of the time in the active side of the encounter by selecting the target person before they were aware. For background information, the researcher was personally quite interested in helping animals for a long time, therefore the cause of this organization fit into the researcher's interest.

The conversation went well, and the fundraiser was quite professional at his job, an observation about how his interaction was made during the conversation as well. After the method was conducted, a diary note was written and analyzed the journey and the related emotion during the encounter was also considered.

Result

This method gave the most hands-on and realistic result that the researcher did not expect to have. The findings turned out to be more surprising, in the shoes of the cutomers, it was much more confusing and overwhelming with all the information. Furthermore, the presence of the face-to-face fundraiser invisibly put pressure on the customers to make decisions right away. This pressure could lead to various actions from the user side, they could register because of not want to feel bad, or they have not thought the entire process through.

Hence, the result was the decision to register with monthly donations could be an impulsive act. The conversation went on at a quite personal level, even though the topic of the conversation was not personal. Through the analysis of the journey diary, it was defined that the thinking process from a customer was a chain of actions from the face-to-face fundraiser that brings a final result. A single wrong act could mean the loss of interest of the user right on the spot - for example, during the conversation, the researcher wanted to read further about what the WWF was doing to protect tigers and where their focus is, but the fundraiser flipped the material and went on with his speech. This action has led to disappointment from the customer's perspective, contributing to the reason for not donating.

Mystery shopper was a good method to explore the side from the customers' point of view, it helped to build answers to questions about why a certain customer's behaviour was acted that way. The result was forming a typical customer characteristic; therefore, it was a successful contribution to the research.

3.1.3 Netnography

From the data collected from the interview man on the street method, several negative feedbacks from the public were gathered, the researcher then used the netnography method to experience a customer's point of view via social media. The main purpose was to confirm the negative feedback if they were popular on social media. The researcher believed that the internet social media would give unbiased opinions on various topics, including opinions about non-government organizations. On the other hand, digitalization is one of the biggest aspects worldwide (Dufva, 2020), almost every aspect of daily life takes place on digital platforms.

Multiple authors argue, citing Kozinets, that netnography is the best method to examine the customer experience online, because the customers are likely to write a review after using a product or service (Rageh, Melewar & Woodside, 2013).

The netnography method was conducted during October and November of 2022. The research started by entering keywords to frequently used social media applications from her own mobile phone, the keywords were: face-to-face fundraise, punainenristi, finnish red cross, charity, NGO.

The social media applications were chosen as the top three popular social media such as Facebook, Instagram, Youtube and Tiktok, the qualification of these apps was: communication language with English, photo and short videos post, avoiding video essay, have “explore” section where audience from anywhere could connect to each other, a topic about face-to-face fundraising. The purpose of this method was to find out public opinions about face-to-face fundraising and if these opinions were in favour of the result of the interview man on the street method.

Result

The results were not promising, throughout the research, there were only two videos found on Youtube about face-to-face fundraising, both of those videos were from non-government organizations who were promoting their recruitment for face-to-face fundraising, no result from Facebook and Instagram, and only one video on Tiktok from the UN refugee agency (UNHCN) organization that explained how their action could help people in need, which was later shown during the ideation workshop. Other findings were either in the Finnish language and/or with videos that did not promote face-to-face funding activities.

The videos might be helpful for other projects but unfortunately, could not contribute to this research in extracting user's thoughts on face-to-face fundraising. After analyzing the findings, the researcher realizes that this was not a good method to use on this topic, the main barrier was language, as there might be some insights gained if she could understand what other videos were talking about.

The learning point from this method was: first of all, the language of research had a huge impact on the result, second of all, there might be videos from users that chose to be in private mode, therefore not visible to public research (Rageh et al., 2013), thirdly, the implementation of the research might be wrong and therefore, missing some steps in the middle (for example, a teammate who can translate the videos would be a good way to improve).

Even though with this method, there was no good result, it was important to recognize the link between the result and the research. The reflection would help the researcher in the future in the next implementation. For this scope of the thesis, this method was determined as invalid, therefore, no further research was conducted.

3.1.4 Benchmarking

The benchmarking method was added to clarify the feedbacks from the interviews method (contextual interview and interview man on the street). According to Curedale, benchmarking is a method for organizations to compare their products, services, or customer experiences in order to identify the best practices (Curedale, 2013, p. 49). This face-to-face fundraising method was not only used by the Finnish Red Cross but also by other international organizations such as Unicef, Amnesty, Greenpeace, Doctors Without Borders, WWF. To fully understand how donors see these organizations from their point of view, benchmark research was made focusing on the face-to-face fundraising aspects between the commissioner and the competitors:

i. The visibility of face-to-face fundraising method offline

ii. The visibility of fundraising-related matters online (3 values)
iii. The visibility of customer services online
iv. Amount and payment methods

In order to select the competitors, the researcher chose organizations that share similar characteristics to the commissioner: international non-government organizations, activities in various countries, and active in face-to-face fundraising. Six values were determined on a scale of 1 to 5, 1 being least available and 5 being most available, each value carried its own mission to meet the final result.

Benchmarking was conducted during January of 2023, using eye observation for the first value portion and the rest of the values were conducted using the researcher’s own laptop. The first and fourth value portion were aimed to answer the negative feedbacks received from interview man on the street method that too many face-to-face fundraisers and that aspects annoyed the people in public. Furthermore, many feedbacks showed a lack of trust in the face-to-face fundraiser as genuinely from the organization themselves

The second and third value portion were aimed to answer feedbacks from the contextual interview method, that the donor cancelled their registration by not seeing a detailed report of the donation and did not know where to change the amount of donation.

The fifth value was simply to compare the amount of donation following feedbacks from both interviews method that they expect to have a lower monthly amount to donate. The sixth value was to check if the organization offer the most convenient method of donation, which is to reduce obstacles to the will of giving (Bekkers et al., 2011, p. 15).

Result

After the research, all value portions were covered, allowing the researcher to meet answers from feedbacks mentioned above. The first value examined the physical density of the face-to-face fundraising activities on the street of Turku city centre, the results showed that the commissioner's fundraisers were at medium density in the city centre.

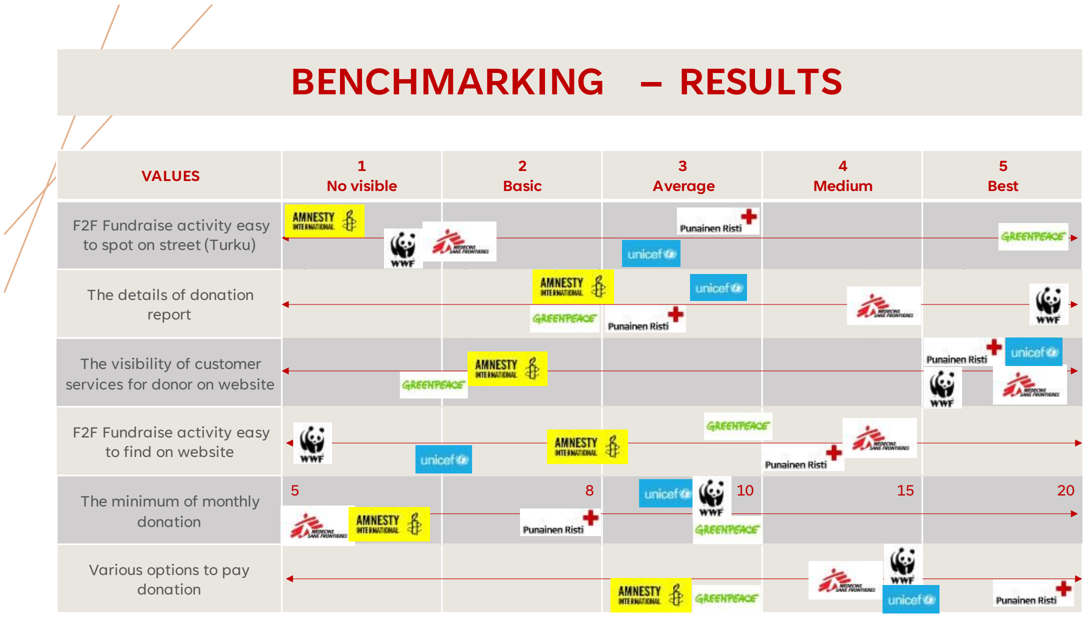


Figure 12. Benchmarking method results.

The observation was made physically on the street of Turku centre. However, fundraisers from different organizations affect each other's density in city centre areas, people do not need to know fundraisers were from different organizations, but rather the amount of time they encountered determined their perception and feeling. In this case, Greenpeace with most of the face-to-face fundraising activity on the street, then the commissioner on the average density, catch up by Unicef and others.

The second value which examined the details of donation report was conducted online, in this value, the researcher followed the feedback from interview methods, discover the news section of each organization and looked for the most detailed information such as numbers, graphics, bullet points, photos, colours that used to illustrate in the report. Only WWF appeared to have the most detailed report that answered all the fields mentioned above, followed by Doctors without borders (Laakarit Ilman Rajoja, n.d.) and Unicef Finland (Unicef, n.d.)

The third value determined customer services for the donor at each organization's website, almost every organization had their customer services contact information mentioned on their homepages, only for Greenpeace and Amnesty organizations, the customer service contact information hard to find (Green Peace, n.d.; Amnesty, n.d.). This result showed that complaints from interview methods did not match, it also showed that the customers did not actively reach out to the organization when there were external changes to their donation process (such as a change of bank account).

The fourth value examined if face-to-face fundraising activities were easily visible on each organization's website. This value showed if the organizations promote their activities officially and the results were once again surprising, the commissioner's activity was in second place after Doctor Without Borders, which had a lot of articles about their face-to-face fundraising activities, they also release a warning of fake face-to-face fundraisers under their name. The commissioner's results were not very obvious on the website but visible that the activity section, besides, every week the commissioner updated face-to-face fundraising locations at each city in Finland.

The fifth value looked into the minimum amount of monthly donations that each organization offered on their website and projected with the user's suggestion from contextual interview to have a lower amount of monthly donation. There were indeed two other organizations which are Doctor Without Borders and Amnesty who indicated their monthly donation at five euros per month, while the commissioner's amount stood in the middle of the scale with eight euros per month. Other organizations met each other at ten euros per month. This gap did not seem big and the amount was not affecting the decision of the donor, given the fact that the commissioner offered various payment options as well.

The sixth value observed various payment options in general donations, the commissioner offered the best options to pay donations including text messages, bank transfers for one-time donations, mobile pay or bank agreement for monthly donations. Other organizations offered bank transfers and mobile payment for both one-time and monthly donations; therefore, the commissioner offered the most convenient way to donate that covers all possible media. This value may give people fewer obstacles to donation. However, it is noted that the convenience of other methods such as text messages and bank transfers for one-time donations may affect to face-to-face fundraising method in collecting monthly donations.

The benchmarking method succeeded in giving a really good view from a customer's perspective. Even though the research was done mostly online, the information from these organizations' websites has to match with information from the face-to-face fundraisers. It is very easy to check information these days, a potential donor may verify the information by checking an organization's website while talking to the face-to-face fundraiser. Therefore, the researcher's decision to choose five values out of six to be researched online was the right approach for the project.

3.2 Research tools

The research tools aimed to discover the users' pain points of the process by using persona and customer journey. Furthermore, to find the missing link during the process with the customer's journey map and the service blueprint. While the stakeholder's map identifies the structure of the commissioner's organization, it would be easier to analyze over visualization.

3.2.1 Stakeholder map

A stakeholder map is a representation of the various groups involved with a particular service. By representing staff, customers, partner organizations and other stakeholders in this way, the interplay between these various groups can be charted and analyzed (Stickdorn et al., 2013, p. 150).

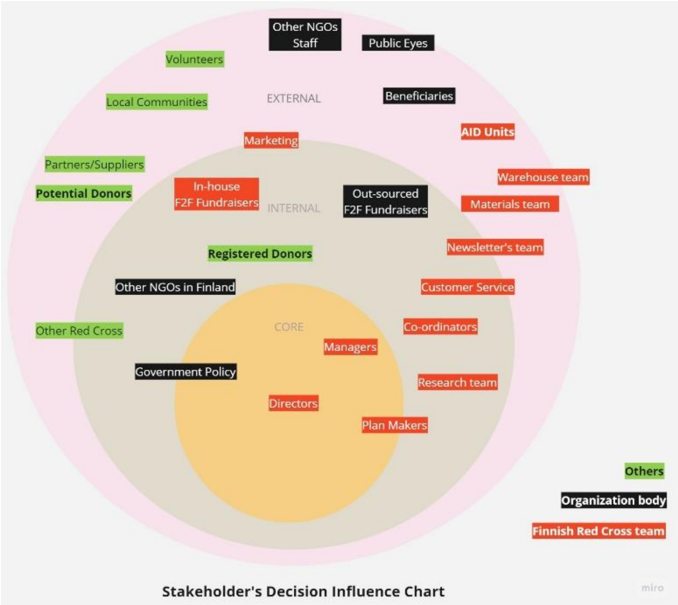


Figure 13. Stakeholder's decision influence chart.

Figure 13 displays the stakeholders map and all the related aspects and personnel in the map, then classified the importance of these aspects based on their power of influence on the face-to-face fundraising process. The stakeholders' map consists of three rings, the core indicating those with the most power or influence a stakeholder has, then the internal and external rings which indicate less and less powerful stakeholders.

Within the Finnish Red Cross team, directors are persons who have the most influence on decisions then managers then coordinators and plan makers the research team respectively. The registered donors have influence at the middle ring as active users, followed by the face-to-face fundraisers positioned equally between the in-house team and the outsourced team. The outer ring represents the newsletter's team, material design, warehouse units and aids which have little influence on the face-to-face donation process.

On the other hand, at the core ring, external factors such as government policy influence strongly the organization, followed by other NGOs and other branches of the Red Cross at the middle ring represent mid-influence. Potential donors, as well as local communities, and volunteers, are located at the outer ring with less influence as shown in figure 14.

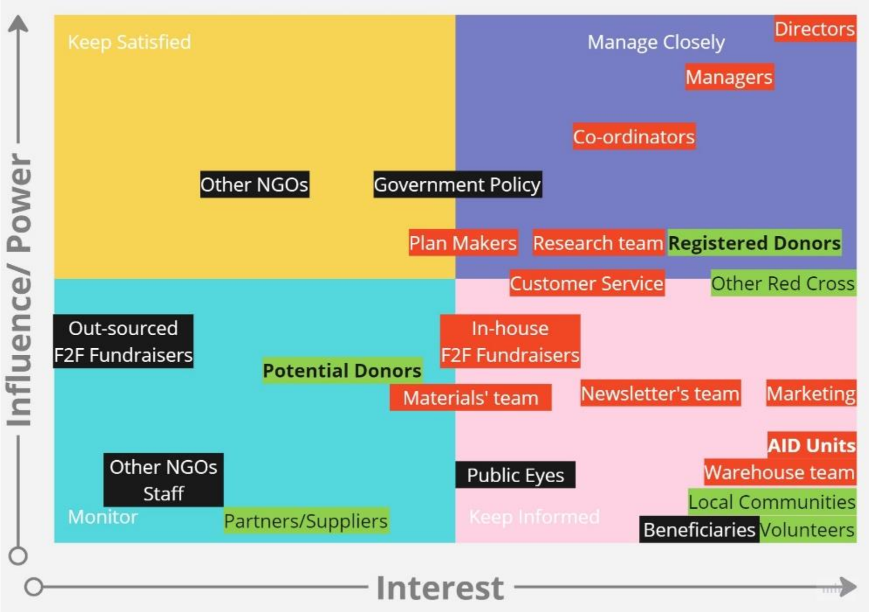


Figure 14. Stakeholder's power and interest chart.

The purpose of the stakeholders' map was to find out how different stakeholders relate to each other and group them into clusters to identify the relation between the donor's pain point and the touch point from the commissioner. In the scope of this thesis, a stakeholders' map was used to identify the connections between different departments in the commissioner's departments, from there, the researcher would select which participant would attend the workshop.

The research was conducted to understand how the administration of the commissioner's organization functioned. Starting from the point of view of a former employee, the researcher understood that a face-to-face fundraiser was a strong touch point for the donors. In fact, the face-to-face fundraiser has the power at the user's decision-making point, however, it was not the purpose of the research to focus on the before-boarding process but rather to focus on the onboarding process which was after the registration point.

Therefore, in this case, the face-to-face fundraiser did not have power in the onboarding process. Even though considering the impact of a face-to-face encounter with the donor, the fundraiser may have signified how important it was to maintain a monthly donation. However, the results in the contextual interview are shown differently, because donors can register to avoid talking to the face-to-face fundraiser and then cancel afterwards.

To start understanding different departments of the organization, the researcher extracted information from the official website of the commissioner, then evaluate the departments which have the most connection with the face-to-face fundraising department such as the warehouse unit, emergency unit, international disaster relief unit, and so on (Suomen Punainen Risti, 2023). Then using digital visualization tools such as Miro to map out the power of influence of each stakeholder, and project to the interests of that stakeholder to the researched matter.

Figure 14 shows that directors have the most decision-making power but are closely connected to other stakeholders who have less influence on the decision. They are not necessary to only communicate with the next influencing person in the organization such as managers. This flat hierarchy regime was believed to be a trait of Finnish culture where equality was seen as a feature (Ylöstalo, 2016).

3.2.2 User personas and customer journey map

According to Stickdorn, a persona is a profile representing a particular group of people or a stakeholder group. Though fictional, the data to build a persona should be based on real researched data and not based on assumption information (Stickdorn, Hormess, Lawrence & Schneider, 2018).

During this research, three personas were made based on the combination of collected data from the contextual interview, and interview man on the street methods. The purpose of building a persona was to build a customer journey, which represents the whole process of the service that the personas signed up for.

The journey map visualized the experience a customer has with a product or a service, whether physical, digital or a brand. The visualization included recognizing a need, touchpoints where a customer interacts with a company, and most importantly, the journey maps helped to find gaps in customer experiences and explore potential solutions (Stickdorn, et al., 2018).

Both personas and customer journey maps could be prepared with cardboard and sticky notes. However, in the growth of the digital era, the researcher decided to make the visualization on digital tools. The whole process of donation was mapped from the start until the end of the relationship.

As mentioned in the previous chapter, the research focused on the users who had experienced the onboarding stage and then their process erupted or ended by their decision. The three personas represented different ages and the different situation in their life, their exposure to charity activities were in different ranges as well. These choices were believed to create dynamic characteristics because user below 26 years old would likely not maintain their donation for long-term, this information was passed on during the face-to-face fundraiser training session. However, the researcher believed that building a persona that has different characteristics from the majority would allow the organization to look closer at the whole process, and therefore, improve their services, attracting different types of users.

Persona 1: Anna (figure 15).

Deliberately chose a 19-year-old girl, who is well exposed to charity activities closely, has a heart of gold, and could not wait to fulfil her civil rights, the starting age to register with the monthly donation is 18 years old, and she happened to meet the face-to-face fundraiser near her 19th birthday.

This persona was among the most curious, enthusiastic, and eager to register, however, at a young age, Anna had to prioritize her other needs such as social circle, study, and a part-time job. Not to mention new hobbies and new interests would be discovered. Finally, she could not keep up with the monthly donation and ended up cancelling the donation. Figure 15 below visualized Anna's journey before and after she met with face-to-face fundraisers, the emotions at each stage are included at the bottom of the map.

Her customer journey started the first time she became a volunteer donation collector during the Nälkä Päivä campaign, the joy of being a part of a bigger purpose made her proud of herself in front of family and friends as a responsible person. After Anna turned 18 years old, she met a face-to-face fundraiser and agreed to register with monthly donations. However, due to still being a student, it was difficult for her to keep up with donations every month. Therefore, she signed up with an e-invoice regime, which allows her to choose to approve or disapprove the donation on a specific date of the month from her bank account.

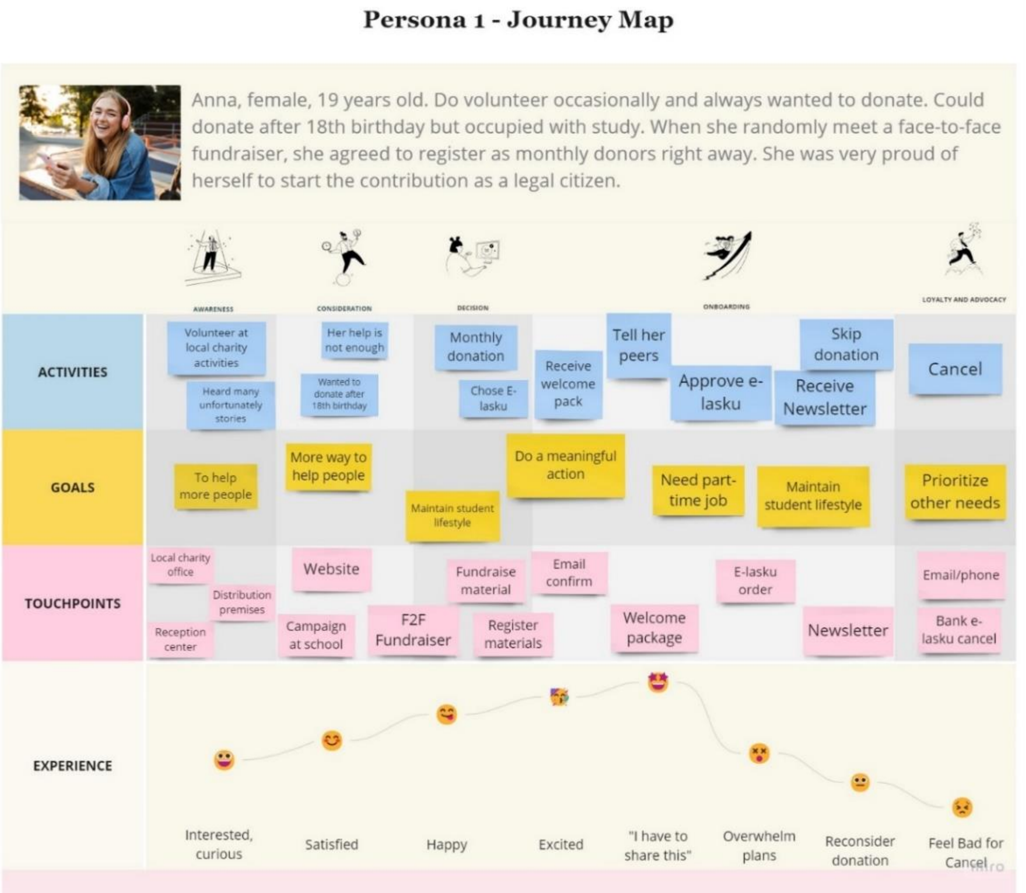


Figure 15. Persona 1 – customer journey.

As time went by, Anna met new friends and developed new habits and at the same time, she needed to balance her new adult life and other responsibilities, she started feeling overwhelmed with many bills to pay, there seemed to be not enough money and time to do everything. In the end, she decided to cancel the donation to prioritize other needs, and she felt quite bad about the cancellation.

Persona 2: Tommy (figure 16).

The second persona that under 26 years old, a newly graduated who had little exposure to charity activities. He shared different passions compared to persona 1 but is still aware of the importance of helping one another. He believed every small contribution counts to make the world a better place. He encountered a face-to-face fundraiser during the beginning of the Ukraine War, and more than ever, he felt obliged to help them. The face-to-face fundraiser advised that the best and most sustainable way was to provide monthly donations. He decided to register even though his income was limited, the attention of the war was kept on his thoughts most of the time and even after the registration. After donating a few times, he noticed the news of the Ukraine war got reduced. Also, in the newsletter of the commissioner, there was little mention about the war, other unfortunate news took over the attention. At the same time, inflation rose, and his limited income no longer can accommodate him comfortably. Tommy started to cut down his expenses, and in the end, he cancelled the donation. Figure 16 below depicted Tommy’s journey with his goals and emotions.

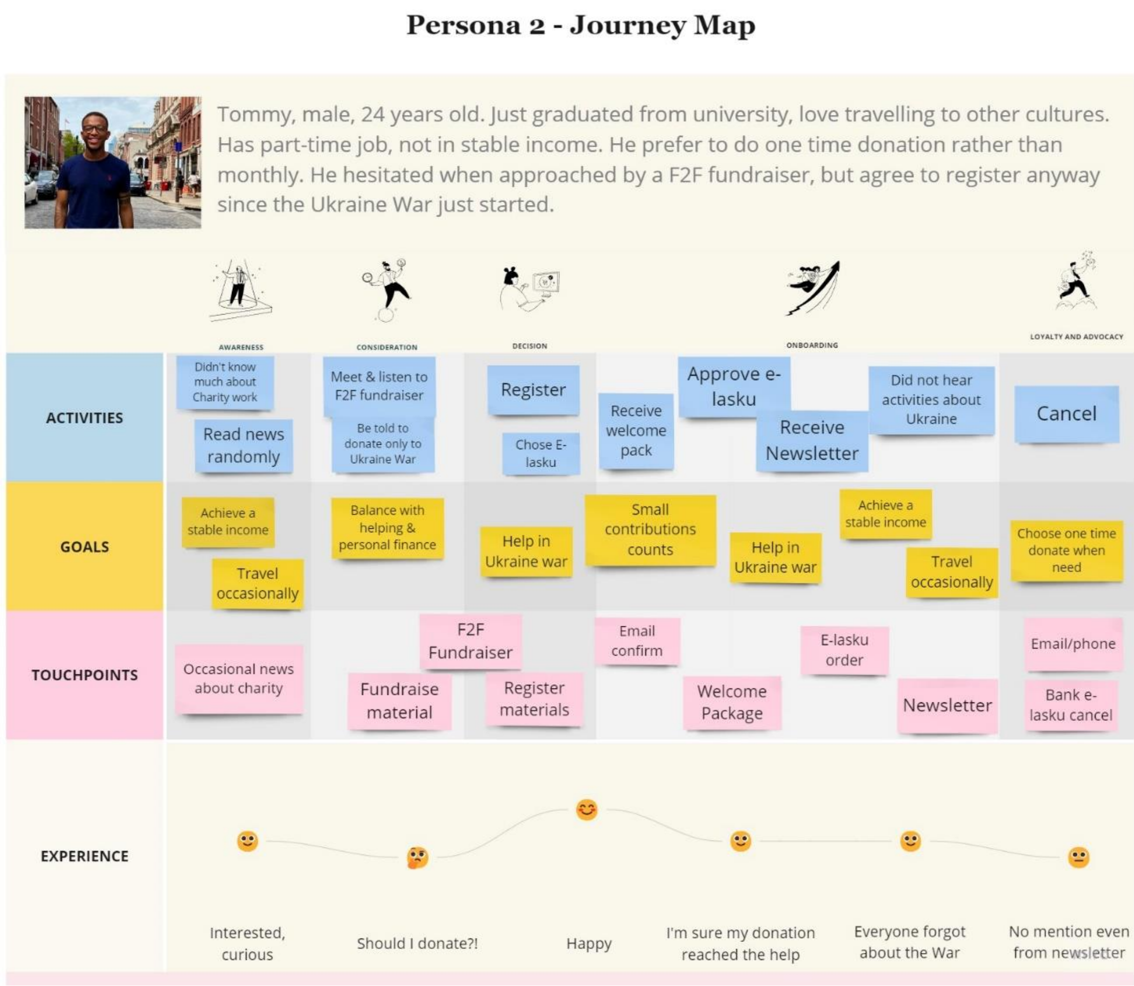


Figure 16. Persona 2 – customer journey.

Tommy's journey did not contain many fluctuations of emotion, he has a part-time job, like to travel occasionally and wanted to achieve a stable income. Tommy listens to the news most of the time and is quite aware of the war in Ukraine, however, he does not have much exposure to the charity's activities.

When he got approached the face-to-face fundraiser, he hesitated about registering for monthly donations. On one hand, he really feels sorry for the victims of war crimes, on the other hand, he is still in the early stage to achieve a stable income. The face-to-face fundraiser explained to him that a small contribution no matter how small would be counted, and if his financial status is unstable, he can use an e-invoice to choose every month whether to donate or not depending on his situation. With a reasonable explanation, Tommy agreed to register, he felt generally normal after that, but deep down he was glad that he has now a part of a responsible community.

After a few donations, Tommy suffered from inflation and an electricity crisis, he started to cut down his expenses, he had been considering cancelling the donation but did not really want to do that since he still can hope to keep supporting Ukraine. A few more months went by, and Tommy noticed that there was no follow-up news about how the donation supported the war in Ukraine, he thought that everyone had forgotten about the war and then the donation was no longer in need.

Person 3: Maija (figure 17).

The only persona that fits the criteria of a "perfect" customer, Maija has a stable job with a comfortable income, she has no exposure to any charity activities, and she was busy working. When she encountered the face-to-face fundraiser, she was surprised at how much a small contribution per month could help to change lives, the amount was almost nothing compared to her income, therefore, she registered right away.

Maija's onboarding has fewer touchpoints compared to other personas, she chose direct billing and the amount was automatically deducted from her bank account, she noticed occasionally a newsletter from the organization, she read a few at the beginning, then got bored and lost interest.

During the donation relationship, Maija changed her bank account, she was not aware of how to notify the organization as she thought everything should be automatic. Later on, she realized that the donation was not engaged with the new bank, and she did not take action to follow up. Figure 16 below explained Maija's emotional drop at the end of the onboarding process. Maija's journey started the moment she met a face-to-face fundraiser on the street, and ended without her knowledge.

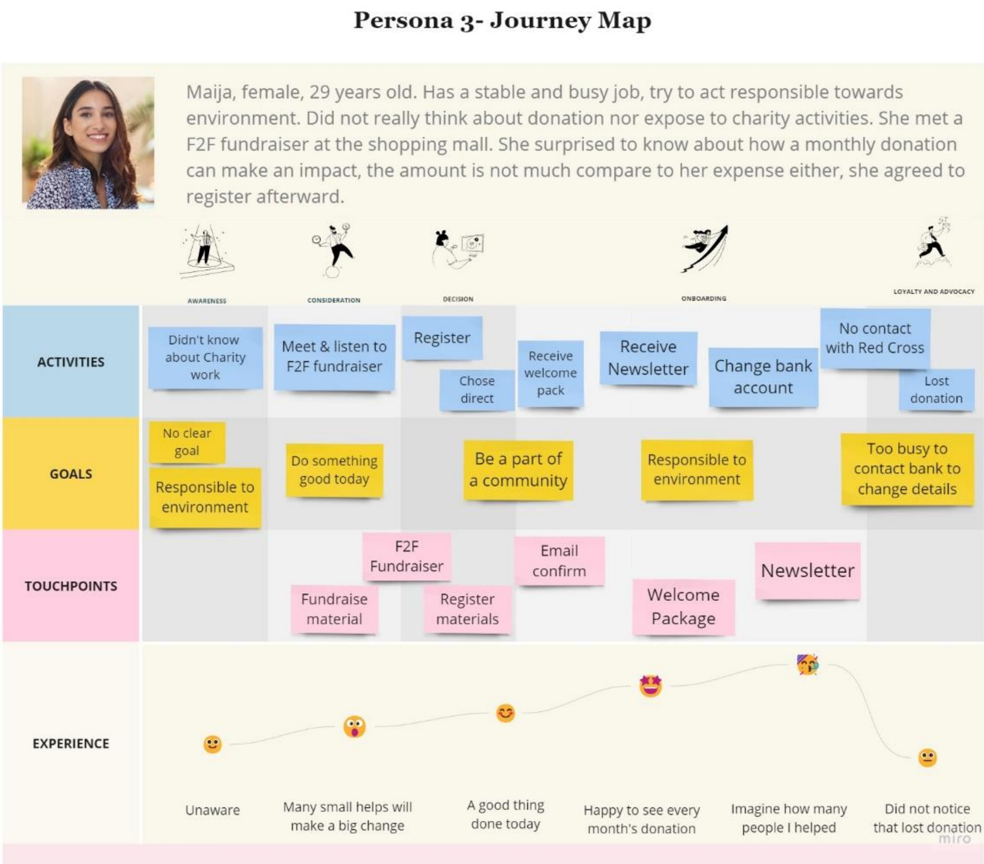


Figure 17. Persona 3 – customer journey.

From the stories of the three personas, it showed the pain points lie in the onboarding process. For persona 1, it was the pressure of expenses that stacked up on her new adult life's shoulder. For persona 2, it was a combination of pressure expenses and a lack of attention to his main goal of donation. For person 3, there was almost no negative emotion until she later realized that the process was not as automatic as she expected.

All three personas showed signs of interest in the services, however, they received no signal to keep the services. This aspect was an alarm that something was missing during the onboarding process, three personas shared similar emotions at the end of the onboarding process. Combining with data from the contextual interview method in the previous chapter, there were comments about the loss of interest in the newsletter, it could be interpreted as a lack of touch point in the process, especially in persona 3 where she had direct billing, the only touch point with her was the newsletter, which has failed to impress her.

From this analysis, the researcher confirmed that a key ingredient to improve the conversion rate could be a lack of touchpoint between the user and the cause of donation that they sign up for. The lack of touchpoints would make the user forget about the existence of the donation, especially in the case of persona 3 Maija, where she signed up with direct billing, the amount automatically deducted from the bank account every month, users who do not check their bank statement frequently would be oblivious this touchpoint. Therefore, it was significant that the commissioner should have a way to increase the touch point with the users.

3.2.3 Service blueprint

An extension of the customer journey maps was prepared, including frontstage and backstage actions that are invisible to the user (Stickdorn, et al., 2018). In this process, the researcher mapped a current service blueprint and then presented an updated one in the conclusion chapter with a consideration of the results of all methods and tools.

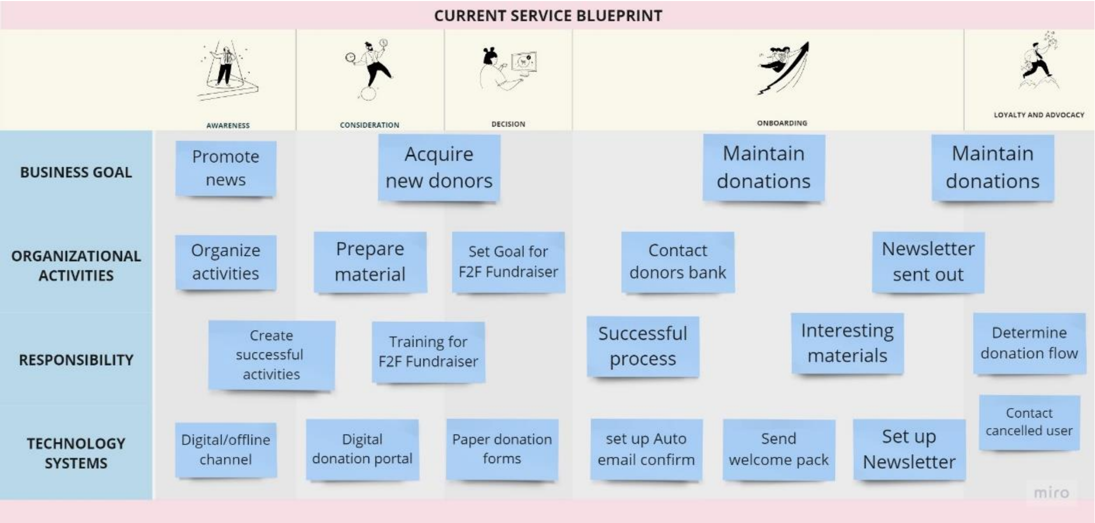


Figure 18. Current service blueprint.

At figure 18, the current service blueprint, and the front stage of each persona's journey were the same, they represented the organization’s preparation of the in-house fundraisers, in this case, the training and fundraising materials for the face-to-face fundraiser.

The training includes how to represent the organization in a good manner, and how to balance between approaching the targeted user and not becoming bothersome to the surrounding. This idea made sense since the face-to-face fundraisers were the first touch point to the user, the organization wanted to be sure their image was represented correctly.

Similarly, the materials prepared for the face-to-face fundraiser were the second touch point with the targeted users. They included the activities that the organization is involved in, and the materials' content was a combination of images, text, and visualizations.

During the contextual interview, there was no problem found in these two aspects. Most of the users found face-to-face fundraisers were polite, well-spoken, and professional, there was no mentioning or complaining about the materials. However, with the mystery shopper method, similar materials were found hard to read by the researcher, there were many texts, less visualization, and it was not enough time to read all the text in such a short time. In fact, being a keen target user, the researcher tried to read the material but failed to do so due to face-to-face fundraiser constantly flipping the material.

The only improvement suggestion shared by the users was the way of conducting the fundraising method, from the data of contextual interviews and interview man on the street, several users suggested preparing the fundraising method to be more official with table and chair, hence increasing visibility to the customers as well as fundraisers having a more legitimate look.

This suggestion was delivered to the commissioner through a data collection result presentation. As mentioned in the previous chapter, the focus of this research was aimed at the onboarding stage, therefore, no further action was considered during the process, instead, a suggestion for an updated service blueprint will be available in the next chapter.

After the research methods were done, a presentation was made to report to the commissioner, from there, a decision was made by the chief of the face-to-face fundraising unit, as to which part of the process the research would be focusing on.

3.3 Co-creation workshop

Co-creation is a crucial part of service design, the concept was to act as a link that would connect the researcher with the commissioner’s personnel, they would meet together to generate ideas that could benefit the end result of the research. The topic of the workshop was to re-create the newsletter that would be scheduled to send to donors, who registered with monthly donations. The newsletter would be compiled with the organization's information and donation news such as updates on matters of which the donors are interested.

Through the data collection, it was revealed that donors who registered with a monthly donation and cancelled after 1 or 2 donations, had expressed their wish to see more details from the newsletter, this data was reported directly to the commissioner’s director on the 2nd of February 2023, and a decision was made to re-create newsletter, which belongs to stage 2 and 3 in figure 1.

The requirement of personnel who would be attending the workshop would be:

i. The person who understood face-to-face fundraising practices.
ii. Someone who works closely with newsletter creation.

Using the stakeholder's map tool, the researcher was able to identify the participants accordingly. The workshop was planned to be after the presentation of data collection with the commissioner. Then a person in charge of the newsletter was introduced to be in contact with the researcher. An online meeting was set up between the researcher and the person in charge of the newsletter.

The purpose of this meeting was to sum up the results of data collection, set the date and determine whether the workshop should be online or offline, participants for the workshop were also discussed. A sample of two newsletters was asked by the researcher to be sent to her for analyzing.

The first workshop date was set to be on the 5th of April 2023, when the person in charge would be presented at the headquarters. The date is believed to be a good time before the next newsletter would be sent out by the end of May 2023. Both parties expected to engage their new ideas in the next newsletter send-out. However, due to external reasons, the workshop had to be rescheduled to the 3rd of May 2023.

Workshop preparation

To prepare for the commissioner's workshop, the researcher participated in Loikka's service design event to learn how a real-life physical workshop should be done and learn from the facilitator of the company (Antilla, 2023). The event took place on the 20th of April 2023, Loikka company was brainstorming ideas about a subscription service, which is similar to a monthly donation service. The workshop was facilitated in groups of 3-4 persons and followed many pens one page method, each group would then present one idea only, with criteria to explain the idea understandable to a five-year-old child. The real-life workshop experiences combined with factors from the book "this is service design doing", chapter 10: facilitating workshop (Stickdorn et al., 2018). The key takeaways are:

i. Building a team is one of the success factors
ii. No idea is a bad idea, very crazy ones are welcomed.
iii. There are three work modes to choose from: one pen, one page; many pens, one page and many pens many pages.

The first two points were agreeable by the commissioner and the researcher, in this scope of the research, the third work mode was: many pens and many pages, this method would enhance the speed and diversity of the ideas.

Two questions were prepared for the brain-storming session in the workshop:

1. What are the contents to make an attractive newsletter?
2. How can the newsletters be personalized?

Each question would have twenty minutes to be brainstormed and discussed together, ten minutes estimation was calculated to allow flexibility during the session. The first question served as an engagement tool to get users' attention when they receive the newsletter in their mailbox, while the second question about personalization would enhance the users' empathy towards the matter that the organization would like to focus on.

The execution of the workshop took place on the 3rd of May, 2023 at the Finnish Red Cross headquarter in Helsinki. The duration of the workshop was within one and a half hours from 13:00 to 14:30. Participants consisted of the researcher, one face-to-face fundraising coordinator, and two members from the newsletter content creator. Sticky notes and pens were prepared by the researcher, combined with the ready sticky notes and pens at the commissioner's head office.

Ice-break: Participants consisted of 3 commissioner's personnel and the researcher, the personnel have been working with each other for a long time. Among them, the researcher only knew the face-to-face fundraising coordinator during the time she worked as a team leader. Therefore, the ice-breaking part was focused on how the researcher could gain the trust of the rest of the participants.

A visualization of the workshop's timeline is available in the appendix 5. Since all participants share the same purpose about working on the job, the researcher started with a brief report of how the research has done, what were the results and what were not, after the data collection presentation, two samples of newsletters from competitors were shared to the participants, these newsletter samples were collected through the benchmarking method. All participants showed great interest, the report was presented in twenty minutes, and there were comments and discussions in between the presentation. The researcher, therefore, also gained the trust of the participants in her research.

The purpose of the workshop was once again to be reminded before the brainstorming started. A timer was set on the researcher's mobile phone at each question, and the researcher stopped the timer before the notification rang, this action will allow the participants to transit in between sessions smoothly without being interrupted by a sudden notification sound.

During the sessions, most of the ideas were generated quickly, and the researcher reminded participants that there was still time and encouragement for further ideas. Then all participants went through ideas together, and the notes with similar ideas were gathered into groups. Good ideas were credited to the creator, there were no bad ideas, and there were no negative comment was made.

Many ideas were written down quickly on the first question, and in the second question, the group found more duplicate ideas from each other, the reason was understandable, as the second question's purpose was to take the participants brainstorming in depth about a particular aspect, therefore, when showing that the same ideas were generated, participants would be forced to think differently, hence, more ideas to appear.

Picture 5. Participants during the workshop.

At the end of the workshop, the participants were asked how they felt about the workshop, they praised how fun the session was, and that “why didn’t we do this sooner”, it was a real compliment to the researcher. The event went smoothly and enjoyable, participants were comfortable with each other to share the craziest ideas and some jokes along the way. Most importantly, the event made a good impression on the participants. Reflecting on aspects of a successful workshop as stated at the beginning, the element of choosing the right participants were truly the key. If the success should be rated, the order for this workshop would be as follow:

I. Choice of participants.
II. Encouragement of ideas.
III. Praise in good credit.
IV. Implementing atmosphere.

After the workshop, the researcher sent a thank you email to the participants and expressed their gratitude, the event played an important part in the thesis, it was a bridge to link between the theory, data collection and application to the practice. During the workshops, there were small discussions between the participants that certain ideas would be easy to implement with the technical department who design the newsletter digitally.

Also, consideration of other certain ideas would need to be approved by another department to proceed. The researcher did not ask further about the steps that require an idea to be published, as she wanted to stay within the time appointed for the workshop.

Result

Picture 6 represents the list of ideas that were brainstormed by the participants during the workshop. In question 1, there were 33 ideas suggested to make the newsletter attractive, and in question 2, there were 14 ideas suggested to

Workshop ideation

Category	No.	What are the contents to make an attractive newsletter?	How can the newsletters be personalized?	No.
Visualization	1	More visual		
	2	Include videos in newsletter		
	3	Photos & color that enhance positivity		
	4	Include inforgraphics		
	5	Have a clear graph on the impact of donation		
	6	Nicer pictures		
	7	Big pictures, more than one		
	8	Make the main points very clear		
	9	Use bullet points for impact		
	10	Friendly voice on videos		
Interactive	11	Making survey with prizes in newsletter	Personalize headline so that they actually open the letter	1
	12	Interactive button in newsletter such as to change amount	Match the donor with the beneficiaries	2
	13	Create mini games	Make sure that "you" is mentioned more often then "we"	3
	14	Questionaire to the donors	Making videos showing what the donation is used for	4
	15	Set a donation goals for each project and follow up	Donors of the month/ year	5
Personalize	16	Thank you letter - ask nothing	Anniversary letter (you have been a donor for a year)	6
	17	Thank you first & last in every newsletter	Personal milestones as a donor	7
	18	Talking about the donors, not organization	Personalized by donor's address: youth house work, friend service	8
	19	Personalised message for the receivers	Last year's donation number, impact stories	9
	20	Point out the benefit for the donors	Telling the donor what has been done with their donation (with your 50€, you have supported...)	10
	21	Point out the importance of the donors		
Story-telling	22	Input fundraisers' stories and beneficiary stories		
	23	Person that has impact stories	Sharing how much has a donation been helping	11
	24	Personal stories of persons who received help	Not over personalize	12
	25	Fundraisers' stories, the same one that met donors		
Detailed-report	26	Increase number of newsletters per year		
	27	Include number of impacts		
	28	Include number of donors		
Technical function	29	Automatic replies when there is a problem in donation flow	Using the receiver's firstname	13
	30	Automatic letter at milestone marks		
	31	Upgrade example of F2F material (smaller & more photo)		
Activities	32	Finnish Red Cross collaboration with other partners	Include funfacts about the beneficiaries/the organization	14
	33	Update of current situation		

Picture 6. Workshop's ideas list (screenshot from original file).

personalize the newsletter. Participants were advised to produce as many ideas as possible, including the craziest ideas.

The ideas were written on sticky notes and then grouped into categories and discuss between the participants. Each question was brainstormed and wrapped up within 20 minutes. The number of ideas on question 2 was less than on question 1 because the question asked deeper into one topic.

From picture 6, there were seven content categories from the ideas list which were: visualisation, interactive, personalize, storytelling, detailed-report, technical function and activities. Among them, participants believed that visualisation would make the newsletter most attractive, then comes to the content of the newsletter such as personalised details, and stories from the donors, fundraisers and beneficiaries.

The technical function was also considered during the workshop, as some ideas were not possible because of certain functions in the system of the commissioner. The detail of the report was also considered following feedback from users during the contextual interview method.

One of the most unexpected results that the researcher learnt was a simple act like “greeting customers by their first name”, as in personalization, which was not able to implement yet due to technical reasons. This aspect was compared with the newsletter from the competitor that they could send the newsletter with the customer’s first name, which the researcher confirmed through the data collected with the benchmarking method.

The second finding was during a discussion about the feasibility of a potential idea, the participants mentioned the difficulty to execute by needing permission from another department. This information showed that there were internal collaborations which the researcher was not aware of and could not foresee by just looking at stakeholders' map. However, the researcher decided not to follow the matter deeper, the internal process of the commissioner should be discussed internally within the organization.

Other tools

Besides service design tools, the project was done by utilizing tools such as digital visualization tools Miro and Canva, listing tools such as excel spreadsheets, Microsoft Powerpoint slides for presentation purposes, mobile phone as well as home internet data. And last but not least, physical tools such as notebooks, pens, paper, non-internet mobile phones, sticker notes, and markers. These tools did a great job in helping the thesis to be as efficient as possible.

4 Conclusion

The project followed five steps of design thinking closely and in the right order: empathy, define, ideate, prototype, and test. Even though, as stated in chapter 1, the last two steps, will be handled by the commissioner, this thesis research stopped after ideating steps.

This research has been able to produce a list of ideas to improve the conversion rate at the onboarding process in face-to-face fundraising The list was made by the commissioner's personnel and based on real user data collection, with consideration of regulation, which applies in charity organizations, by exchanging discussion during the workshop.

During the research, it was revealed that several users were interested in reading more about what their donations have been helping in detail, not just general information. These feedbacks came from users who registered, donated one to two times then cancelled due to various reasons, and they have not found the information they wanted to know from the newsletter of the commissioner.

Therefore, the feedback opened a new perspective to the commissioner, and the ideas from the workshop will hence be implemented into the newsletters with a mission to keep connecting donors to the cause of their donation closely.

Reflection

The project's findings follow closely with the literature background, from the hierarchy of needs, it had been proven during the contextual interview result of this research when asked about the reason for cancelling donations, most answers were because of the electric crisis, the need to afford to pay essential things before they can think about taking care of others.

The act of giving, in this case, donating, indicated a sign of self-realization that the highest level in this hierarchy needs. A monthly donation, on the other hand, is an act of continuous donation, it also means that every month, the donors would be aware that they were getting recognized for their action as mentioned in chapter 2. When a person's situation changed from month to month, it would possible their contribution varied as well.

Therefore, it is understandable that the donation act could not be fulfilled if one of the needs at the below level was no longer stable (Mcleod, 2023). More details on this statement could be seen as the example of person 1 and person 2 from the research tools, personas chapter.

Since a very small amount of people would donate on their own, organizations needed to reach new donors through fundraising activities. Face-to-face fundraising as direct marketing could be compared to billboard advertising. The disadvantage of billboard marketing was passive, it needs two aspects in combination: the people need to pass by the location of the billboard, and the billboard needs to catch the eyes of people as well. Face-to-face methods can resolve both of these popular methods' disadvantages. Also, even though face-to-face fundraising can be conducted in public, a fundraising location still be informed officially and publicly on the commissioner's website, this helped the organization monitor and take responsibility for their activities.

Furthermore, face-to-face fundraisers who represent the organization could move around within walking distance, talk and exchange information without waiting for the customer to take the initiative. The face-to-face fundraising method eliminated the narrow personas of a typical potential donor who is likely already a donor to the organization. On the contrary, they expand their customer range by interacting with all the personas available within the fundraiser's reach. The crucial aspect of this type of fundraising is two-way communication, where people have a chance to ask questions and fundraisers have a chance to expand the awareness of people about the cause of the donations.

Although the commissioner has analyzed their PESTLE aspects and knows their external analysis in face-to-face fundraising, it was necessary for the researcher to put the perspective in the framework of this research. As mentioned in chapter 2, charity organizations need to set their goal whether short-term, medium-term, or long-term, to function properly; and the most sustainable plan would be a long-term goal, in doing so, the organization would need to check their already available resources, and then map out how to navigate these resources.

It was also noted that the netnography method was fit as a test to probe public opinions in social media but failed, as opinions about fundraising were difficult to discover in Finland. Furthermore, in accordance with the UN’s agenda of sustainable development goals 2023, the commissioner’s organization has been switching from paper donation registration forms to digital to reduce physical waste, help protect the environment and also connect more closely to technological factors.

Besides, monthly donations helped in determining in advance the number of materials to be sent for help. Hence, the provision of reduced material waste could link closely with the amount of monthly donations projected, therefore once again, the importance of monthly donations is pointed out not to be helpful to the people but also to the environment.

Human aspect and cultural aspect

Since service design brings a human into the centre, the thesis researched face-to-face fundraising activities which involved human interaction, among many feedbacks from the interview method, many users shared the reason they do not want to contribute because of the reputation of the organization.

However, some users mentioned that one of the reasons they registered was just because the fundraiser was nice to them, this point was reflected in chapter 2 that the fundraiser's reputation is also important. This is especially true in the case of face-to-face fundraising, where the fundraiser has to be in contact directly with the potential donor in the public. It is important to acknowledge that the human aspect in this research has been covered well.

Another aspect that was discovered during the benchmarking method was, customers do not actively try to contact the organization if there were external changes with the donation. This point was brought up by the researcher during the presentation with the commissioner as well as during the workshop, helping to understand the customer's behaviours.

Alongside, the cultural aspect has a meeting point when the researcher conducted the methods, interacting with different nationalities, finding results in her non-native language, and analyzing the behaviours of people with different backgrounds, which was valuable considering the positive result of the research.

The researcher received very good feedback from participants from the workshop, also, the direction of the commissioner's decision-maker created a professional atmosphere for the researcher, although she was not an employee of the organization, she still felt like a part of a bigger process and her work was valued.

Recommendation

From the list of ideas and suggestions, the commissioner could implement one idea at a time, or implement several ideas in the same group topic, the concept is to test the feasibility of the idea first, then listen to the feedback from the users, base on their demographic information, from there, worked out which ideas would benefit best at each targeted group user.

The reason for dividing feedback into different demography was, with the big amount of data, it would be hard to design one newsletter to suit all users, this suggestion should be done after testing and should not be mistaken to implement during the data collection steps. At the moment, the commissioner has started to let the user choose their topics in the newsletter, this is the first step to personalization, which align with the aim of the workshop. Freedom to choose their own topic would allow user groups with similar interests to receive information according to their liking.

This development once again proved that the ideas list (picture 8) from the workshop could be useful in the future, and the research is aligned with the commissioner's plan. The project showed that it would be possible to apply service design and design thinking in improving the conversion rate of face-to-face fundraising, by focusing on one idea at a time and exploring further relevant methods and tools. Like any functional project, every step of the research was communicated closely with the commissioner and the researcher kept the costs to a minimum which involved only travel expenses.

New service blueprint introduction

An updated service blueprint was made following the results of the research as well as the workshop.

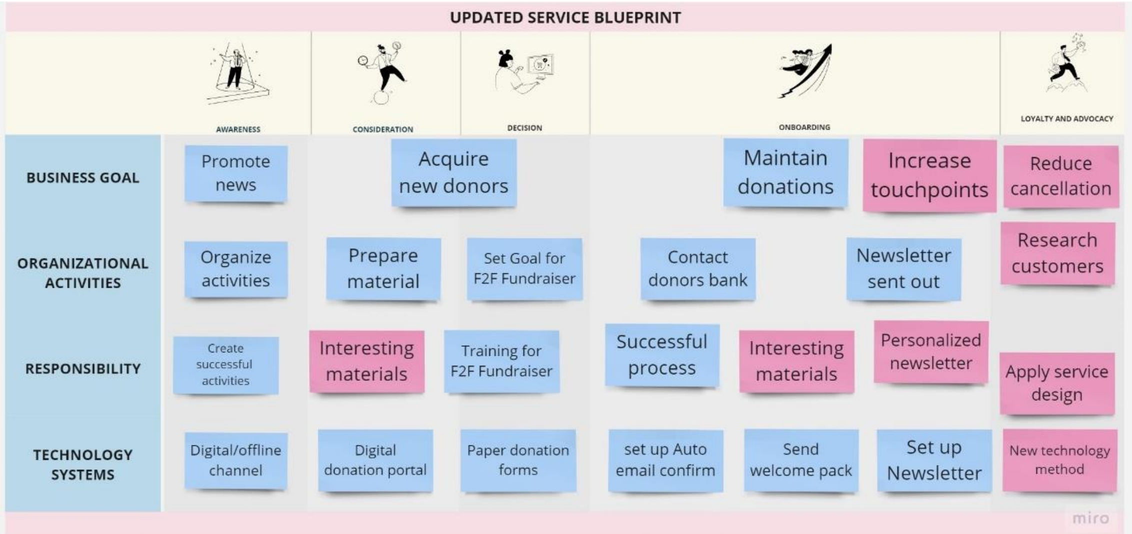


Figure 19. Suggested service blueprint.

With the suggested service blueprint, the suggested changes are in pink colour and focus on the onboarding process and loyalty action, the awareness, consideration, and decision process are suggested to be the same as the thesis focused on improving at the later part of the process. In the consideration part, the researcher suggested improving the materials for face-to-face fundraisers. Materials will less text and more visualization would help the potential donor lean their focus to the material shortly and share their attention to the fundraiser more.

During the onboarding process, the goals are to increase the touchpoint and reduce cancellations. By achieving these goals, action is recommended by improving the personalized newsletter, and interesting materials for the newsletter. Research customer feedback based on their demographic, apply service design in the process with five steps of design thinking and finally implement new technology.

These suggestions were taken from the ideas of the workshops; therefore, they were in accordance with the plan of the commissioner. These ideas will be helpful, especially for users who are comfortable with the technology. It was unknown at the point of this thesis finish that which ideas would be implemented and tested first, but surely the research has contributed to a great part in the commissioner's plan in improving the conversion rate in face-to-face fundraising.

5 Summary

This research aimed to bring out the benefit of face-to-face fundraising by improving the onboarding process. Using a view of a foreigner to analyze the insights of users in public and after registering with a monthly donation, at the same time participate in the fundraising method as an insider.

The research was necessary in learning about the customer's insight in the case of the face-to-face fundraising method. Following closely the theoretical framework of design thinking to answer two questions:

1. How to keep the donors interested after signing up with monthly donation?
2. What steps are missing from the donation process?

To answer question number one, methods of empathy such as mystery shopper and benchmarking were conducted, these methods gave a good view from the users' perspective. Standing in the shoes of the customers was aligned with what design thinking values.

Combining with the result from the contextual interview method, there would be many improvements that could be done, the researcher made a list of suggestions to the commissioner. From here, the commissioner decided to focus on one suggestion which is to increase touch points with the user after they register for monthly donations.

By customer journey, the researcher found out that after registration, the donors had little to no direct contact with the organization and it varied between different users. For users who chose direct billing, there was only a newsletter played as a touchpoint to remind them about the donation, for users who registered with e-invoice, they would need to approve the invoice every month and the e-invoice played as a touchpoint as well. However, an e-invoice did not guarantee that the user would make a donation, therefore, the most sustainable way was to focus on the cause of the donation. Then a workshop was conducted to brainstorm a list of ideas to improve the newsletter.

To answer question number two, the result from the contextual interview applied to customers' journey and found that there was no active action from the organization to the users, which lead to incidents such as the user changing their bank account, hence the registration was discontinued without both parties' acknowledgement.

In the end, all research questions were answered, many of which produced ideas focusing on the customer's perspective. The commissioner is also aware of the missing link in the entire process. During the presentation of the findings from the contextual interview, the coordinator of the face-to-face fundraising department was surprised to know that two users out of fourteen, that got interviewed, encountered the same problem of a discontinued donation while changing the bank. This point could be found in this thesis by observing the pain point of persona 3 Maija.

After the research, it was proven that service design and design thinking steps applied to this research, the research focused on the human aspect, in this case, the user of donation. The ideas from workshops also follow the rule and regulations that applied to how a charity organization should be functioning.

Improvement area

All methods mentioned in chapter 3 have been conducted and utilized following instructions from the book "250 essential service design methods and tools". Contextual interview, mystery shopper and benchmarking methods brought very constructive results that helped in building personas characteristics, as well as the customer journey, while other methods did not bring a similar positive result.

Through this research, the researcher learnt that there are many methods in service design that can apply, and choosing the right method in the right circumstances or environment would contribute to the success of the project. In this case, the netnography method was not a good choice for the research, the main reason was the language barrier due to the researcher not being a native speaker of the country of research conduct.

The second learning was the "interview man on the street” method, which needs more planning and possibly needs to be combined with other methods to extract constructive information. Another area that may need improvement was further research on the commissioner’s functioning offices, especially on the newsletter's content-related department. However, the researcher determined that this part of the research should belong to a different project.

6 References

Ada, N., Altin, H., & Pirnar, İ. (2022). Utilization of Strategic Marketing in Nonprofit Sector - Evidence from Turkish Nonprofit Organizations. *EGE ACADEMIC REVIEW*, 287-294. doi:10.21121/eab.1009488

American Red Cross. (n.d.). Retrieved March 21, 2023, from redcross.org: https://www.redcross.org/about-us/who-we-are/history/global-red-cross-network.html

Amnesty. (n.d.). Retrieved Jan 16, 2023, from amnesty.fi: https://www.amnesty.fi/

Antilla, L. (2023). Loikka <3 Service Design Turku. *Loikka*, https://www.loikka.io/article/loikka-x-service-design-turku. Retrieved May 02, 2023, from https://www.loikka.io/article/loikka-x-service-design-turku

Autere, S. (2018, May 03). *sitra.fi*. Retrieved from Sitra.fi: https://www.sitra.fi/en/news/sitras-globe-league-challenges-ngos-to-find-new-ways-to-encourage-people-to-be-environmentally-friendly/

Autere, S. (2019, Feb 26). *Sitra*. Retrieved May 17, 2023, from Sitra.fi: https://www.sitra.fi/en/news/sitras-globe-league-awarded-ngos-best-ideas-that-inspire-finns-to-take-environmental-action-in-their-day-to-day-lives/

Bao, P. S. (2022, April 6). *7 WAYS CLIMATE CHANGE HARMS OUR HEALTH*. Retrieved May 17, 2023, from unfoundation: https://unfoundation.org/blog/post/seven-ways-climate-change-harms-our-health/

Bekkers, R. H. F. P., & Wiepking, P. (2011). A Literature Review of Empirical Studies of Philanthropy: Eight Mechanisms that Drive Charitable Giving. *Nonprofit and Voluntary Sector Quarterly*, 924-973. doi:10.1177/0899764010380927

Bocken, N. (2017). Business-led sustainable consumption initiatives: impacts and lessons learned. *Journal of Management Development*, 81-96. doi:10.1108/JMD-10-2014-0136

Brown, K., Rasmussen, K. (2019, July 9). *THE SUSTAINABLE DEVELOPMENT GOALS IN 2019: PEOPLE, PLANET, PROSPERITY IN FOCUS*. Retrieved May 11, 2023, from unfoundation: https://unfoundation.org/blog/post/the-sustainable-development-goals-in-2019-people-planet-prosperity-in-focus/

Candid. (n.d.). Retrieved 03 21, 2023, from https://candid.org/: https://learning.candid.org/resources/knowledge-base/ngo-definition-and-role/#:~:text=NGO%20activities%20include%2C%20but%20are,communities%2C%20and%20promoting%20citizen%20participation.

Cranston-Turner, K., Guild, M. (2018, Feb 14). Look - nfp Synergy have done my PEST analysis . *PEST Analysis for the nonprofit sector*, p. 13. Retrieved May 17, 2023, from https://nfpresearch.com/free-report/pest-analysis-nonprofit-sector-2018

Curedale, R. A. (2013). *Service Design 250 essential methods.* Los Angeles, USA: Design Community College Inc.

Dufva, M. (2020a, March 06). *Sitra*. Retrieved May 11, 2023, from Sitra: https://www.sitra.fi/en/articles/megatrend-2-the-population-is-ageing-and-diversifying/

Dufva, M. (2020b, March 6). *Sitra.* Retrieved April 06, 2023, from Sitra: https://www.sitra.fi/en/articles/megatrend-4-technology-is-becoming-embedded-in-everything/

Finnish Red Cross. (n.d.). Retrieved May 17, 2023, from redcross.fi: https://www.redcross.fi/our-work/international-aid/development-cooperation/

Frue, K. (2019, Nov 4). *pestleanalysis*. Retrieved May 7, 2023, from pestleanalysisov: https://pestleanalysis.com/pestle-analysis-for-charities/

Green Peace. (n.d.). Retrieved Jan 16, 2023, from greenpeace.org: https://www.greenpeace.org/finland/

Green, C., Cousens, E. (2019, February 28). *A FORMER SDG NEGOTIATOR TELLS US WHY PEACE IS ESSENTIAL TO DEVELOPMENT*. Retrieved May 11, 2023, from UN foundation: https://unfoundation.org/blog/post/a-former-sdg-negotiator-tells-us-why-peace-is-essential-to-development/

Heffernan, L. (2021, September 09). *Omniraise*. Retrieved February 22, 2022, from https://omniraise.com/: https://omniraise.com/making-every-conversation-count-how-we-reimagined-f2f-fundraising-as-an-even-more-powerful-force-post-covid/

Koistinen, A. (2023, Feb 14). *Sitra*. Retrieved May 17, 2023, from Sitra.fi: https://www.sitra.fi/en/news/economics-and-society-influencers-no-economy-without-nature/

Laakarit Ilman Rajoja. (n.d.). Retrieved Jan 13, 2023, from laakaritilmanrajoja.fi: https://laakaritilmanrajoja.fi/

Maftei, A. (2020). The more you have, the less you give? Prospective donation behavior for COVID-19 causes. *Romanian Journal of Applied Psychology*, 15. doi:10.24913/rjap.22.1.03

Mainardes, E. W., Laurett, R., Lasso, S. V., Novaes, C. B., & Spinasse, G. M. (2017). TIME DONATION: FACTORS INFLUENCING VOLUNTEERING. *Revista*, 151-174. doi:http://dx.doi.org/10.12712/rpca.v11i4.945

Mcleod, S. (2023, March 21). *Maslow's Hierarchy Of Needs*. Retrieved May 06, 2023, from Simply Psychology: https://www.simplypsychology.org/maslow.html

NASA. (2023, May 11). *NASA.* Retrieved from NASA: https://www.nasa.gov/pdf/162514main_Human_Needs.pdf

Polaine, A., Lovlie, L., Reason, B. (2013). *Service Design from insight to implementation.* Brooklyn, New York: Brooklyn Media, LLC.

Rageh, A., Melewar, T.C., Woodside, A. (2013). Using netnography research method to reveal the underlying dimensions of the customer/tourist experience. *Qualitative Market Research: An International Journal*, 131. doi:10.1108/13522751311317558

Sargeant A. , Jay E., Lee S. (2008, Jan 02). The true cost of fundraising: Should donors care? *Journal of Direct, Data and Digital Marketing Practice*, 340-350.

Sargeant, A., Hudson, J., & Wilson, S. (2012). Donor Complaints About Fundraising: What Are They and Why Should We Care? *International Society for Third-Sector Research and The John's Hopkins University 2012*, 8. doi:DOI 10.1007/s11266-011-9257-6

Scalberg, E., Bertelson, L., Gabriel, A., Mavroleon, J. . (2014, July n.d.). *The Nonprofit Alliance of Monterey.* Retrieved May 17, 2023, from alliancemonterey: https://www.alliancemonterey.org/wp-content/uploads/2015/05/PESTLE-Trends-July-4.Final_.pdf

Solovjew-Wartiovaara. (2023, April 25). *Sitra*. Retrieved from Sitra: https://www.sitra.fi/en/news/megatrends-2023-now-also-in-english-and-swedish/

Solovjew-Wartiovaara, A. (2020, March 6). *Sitra*. Retrieved May 7, 2023, from Sitra: https://www.sitra.fi/en/articles/megatrends-2020-slide-set/

SPR. (n.d.-a). *Punainen Risti*. Retrieved May 19, 2023, from Punainenristi.fi: https://www.punainenristi.fi/nalkapaiva/

SPR. (n.d.-b). *Punainen Risti*. Retrieved May 19, 2023, from Punainenristi.fi: https://www.punainenristi.fi/lahjoita/lahjoittajapalvelu/?fbclid=IwAR0J6Zxwp28USqsSygWuLSg1O5VX70XL-txsj_OcilH9DphAeI1pCeSKe_8#collapse_2590_2591

Stickdorn & Schneider. (2013). *This Is Service Design Thinking.* Amsterdam: BIS.

Stickdorn, M., Hormess, M., Lawrence, A., Schneider, J. (2018). *This Is Service Design Doing* (Fourth ed.). Sebastopol, CA, USA: O'Reilly Media, Inc.

Suomen Punainen Risti. (2023). Retrieved April 18, 2023, from https://www.punainenristi.fi/yhteystiedot/: https://www.punainenristi.fi/yhteystiedot/

tawkr. (2021a, Sep 27). *tawkr*. Retrieved Feb 16, 2023, from tawkr: https://www.tawkr.agency/post/face-to-face-sales-for-security-systems

tawkr. (2021b, Aug 27). *tawkr*. Retrieved Feb 16, 2023, from Why face-to-face to recruit regular donors?: https://www.tawkr.agency/post/face-to-face-fundraising

The Charity Commission. (2011, Jan 03). Retrieved May 17, 2023, from gov.uk: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/550691/Tool_3.pdf

The Finnish Red Cross. (2023, March 13). Retrieved March 21, 2023, from Redcross.fi: https://www.redcross.fi/news/2023/the-finnish-red-cross-is-sending-material-aid-to-turkey-and-aid-workers-to-syria/

Toca Torres, C. E. , Rodriguez, J. C. (2013). Donating and Volunteering as Social Capital in Bogota. *Bulletin of Latin American Research*, 133-148. doi:10.1111/j.1470-9856.2012.00797.x

Tokmanni. (n.d.). *Tokmanni*. Retrieved May 19, 2023, from Tokmanni: https://www.tokmanni.fi/spr

Tynkkynen, O., Landström, M. (2023, Jan 26). *Sitra*. Retrieved May 17, 2023, from Sitra.fi: https://www.sitra.fi/en/news/new-working-paper-negative-emissions-are-the-next-step-in-climate-action/

UN. (2017). *National report on the implementation of the 2030 Agenda for Sustainable Development PORTUGAL.* Retrieved May 11, 2023, from sustainabledevelopment.un.org: https://sustainabledevelopment.un.org/content/documents/14962Portugal%28EN%292.pdf

UN. (2019). *The Future is Now: Science for Achieving Sustainable Development (GSDR 2019).* New York: UNDESA. Retrieved May 17, 2023, from https://www.un.org/development/desa/jpo/wp-content/uploads/sites/55/2017/02/2030-Agenda-for-Sustainable-Development-KCSD-Primer-new.pdf

UN. (2023, May 11). *sdgs.punjab.gov.pk*. Retrieved May 11, 2023, from sdgs.punjab.gov.pk: https://sdgs.punjab.gov.pk/the-five-ps#:~:text=The%2017%20SDGs%20are%20structured,support%20the%20progress%20on%20another.

UN. (2023a, May 11). *UN*. Retrieved from UN: https://sdgs.un.org/2030agenda

UN. (2023b, May 11). *UN*. Retrieved from UN: https://sdgs.un.org/goals#history

UN. (2023c, May 11). *UN.org*. Retrieved from UN.org: https://sdgs.un.org/goals

UN. (n.d.). *Transforming Our World: The 2030 Agenda For Sustainable Development.* Retrieved May 17, 2023, from sustainabledevelopment.un.org: https://sdgs.un.org/sites/default/files/publications/21252030%20Agenda%20for%20Sustainable%20Development%20web.pdf

UNICEF. (2019, January). Retrieved May 11, 2023, from Unicef.org: https://www.unicef.org/reports/humanitarian-action-children-2019-overview

Unicef. (n.d.). Retrieved Jan 13, 2023, from Unicef.fi: https://www.unicef.fi/

Ylöstalo, H. (2016). Traces of equality policy and diversity management in Finnisk work organizations. *Equality policy and diversity management*, 423.

Appendix 1 – Mystery shopper method – journey diary

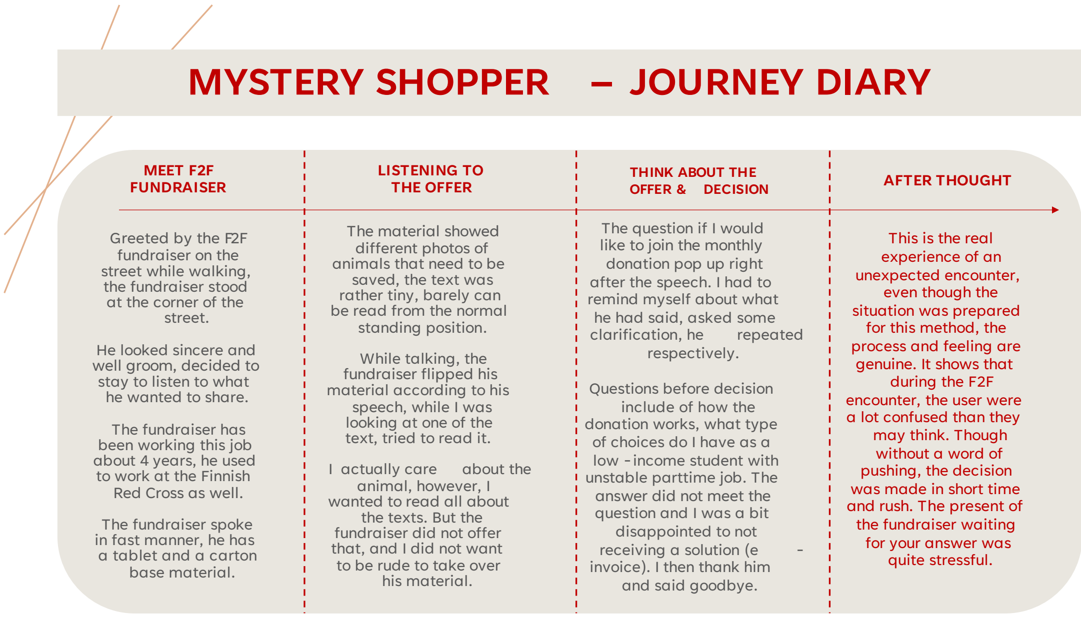


Figure 20. Mystery shopper - Journey diary.

Appendix 2 – Interview man on the street method – questions and results

Interview Man on the Street

Date	No.	Why did not you donate monthly?	What do you think about the face-to-face fundraising method?	How do you suggest the face-to-face fundraising method to be done?
03-Aug-22	1			Set up table
04-Aug-22	2	I do not believe the money reach the victim		
10-Aug-22	3		It's annoying	
11-Aug-22	4	My company donate big amount		
	5			Give more kind of donation, not just money
18-Aug-22	6	Cannot commit monthly		
23-Aug-22	7		I doubt the efficiency of this type of donation	
24-Aug-22	8	Like to donate cash only		
25-Aug-22	9			Prepare properly like UNICEF
01-Sep-22	10		You are doing important job but has to stay in harsh weather	Stay indoor in winter
02-Sep-22	11	My family donate every year		
	12	I do not like the organization		
09-Sep-22	13		Does this type of donation make profit	
08-Sep-22	14	I send bank transfer when needed		
14-Sep-22	15		So many fundraisers approach	
	16		You can collect one time donation	It's better to collect cash
15-Sep-22	17	Prefer to donate one time		
04-Oct-22	18		I like how the organization do not try to push people	Promote like Kontti shop
12-Oct-22	19		It's fine but should be better prepare	With banners and tables
19-Oct-22	20	Too much commitment		
03-Nov-22	21	I used text to donate		
11-Nov-22	22		It's really annoying to take a few steps and bothered by all fundraisers	Should find new method

Picture 7. Interview man on the street method - questions and results. (Screenshot from original file).

Appendix 3 – Contextual interview method – questions and results

No.	Participants	Q1: permission to record the interview?	Q2: Can you describe how did you meet the F2F fundraiser and the conversation going that leads to the donation?	Q3: How did you feel at that time?	Q4: How did you feel afterwards?	Q5: Could you share the reason you cancel the donation?	Q6: Which action do you think can be improve?
Registration cancel without first donation							
1	Female, 18-20 years, has social anxiety	no, online platform	Met as F2F Fundraiser for another NGOs	Meet on the break naturally	(about other donation) just the right things to do	to prioritize other donations, base on their work progress	To have someone during the shift to cheer up
2	Male, 20 years, immigrant background	no, online platform	Sign up with another F2F fundraiser before become an F2F fundraiser for the FRC		feel normal	scare of having trouble with info	to reduce the amount
3	Female, 18 years	no, on phone	Tried to refuse with the Fundraiser but got pushed and felt annoyed, so she sign up to go on her way.	Annoyed	Scared	After talking to her mom, she silently cancelled without the mom's awareness	Set up a proper table, banner. Do not encourage on knocking doors.
4	33 yo, woman, have a normal job	no, on phone	Met F2F Fundraiser from D2D, the Fundraiser was nice, she was not advised on e lasku, cancel after 20 days because of electricity go up	Nice, comfortable	worry with the inflation	because of living cost go up	meetingg D2D is better than meeting on the street
Registration cancel after one or two donations							
1	Male, 34, donated 1 time, always wanted to support charity, but does not want commitment	No, on phone	Met with 2 fundraiser, the expert and the new one, after sign up, he received an email mention that he subcribe to monthly donation, he replied to say no, then they cancelled right away, he went back to meet the guy to sign up again, donate 1 time then cancel	Embarrassed because of pushing, so he signed up to get rid of the fundraiser but not happy	Feel normal to support but not happy	He made it clear that this is one time donation only	Make one time options for the people. Donate to the people near first then further later.
2	Male, 39, donated 2 times	No , on phone	Prefer to it one time, advised by the fundraiser that he can cancel it later. He cannot do monthly due to financial problem	x	x'	prefer to do one time donation	Nothing to think of
3	Male, 39, donated 1 time	No	He thought it was one time donation, the meeting was comfortable, without pressure	Comfortable	Feel nice	prefer one time due to financial problem	No, he can keep the monthly if the finance get better, he donate blood every 3 three months for the past 2 years, his house is also kind of supporting redcross
4	Male, 21, donated 1 time	No	Though it was a good idea at the time of meeting but later on skeptical about the purpose of the donation, he still keep donation from other organization. 23-Aug to 23-Sep	Comfortable	Professional		Can make the purpose clearer, like update and decide case by case
5	Male, 28, donated 1 time, 25	No	Met in Prisma, thought to be a good cause, would like to donate few times a year but do not want to do monthly.	Nice	Ok, the guy was fun, entertain	Want to do few times a year	Package of 3 donations per year. Report in bullet point in practice, need to be more specific.
6	Female, 20, donate 1 time	No, on phone	Going with her friend, meet the F2F, compliment the outfit, over friendliness that how she decide to sign up, but later on she realize the amount was bigger than she could, and she does not know the minimum to change, so she cancelled.	Friendly, connection	Good, feel meaningful	Financial situation	Want to change the amount. If it was 8e per month she would probably do it again
7	Female, 37, donate 1 time	no, on phone	outside galleria, f2f tried to help people, passionate, was not annoying but to be honest not nice to stop people at shopping center. Has the willing to donate and meet the opportunity. Feel sorry for the fundraiser	passionate, feel the connection	Feel happy	Financial situation, with steady job and steady income	Better to have a banner, table, she help her own people first then other people later. Money is not the problem, it's the way fundraiser approach people.
8	Male, donate 1 time	No, on phone	He is F2F Fundraiser and also a donor: 8e with e-voice due to financial situation.	x	x	Financial situation, getting married and other things to take care	Salary should be increased. Nothing should be improved as customer.
9	Female, 19, donated 2 time	No, on phone	Volunteer approaching, sign up but after bank info changing, sign up only 8e	lots of people impersonate SPR volunteer, not pushing	Feel nice and convenient	technical reason	promoting some work, what did they do with the money
10	Male, no demographic data	No, on phone	Amazing fundraiser approach, agreed to sign up right away, but after that has to take care of study and work at the same tiime so cannot keep up the commitment	x	x	financial reason	No idea, suggest for 1 time donation to avoid commitment. at the moment as the student I cannot predict my expenses in the future, therefore it is hard to make the commitment

Picture 8. Contextual Interview – Questions and answers list. (Screenshot from original file).

Appendix 4 – Methods' results suggestions gathering

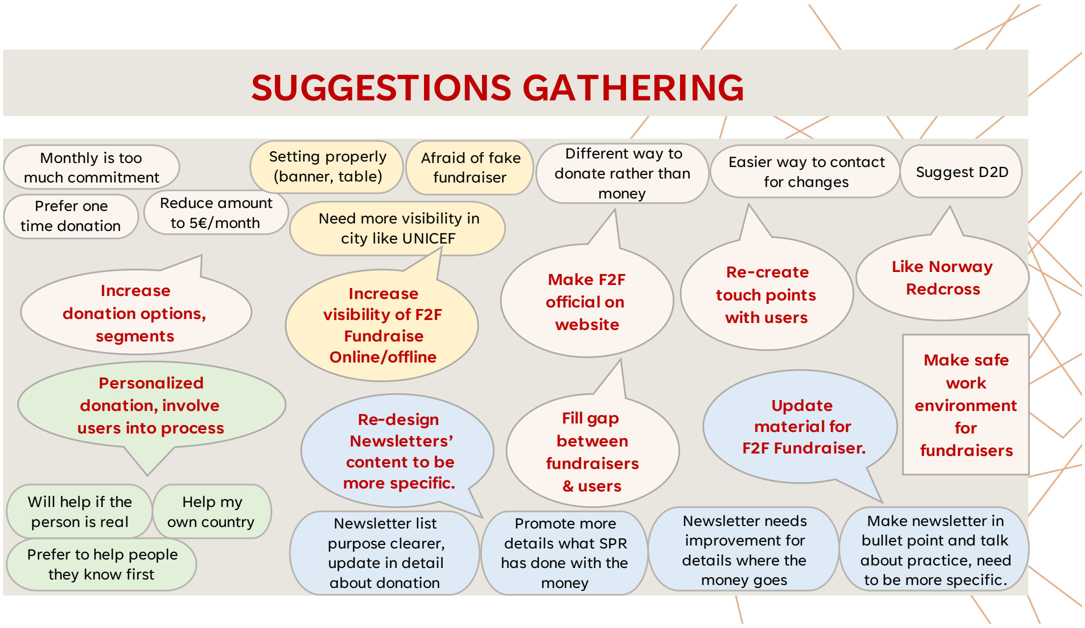


Figure 21. Suggestions gathering from methods' results.

Appendix 5 – Workshop timeline

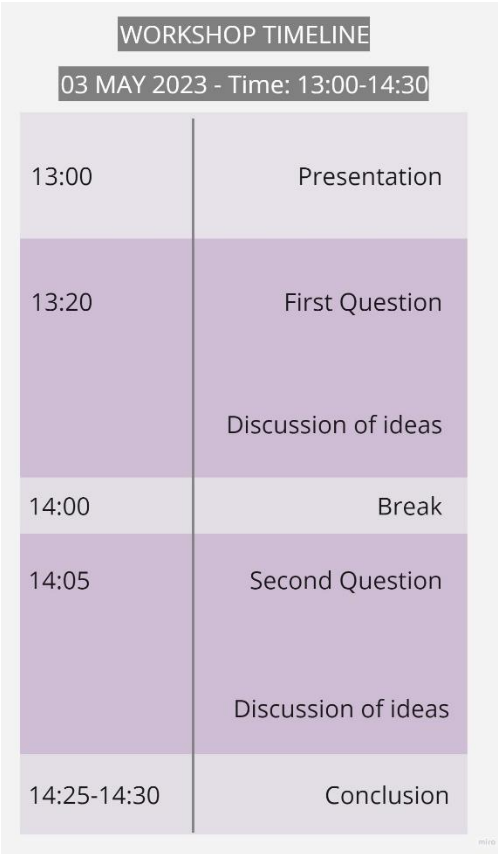


Figure 22. Workshop Timeline.