

Jani Lehessalo

**DESIGNING THE COMPANY'S BUSINESS MODEL USING SERVICE DESIGN**  
CASE LAINALOKERO

# **DESIGNING THE COMPANY'S BUSINESS MODEL USING SERVICE DESIGN**

CASE LAINALOKERO

Jani Lehessalo  
Master Thesis  
Autumn 2024  
Data analytics and Project Management  
Oulun ammattikorkeakoulu

## TIIVISTELMÄ

Oulun ammattikorkeakoulu  
Data analytics and Project Management

---

Tekijä(t): Jani Lehessalo

Opinnäytetyön nimi: Yrityksen liiketoimintamallin suunnittelu palvelumuotoilun keinoin

Työn ohjaaja(t): Minna Kamula

Työn valmistumislukukausi ja -vuosi: Syksy/2024

Sivumäärä: 60 + 8 liitettä

---

Tapausyritys Lainalokerolla oli kohdennetulle asiakaskunnalle suunnattu, lainaamiseen ja vuokraukseen perustuva liikeidea ja tätä liikeideaa haluttiin tutkia onko sillä mahdollisuuksia toimia. Suunnittelututkimuksen tarkoituksena oli tutkia pienelle asiakaskunnalle suunnattua palvelua ja luoda tapausyritykselle liiketoimintamalli, jossa asiakkaille tarjotaan laadukkaita tuotteita pientä käyttökorkvausta vastaan.

Työssä tutkittiin, oliko Lainalokeron liikeidea toimiva ja millaisia palvelukokemukset voisivat olla. Työssä analysoitiin tapausyrityksen markkinoita, selvitettiin mahdollisia kilpailijoita ja luotiin liiketoimintamalli palvelumuotoilun työkaluja hyväksikäyttäen.

Tutkimuksessa huomattiin, että Lainalokeron tarjoamalle palvelulle voisi olla kysyntää ja liiketoimintamalleja voisi olla useampi erlainen, riippuen kohdeasiakkaan luonteesta. Palvelua lähdettiin tutkimaan palvelumuotoilun visuaalisilla työkaluilla. Näitä työkaluja olivat esimerkiksi Service Blueprint ja prototyping.

Tutkimustyön tuloksena saatiin Lainalokeron tarjoamille palveluille muutamia erilaisia liiketoimintamalleja, joita voidaan käyttää pohjana yrityksen strategiana ja ansaintamalleina mikäli yritys perustetaan.

---

Asiasanat: Kiertotalous, kestävä kehitys, vuokraustoiminta, palvelumuotoilu

## ABSTRACT

Oulu University of Applied Sciences  
Data analytics and Project Management

---

Author(s): Jani Lehessalo

Title of thesis: DESIGNING THE COMPANY'S BUSINESS MODEL USING SERVICE DESIGN

Supervisor(s): Minna Kamula

Term and year when the thesis was submitted: Autumn/2024

Number of pages: 60 + 8 appendices

---

The case company, Lainalokero, had a business idea aimed at a targeted customer base, based on lending and renting, and the aim was to investigate whether this business idea had potential for operation. The purpose of the design study was to investigate a service aimed at a small customer base and to create a business model for the case company, in which customers are offered high-quality products in exchange for a small usage fee.

The work investigated whether Lainalokero's business idea was viable and what kind of service experiences could be. The work analyzed the case company's market, investigated potential competitors, and created a business model using service design tools.

The study found that there could be demand for the service offered by Lainalokero and that there could be several different business models, depending on the nature of the target customer. The service was studied using visual service design tools. These tools included Service Blueprint and prototyping.

The research resulted in several different business models for the services offered by Lainalokero, which can be used as a basis for the company's strategy and earnings models if the company is founded.

---

Keywords: Circular economy, sustainability, rental business, service design

# SISÄLLYS

1	INTRODUCTION .....	6
1.1	Development project for Lainalokero .....	8
1.2	The objective, purpose, and approach of the thesis .....	9
2	SERVICE DESIGN .....	11
2.1	Double Diamond.....	12
2.2	Discover phase.....	14
2.2.1	Research.....	14
2.2.2	Survey.....	16
2.2.3	Customer journey.....	22
2.3	Define phase .....	26
2.3.1	Personas.....	26
2.3.2	Value proposition .....	29
2.4	Develop .....	35
2.4.1	Service Blueprint.....	35
2.4.2	Prototyping.....	37
2.4.3	Business Model Canvas.....	43
2.5	Deliver .....	47
2.5.1	Scenarios.....	47
2.5.2	Choosing business model.....	52
3	CONCLUSIONS .....	53
4	DISCUSSIONS.....	55
	REFERENCES .....	56
	APPENDICES.....	60

# 1 INTRODUCTION

The sharing economy and rental business refer to a new type of economic model where individuals can share or rent assets, such as homes, cars, and personal items, to others. The sharing economy has been facilitated by the rise of the internet and mobile technologies, which have made it easier for people to connect and transact with one another.

One of the most well-known examples of the sharing economy is Airbnb, which allows individuals to rent out their homes or rooms to travelers. Other examples of the sharing economy include ride-sharing services such as Uber and Lyft, and peer-to-peer car rental services like Turo. These services allow people to earn money by renting out assets they are not using, and they offer more flexibility and convenience to those who use them.

In the rental business, companies own a fleet of assets, such as vehicles or equipment, and rent them out to individuals or businesses. This type of business has been around for a long time and is often seen as a more traditional form of the sharing economy. Examples of the rental business include car rental companies like Hertz and Enterprise, and equipment rental companies like Ramirent and Cramo.

Overall, the sharing economy and rental business are big market sectors and are growing rapidly, driven by increasing consumer demand for more flexible and convenient access to goods and services. However, these businesses also raise new regulatory and legal questions, such as how to ensure the safety of consumers, protect privacy, and regulate pricing and competition.

The rental business in Finland is well-developed and offers a variety of options for customers in need of rental services. Whether you are looking to rent a car, a piece of equipment, or even a boat, you can find a variety of rental companies in Finland offering these services.

Equipment rental is also a popular service in Finland, and there are many companies that specialize in renting out various types of equipment, such as construction equipment, tools, and party equipment. These companies cater to both individual consumers and businesses, and they offer equipment for a wide range of purposes, from DIY projects to large construction jobs.

Overall, the rental business in Finland is well-established and offers a variety of options for customers in need of rental services. Whether you are looking to rent a car, equipment, or a boat, you can find a company in Finland that can meet your needs (Table 1.).

*Table 1. Equipment rental company in Finland*

Equipment rental company	Market orientation	Home page
Renta	B2B and B2C	<a href="https://www.renta.fi/">https://www.renta.fi/</a>
Alma Ajo (Alma Media Oy)	B2C, B2B and C2C	<a href="https://www.nettikone.com/">https://www.nettikone.com/</a>
Cramo	B2B and B2C	<a href="https://www.cramo.fi/fi">https://www.cramo.fi/fi</a>
Ramirent	B2B and B2C	<a href="https://www.ramirent.fi/">https://www.ramirent.fi/</a>
Hygglo Oy	C2C	<a href="https://www.hygglo.fi/">https://www.hygglo.fi/</a>
Liizi Oy	B2C	<a href="https://www.liizi.fi/">https://www.liizi.fi/</a>
Harmaja 10 Oy	B2C and C2C	<a href="https://www.skipperi.fi/">https://www.skipperi.fi/</a>

It is difficult to find suitable statistics about shared economy market share in Finland as it is so fragmentary. It includes business like flea markets and recycling companies. Lainalokero can be considered as a B2C equipment rental company, therefore we should look rental and leasing market share in Finland. From Tilastokeskus stats (Table 2.) we can see that rental and leasing markets were 2,27 milliard euros in 2018 and 3.26 milliard euros in 2022. From henkilöstökulut (personnel costs) column we can evaluate that there are more people working in this sector in 2022 and this indicates that the market is booming. (OSF 2024.)

Table 2. Yritysten tilinpäätöstiedot (oikeudellinen yksikkö) muuttujina Toimiala (TOL 2008), Yrityksen suuruusluokka EU-määritelmän mukaan, Tiedot ja Vuosi

	Liikevaihto, oikeudelliset yksiköt (1000 euroa)	LIIKETOIMINNAN TUOTOT YHTEENSÄ, oikeudelliset yksiköt (1000 euroa)	Henkilöstökulut yhteensä, oikeudelliset yksiköt (1000 euroa)	Liiketoiminnan muut kulut (pl. käyttöom. myyntitap. ja fuusiotappiot, oikeudelliset yksiköt (1000 euroa)	LIIKETULOS, oikeudelliset yksiköt (1000 euroa)
77 Vuokraus- ja leasingtoiminta					
Kaikki yritykset					
2018	2 269 358	2 308 579	-278 711	-417 872	201 404
2019	2 418 584	2 462 625	-299 322	-451 484	137 851
2020	2 383 863	2 427 163	-282 104	-404 769	163 781
2021	2 515 575	2 571 167	-302 906	-437 106	203 199
2022	3 262 078	3 306 959	-337 429	-480 871	283 667

## 1.1 Development project for Lainalokero

This thesis service design project is made for the needs of a company that will be founded later. The company is called Lainalokero. The focus of the thesis is on designing the company's business model using service design, but also the results of the development project will be used to develop the services provided by the company.

Lainalokero will be branded as a nature saving and sustainable shared economy company. It will be operating in microeconomics like a housing company. Its main business will be renting high quality equipment for inhabitants of housing companies. This thesis work will determine what kind of services and equipment Lainalokero will provide. Earning mechanism will be studied also on this thesis work.

As mind map (Figure 1.) shows, there are lots of things to do and think about how those sections are solved (MindMup 2024). This thesis does not solve all of those issues, but it will focus on end-to-end services on high level. Mind map can be reviewed in bigger picture on appendix 1.

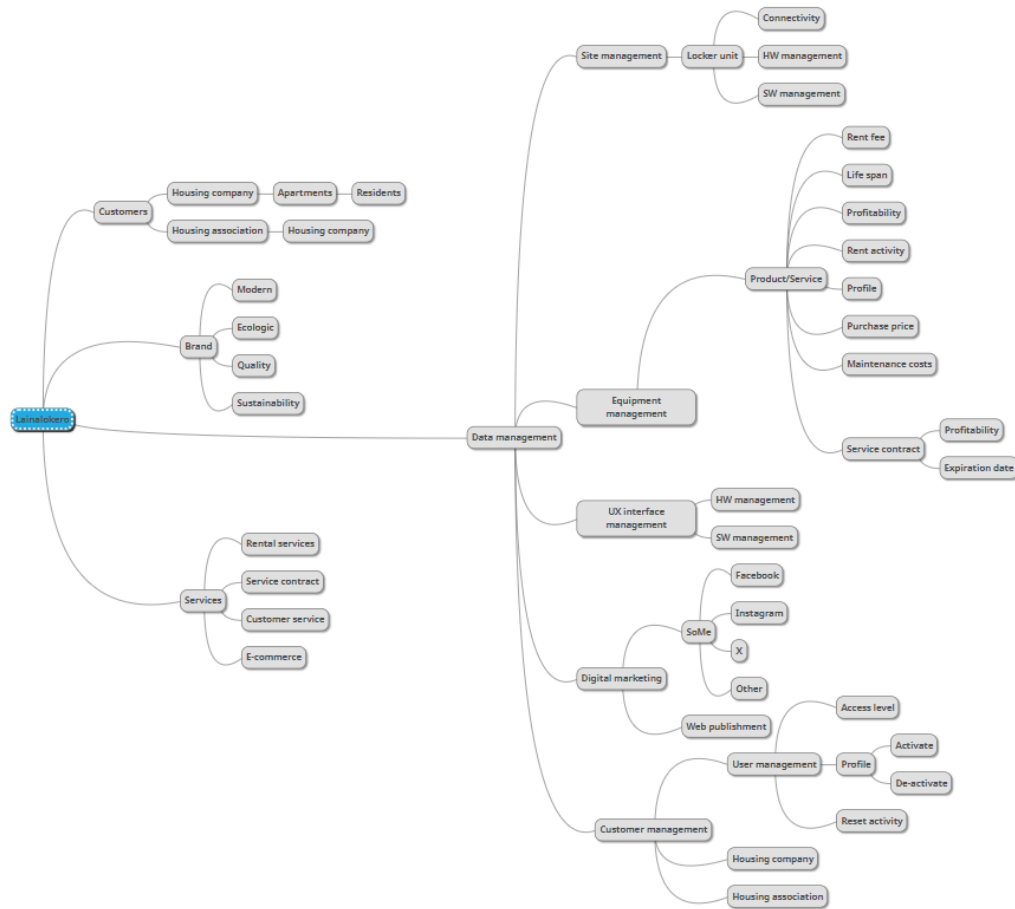


Figure 1. Mindmap of Lainalokero (Screenshot of <https://app.mindmup.com/>)

## 1.2 The objective, purpose, and approach of the thesis

The starting point for establishing the Lainalokero is a customer-centered holistic approach. Therefore, the goal of this thesis is to collect views from Lainalokero's staff and future customers in a way that enables concrete base to the company's digital business models. This thesis utilizes the perspective of service design, focusing particularly on the development of services in a digital context. The results discovered give Lainalokero an understanding of how customers experience Lainalokero's digital services and what kind of functionality they value. The results determine the direction for the development of the company's services. The purpose of this thesis is to create feasible operating models for the new digital rental service company Lainalokero. Potential customers and background people of the organization participate in the research, and operating models are created based on these collected insights. The result is a new concept for a digital self-service rental service.

The focus and scope of this thesis comprise the whole design process excluding the launching of the new company. It is crucial to know customers and understand their operations, therefore the importance of the early phases of the service development process is important. Lainalokero will be a customer centric company, and its services must fulfill customers' needs and insights from their perspective. The goal is to acquire a vast array of insights about the desires and needs of the customers and to communicate those insights to the team of Lainalokero involved in the design process. In the later phase of the design process, the views are transferred into an easily communicated and preferably visualized form.

## 2 SERVICE DESIGN

Service design is the process of creating and improving the design of services in order to meet the needs of customers and users. It involves taking a user-centered approach to design, focusing on the experience and outcomes that people desire from a service, as well as the systems and processes that support it. (Miettinen 2017.) (Koivisto, Säynäjäkangas, & Forsberg 2019, 39) states that using service design in the development of services creates better customer satisfaction, stronger management of the service offered and an increase in turnover. With well-designed services, it is possible to generate additional income, as users are often willing to pay more for specialized and exceptionally well-executed services. With globalization, customers have access to an increasingly wider selection of services from different service providers, which leads to more educated and demanding users. For a functioning company in an increasingly crowded market, it is crucial to stand out by innovating new service concepts or developing existing ones. (Koivisto et al 2019, 55-62.)

Service design can be applied to a wide range of services, including digital services, physical services, and even public services such as healthcare or transportation. It encompasses a variety of disciplines, including user research, design thinking, prototyping, and testing. “Service design is about concretizing abstract content into something that can be easily shared, understood, discussed, and prototyped together” (Miettinen 2017).”

The process of service design typically involves several stages, including research and analysis, ideation and prototyping, testing and validation, and implementation and delivery. During each stage, designers work as coordinators between all users and stakeholders to understand their needs, preferences, and behaviors, and to develop solutions that meet those needs effectively and efficiently. (Miettinen 2017.)

Some of the key outcomes of service design include improved customer satisfaction, increased efficiency and effectiveness of services, and greater innovation and creativity in the design of new services. Service design is an essential tool for businesses and organizations looking to stay competitive and meet the changing needs of their customers and users. (Miettinen 2017.)

The service design process, like other design processes, is not linear, but it is possible to outline the structure of the process (Stickdorn & Schneider 2012, 117). There are several different frameworks that aim to create that outline, but there is no golden rule or guideline on how to choose which framework to follow in each service design process. The first challenge many designs teams face is identifying and designing the right process for the task at hand. (Stickdorn & Schneider 2012, 126.) Several models of the design process have been published in the field of design thinking applied to innovation and business, but the "Double Diamond" introduced by the British Design Council in 2005 has been used as a reference in this project (Design Council s.a.).

## **2.1 Double Diamond**

The process of service design and design thinking is often presented based on the "Double Diamond" Process model introduced by the British Design Council in 2005. (Koivisto et al 2019, 43). The Service Design Double Diamond is a visual framework that outlines the process of designing and developing a service, based on a human-centered approach. It is called "double diamond" (Figure 2.) because it consists of four stages arranged in two diamond shapes, where the first diamond represents the problem space or research phase where designers explore the problem, including its multifaceted nature, and determine with a clear definition of the problem. That's where most of the unique qualities and value of design lie, including creativity and uncertainty. The second diamond represents the second stage as the solution space or the implementation phase, where ideas are created, prototypes are visualized and tested. At the end of this phase, the final product is created and provided to the end user. (Elmansy 2024.)

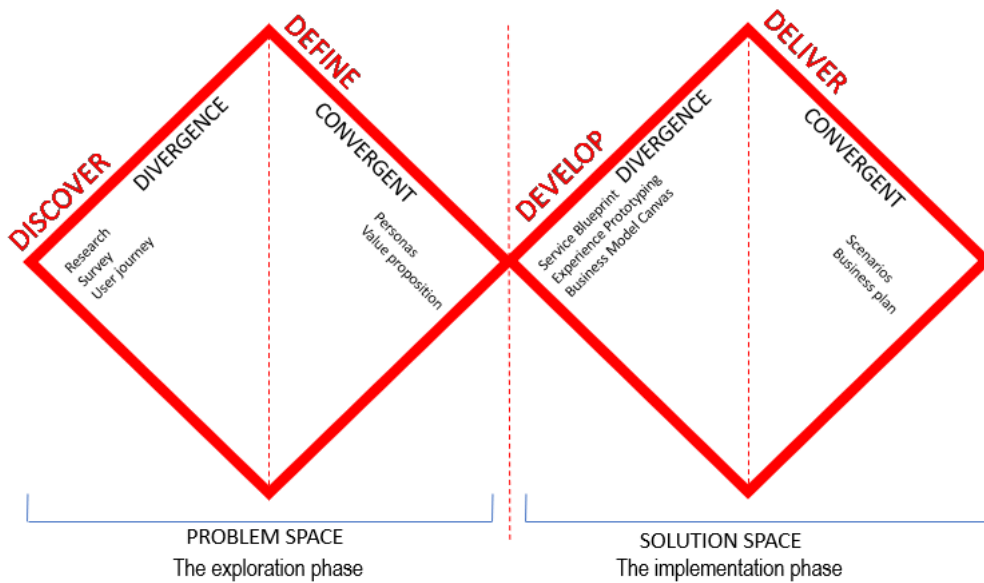


Figure 2. The Double Diamond design thinking process adopted from (The Design Council, 2024)

The Double Diamond design process is an intensely collaborative team practice that requires full understanding and integration between team members. Therefore, efficient team and venue selection is essential. Team members must represent different areas where they are important for the project. Taking this factor into account ensures that team members handle different areas, especially in complex design projects. (Elmansy 2024.)

Overall, the Service Design Double Diamond provides a flexible and iterative process for service design that emphasizes user-centered thinking and a collaborative approach. Each phase has several tools and methods to use and can be chosen freely if those have been seen suitable for current project. (Design Council s.a..)

## 2.2 Discover phase

In this stage, service designers explore the problem space, collect information and seek to understand the needs, behavior, motivations, and pain points of the users as well as the social and cultural context of the activity are of particular interest. The Discover phase is different, which means that all ideas, thoughts, and information that come up are taken into account and incorporated into the tools used. This step is held in high regards vagueness as the team doesn't have a clear idea about the problem, as in agile and lean processes. Based on the tools used to conduct this step the support of creativity is applied. Service design offers plenty of tools and variations of methods to do that. This involves conducting research, gathering data, and analyzing insights to gain a deep understanding of the user's perspective understand. Common discovery phase's tools are research and customer journey. (Koivisto et al 2019, 44-46.)

### 2.2.1 Research

Research is a typical way to investigate existing problems that need to be solved. In service design the research section provides a wide selection of potential research methods to collect data and to visualize, synthesize, and analyze the collected data. According to the book *This Is Service Design Methods* we mostly use qualitative methods and particularly methods based on ethnography. The methods of data collection are structured in five categories. (Stickdorn, Hormess, Lawrence;& Schneider 2018.)

#### 1. Inline Desk research:

- Preparatory research
- Secondary research

#### 2. Inline Self-ethnographic approaches

- Autoethnography
- Online ethnography

#### 3. Inline Participant approaches

- Participant observation

- Contextual interviews
- In-depth interviews
- Focus groups

#### **4. Inline non-participant approaches**

- Non-participant observation
- Mobile ethnography
- Cultural probes

#### **5. Inline Co-creative workshops**

- Creating personas
- Journey mapping
- System mapping

In this thesis work I decided to use Inline Desk research, online survey, personas, and customer journey as research methods.

### **CASE LAINALOKERO - RESEARCH**

Before, housing associations had goods that residents could borrow. For example, a club room for birthday parties or an impact drill for a small home renovation. This usually required someone to manage the keys or these loanable things, which was a hassle for that person. Lainalokero began to develop from the idea that the housing association's lending idea could be digitized and modernized. Lainalokero's business idea was a service platform that offers products and services for microeconomies such as housing associations.

First, I considered the company's product range and services from the point of view of sustainable development, which should also meet the needs of customers and serve the largest possible target audience in the micro economy. These could be, for example, large and expensive devices that are rarely needed. According to the working group's research, renting equipment to customers would make the most sense from a sustainable development point of view.

Next, I set out to find out if such or a similar service is already available. According to my research, the rental services on the market are focused on serving as many customers as possible and within a wide geographical radius. For example, <https://www.hygglo.fi/> Consequently, I concluded that

Lainalokero should develop its own rental service concept. While reflecting on human behavior in general, I found that humans want to get things as easily and with as little effort as possible. Preferably also for free.

### **2.2.2 Survey**

One of the most used data collection methods is a survey. As a method, the survey is fast and efficient. The weakness of the survey is considered to be the superficiality of the information produced, as well as the evaluation of the respondents' attitude to the survey. (Ojasalo, Moilanen, & Ritalahti 2015, 121.)

The survey is applicable to the research of many kinds of issues and topics. However, it is important that the author of the survey has found out the necessary information about the topic in advance, so that the questions clarify the right problem. In order to design the questionnaire, it is therefore necessary to obtain enough information on the subject so that the research is both reliable and comprehensive. (Ojasalo et al 2015, 130-132.)

The questions should be cast in such a way that they are easy to understand and do not lead the respondent. You must also remember to define which questions are really relevant for the research, because the survey must not be too long. It is a good idea to test the survey with friends or a colleague, for example, to make sure that the respondent and the person asking the questions understand the questions in the same way. (Ojasalo et al 2015, 130-132.)

### **CASE LAINALOKERO - SURVEY**

On social media, I sent an invitation to a survey that tried to understand the life situation of the respondents and what kind of products and services they were interested in and how much they would be willing to pay for it. Outcome would determine standard products and services provided by Lainalokero.

The majority of those who took part in the survey were working middle-aged people who live in an apartment building in southern Finland (Figures 3. to 6.). See all questions and answers in Appendix 2.

Answer	Chart	Percentage	Responses
18-25		0%	0
26-36		8.33%	2
37-50		70.83%	17
51-62		8.33%	2
63+		12.5%	3

Figure 3. Answers to question 1. Age

Answer	Chart	Percentage	Responses
Opiskelija		4%	1
Työelämässä		80%	20
Yrittäjä		0%	0
Työtön		0%	0
Eläkeläinen		12%	3
Jotain muuta		4%	1
En halua kertoa		0%	0

Figure 4. Answers to question 2. Are you (profession)?

Answer	Chart	Percentage	Responses
Helsinki		4.17%	1
Espoo		50%	12
Vantaa		4.17%	1
Kirkkonummi		12.5%	3
Turku		0%	0
Tampere		0%	0
Muu		29.17%	7

Muu = Etelä-Suomi

Figure 5. Results to question 4. Residence?

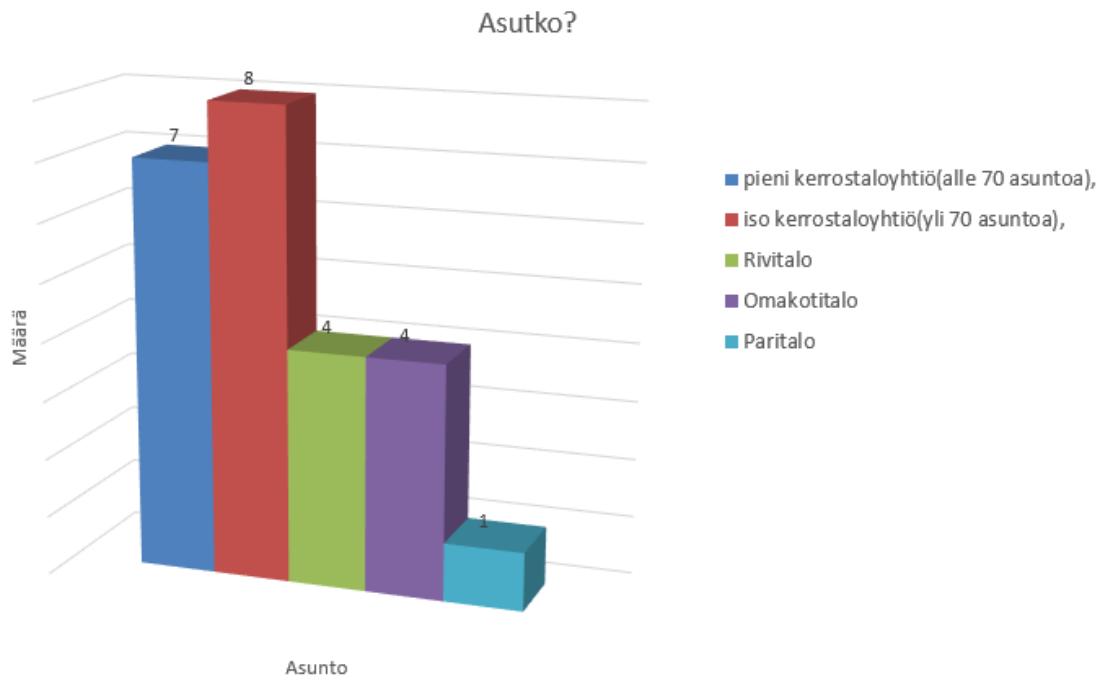


Figure 6. Answers to questions 5. Do you live in?

Only a few of the respondents lived alone, the others either with their spouse and/or children. 30% of respondents also had pets (Figure 7).

Answer	Chart	Percentage	Responses
Puoliso		41.3%	19
Lapsia		34.78%	16
Kotieläimiä		17.39%	8
Kämpäkaveri		0%	0
Asun yksin		4.35%	2
Joku muu		2.17%	1

Figure 7. Answers to question 3. Do you live in the same household?

The survey tried to find out what kind of products or services people are interested in. In the survey, an attempt was made to divide products that would have a high degree of use into products that would not be used much. The answers show that people are particularly interested in renting cleaning equipment that is expensive and not needed for everyday cleaning, like textile cleaners. (Figures 8. & 9.). People were also interested in renting a means of transport (car or bicycle), which they would also use often (Figures 8. & 9.). The least amount of people was interested in yard care

products, such as lawn mowers or leaf shears (Figure 10.). This is explained by living in an apartment building.

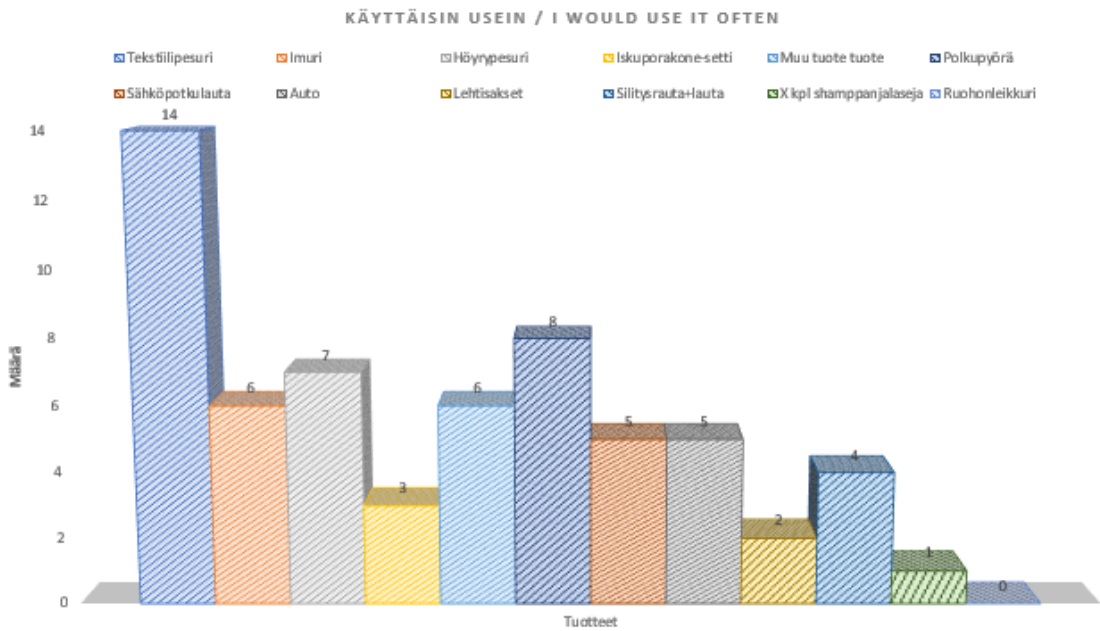


Figure 8. Answers to questions 8. Select 3 devices in 3 categories from the list I would use it often

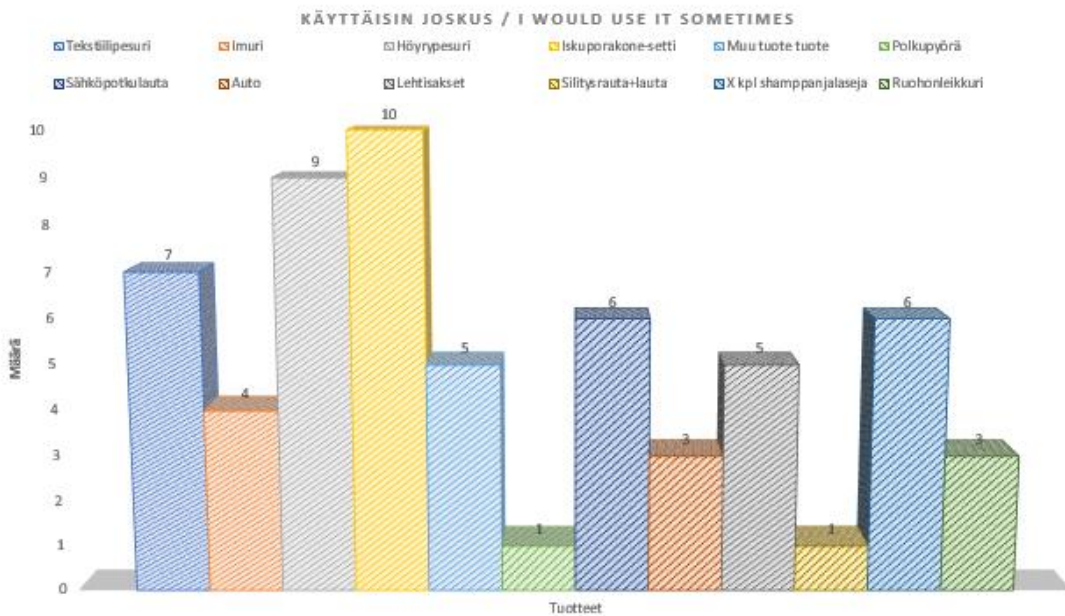


Figure 9. Answers to questions 8. Select 3 devices in 3 categories from the list I would use sometimes

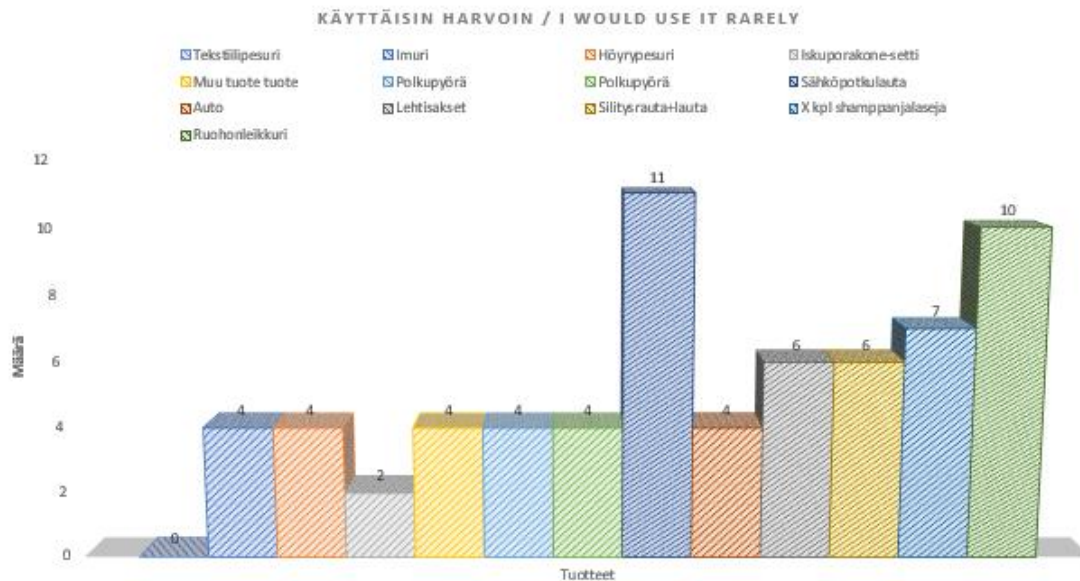


Figure 10. Answers to questions 8. Select 3 devices in 3 categories from the list I would use it rarely or not at all.

According to the survey, the devices are wanted to be rented using either the phone's App or a laptop browser (Figure 11.).

Answer	Chart	Percentage	Responses
Soittamalla	<div style="width: 7.69%;"></div>	7.69%	2
Puhelimella (appi)	<div style="width: 53.85%;"></div>	53.85%	14
Internetissä (selain)	<div style="width: 38.46%;"></div>	38.46%	10
Jokin muu tapa:	<div style="width: 0%;"></div>	0%	0

Figure 11. Answers to question 9. Would you rather make a rental inquiry?

The majority of respondents considered a day or a shorter time to be a suitable rental period. For this time, they would be willing to pay 40€/day or 5-10€/hour. There was some variation in the willingness to pay because the price depends on the device or service (Figure 12. & 13.).

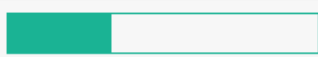

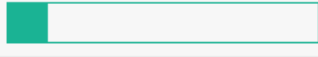
Answer	Chart	Percentage	Responses
Tunneiksi (1-8h)		33.33%	8
Päiväksi (24h)		54.17%	13
Päiviksi(1-7)		12.5%	3

Figure 12. Answers to question 10. Would you rent the device?

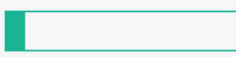
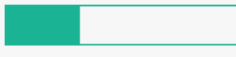
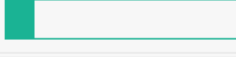
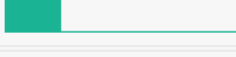
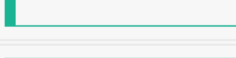
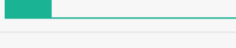
Answer	Chart	Percentage	Responses
0-5€/h		8%	2
5-10€/h		32%	8
10-20€/h		12%	3
40€/päivä		24%	6
60€/päivä		4%	1
Oma hintasi per tunti tai per päivä		20%	5

Figure 13. Answer to question 11. What would be an appropriate cost for a rental?

In addition to the products for rent, people were interested in the services of companies in the vicinity and the products that could be ordered through Lainalokero (Figure 14.).

The survey confirmed that there would be demand and a market for a company like Lainalokero. The results of the survey confirmed Lainalokero's ideas about the products and services it would start offering in the first phase.



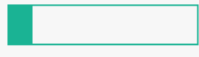
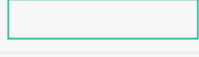
Answer	Chart	Percentage	Responses
Lähialueen yritysten palveluita (remonttiapu yms)		45.45%	15
Kodin askareisiin liittyviä palveluita tai tuotteita		42.42%	14
Vuokrattavien laitteiden Käyttökoulutusta		12.12%	4
Jokin muu palvelu		0%	0

Figure 14. Answers to question 12. What kind of additional services would you like?

### **2.2.3 Customer journey**

The customer journey map visualizes a person's experience over time. For example, a customer journey map can visualize the customer's experiences of the different stages of using the service, physical or digital product. All the different stages of the customer's journey can be described for this journey, from identifying the need to using the service again. (Stickdorn et al 2018.)

Customer journey maps are human-centered tools, and not consist of only the stages in which the customer interacts with the company, but all the most important stages of the experience should be disclosed. Customer journey maps are excellent tools for finding gaps in customer experiences and filling them with possible solutions. With the help of the customer journey, existing experiences and possible future experiences can be visualized. Like a movie is structured as a series of scenes, a customer journey map is structured as a series of steps (often called events, moments, experiences, interactions, activities, etc.). (Stickdorn et al 2018.)

Customer journey maps make intangible experiences visible and facilitate mutual understanding among team members. They can be used to visualize data in a simple and empathetic way, but as with any database, the quality depends on the quality of the data based on the database. Customer journey maps aim to present one typical or particularly interesting case of the service, and not the entire service with all its complex options. (Stickdorn et al 2018.)

#### **Individual routes**

It should be noted that even though a certain service production process is planned for the service, the customers go through this process, forming their own individual route. This is because things can be done in several different ways, and because the service provider can offer the customer several alternative ways and channels to consume a certain stage of the service process. Service design aims to outline the most common different customer journey as a basis for design. (Innokylä 2024a.)

#### **Customer journey**

The building blocks of the customer's service experience are service touch points, service points and the customer journey. The customer journey forms the whole service and customer experience that creates value for the customer. The formation of the customer journey is influenced by both the production process set by the service provider and the customer's own choices. The customer

journey describes what the customer perceives on the time axis of the service and how he experiences the user interface of the service. It also includes the stages of pre-service and after-service in addition to the actual service. (Innokylä 2024a.)

### **The structure of the customer journey**

The customer journey acts as a service umbrella. Under it, the service is visually described and systematically studied using many methods. Each service is made up of a series of episodes or episodes or a set of sub-services, which together form the entirety of the service that generates value for the customer. A single episode is called a service moment. A service moment is therefore a single event of the service experienced by the customer. (Innokylä 2024a.)

### **Service moment**

Each service moment consists of a set of touch points. Touch points can be tangible things through which the service is experienced: facilities, objects, people or interaction processes. In what environment does the service take place, what objects are included in the service, how is the service produced and how do people participate in producing the service? With the help of touch points, it is possible to design each service moment as desired and to meet the customer's needs and expectations, and with them the experience of using the service is formed. All the touch points of the service must be carefully considered and skillfully planned, which touch points are important and essential for the customer, and which touch points bring a lot of value to the customer at the least cost, in order to create a clear, consistent and unified service experience for the customer. (Innokylä 2024a.)

## CASE LAINALOKERO – CUSTOMER JOURNEY

For case Lainalokero, I used customer journey online template from uxpessia.com (UXPressia 2024). Customer journey picture (Figure 15.) is below but it can be found in bigger form on appendix 2.

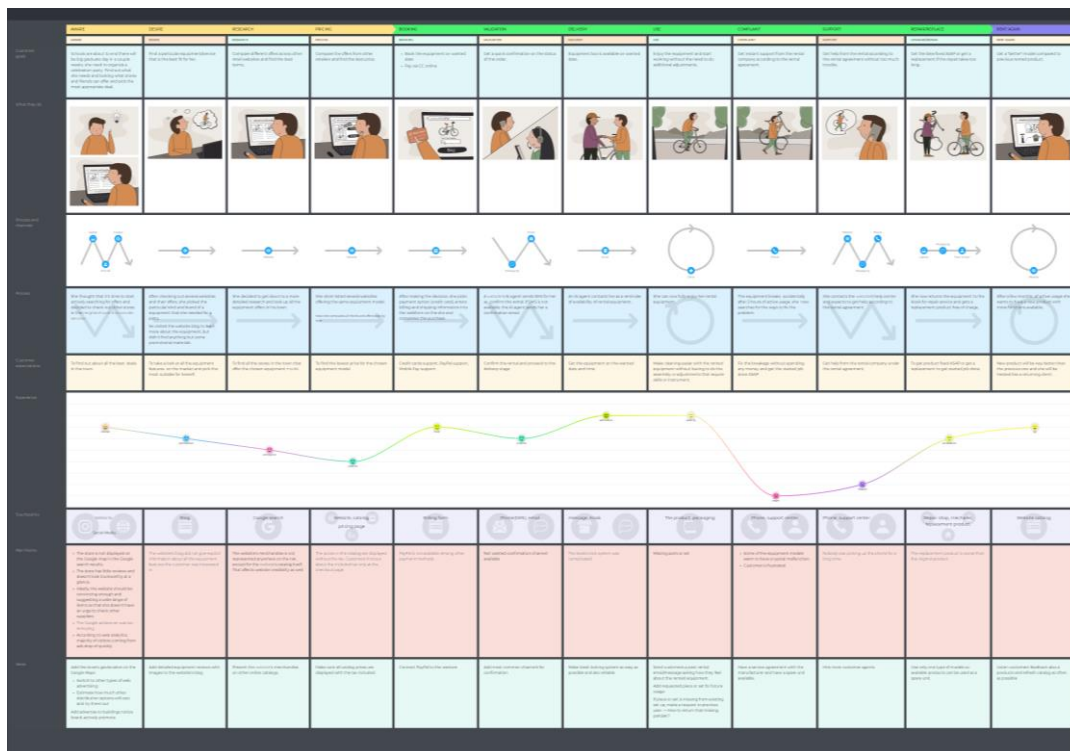


Figure 15. Print screen from uxpessia's Customer Journey template

### Before using service (in Figure 15. yellow area)

Our customer Seija, is a resident of a apartment company. Their family consist of a husband and their 2 daughters. Older daughter is about to graduate and there will be big celebrations at their home. Their youngest children is still a infant and may consume lots of time and there has not been time for proper cleaning. Seija decided that she need time to deep cleaning of the apartment and may need some professional tools for that. Seija do not know where to get those equipment and start asking.

After browsing many web pages and reviews about cleaning products, she knew what she needs.

When she realized what kind of equipment she need for cleaning, she started to search service providers and offers about this or similar products.

She found out that other offers are much more expensive than LAINALOKERO's price, which is a new service provided by their apartment company. Seija haven't heard their local LAINALOKERO service before.

#### **During using service (in Figure 15. green area)**

To use application, she need to go through easy user activation process and book desired product for wanted rental period. Booking and payment verification was easy transactions as rental fee is invoiced by wanted method. She wanted to use Mobile pay.

After booking process, Seija will receive a notification that wanted product is reserved for her and notification contain all needed information to access delivery.

When her rental date comes, activation codes for LAINALOKERO's rental box are activated and product can be received from LAINALOKERO box. Rental packet consist all needed accessories and instructions so those are ready to use without hasle.

During use, Seija noticed that product was not operating as it should and she contacted to Customer Support of LAINALOKERO. After a short troubleshooting by Service agent, Seija was informed that replacement unit is available on another box and activation code of the box was sent to her. During the graduate party everybody was saying that the house looked pristine.

#### **After using service (in Figure 15. purple area)**

Seija was happy that cleaning was so easy with that professional product and she decided to use it more often to keep their home pristine every week.

## 2.3 Define phase

In the second phase of design thinking, the user problem will be defined as what wants to be solved. Once sufficient amount of information is gathered, the problem statement will be identified and articulated. During this stage, the qualitative and quantitative data we obtained during the discovery stage are analyzed and insights will be created from it. Gathered information will be the basis to define a problem statement and guide the ideation process. A clearly stated problem description will guide the designers throughout the design process. Those descriptions will clarify the understanding of what features and functions users need in order to solve their problems. (Abhirami b 2024.)

### 2.3.1 Personas

Personas are fictional characters, which created profile are archetype based upon real research in order to represent the different user types, such as a group of users, that might use service, product, site, or brand in a similar way. Created personas are used by the service designer which helps them to understand users' needs, experiences, behaviors and goals. (Stickdorn et al 2018.) *"The special aspect of a persona description is that you do not look at the entire person but use the area of focus or domain you are working within as a lens to highlight the relevant attitudes and the specific context associated with the area of work."* (Nielsen s.a..)

Working with personas has several advantages. It's easier to remember interesting details about research results by creating a user from existing data. It's also a more creative way of doing things. By creating something visual and alive from the target group (and statistics), it helps the designer better understand the target group, because the target group (and statistics) becomes something visual and alive. Designers are likely to be able to relate to the target group and care about it. Another reason for using personas is to avoid self-centered design for products or services. By using personas, the focus shifts from yourself to the person actually using the service, and all decisions are based on the intended user of the service, not yourself. (Nyström & Sjögren 2012, 99-115.)

## CASE LAINALOKERO - PERSONAS

Because the structure of residents of housing associations varies and changes over time, Lainalokero's fictional personas try to describe different residents, and their needs related to housing. The personas in question may not live in the same housing association, but these personas and their needs certainly appear in every housing association at some point in the history of the housing association.

For the case of Lainalokero's personas, I used Innokylä's personas (Figures 16. to 18.) template (Innokylä 2024b). On these personas templates I have described 3 different but typical inhabitants of the housing company. Each of these have different levels of challenges towards LAINALOKERO's services. Their expectations and experience of the service vary due to personal differences. Common for all personas are need for cleaning.

**KÄYTTÄJÄPERSONA**

INNO KYLÄ

**NIMI**  
Seija Soppa

**IKÄ**  
43

**TITTELI JA ROOLI**  
Myyjä äitiyslomalla

**KOKEMUS PALVELUN KÄYSTÄ**  
Toittunut käyttämään puhelinta nettishoppailuun, mutta ei seuraa ahkerasti uusia sovellustrendejä. Pihan toinen äiti kertoi palvelusta ja ottanut sen koekäyttöön.

**TAVOITETILA**  
Palvelusta löytyy Seijalle sopivia tuotteita ja palveluita joita hän käyttää aktiivisesti

**MITEN JA MIKSI KÄYTTÄÄ PALVELUA?**  
Toisissa paljon digitaalisia palveluja, mutta nyt kotona pienen lapsen kanssa kaikki digitaalinen toiminta tapahtuu puhelimella tai tabletilla. Oieni lapsi voi saada yllättävää sotkua jonka siivoamiseen ei riitä pelkkä rätti vaan tarvitaan järeämpiä työkaluja joita ei kotoa löydy.


**MITÄ HAASTEITA KOHTAA PALVELUSSA?**  
Palvelun käyttö onnistuu melko vaivattomasti, mutta häntä askarruttaa voiko hän hakea laitteen nyt ja pystyykö/kerkiääkö hän tekemään sen varatussa lyhyessä ajassa ja voiko hän vielä tarvittaessa perua vuokrauksen.

**YLEISIN KÄYTTÖTAPAUS**  
Taapero aiheuttaa tahtomattaan sotkua ja joskus sitä sotkua on huonekaluissa tai lattialla niin paljon että sitä ei saa manuaalisesti putsattua hyvin. Esim mehua sohvalla. Tätä varten Seija vuokraa tekstiilipesurin tunniksi.

**PERSOONAN TARINA PALVELUN KÄYTTÄJÄNÄ**  
Seija ei tiennyt palvelusta, ennen kuin pihan kotiäiti kertoi siitä hänelle. Hän on muutaman kerran käyttänyt palvelua ja löytänyt sieltä kulloiseen tarpeeseen sopivan tuotteen tai palvelun.

Figure 16. Print screen of salesperson Seija Soppa persona template

**KÄYTTÄJÄPERSOONA** **INNO**  
KYLÄ



**NIMI**  
Ville Vasuri

**IKÄ**  
24

**TITTELI JA ROOLI**  
Opiskelija

**KOKEMUS PALVELUN KÄYTÖSTÄ**  
Hänestä moni asia voitaisiin tehdä palvelussa toisin ja siellä voisi olla enemmän ominaisuuksia. Myös laajempi valikoima tuotteita ja palveluja voisi olla.

**TAVOITETILA**  
Palvelusta löytyy Seijalle sopivia tuotteita ja palveluita joita hän käyttää aktiivisesti

**MITEN JA MIKSI KÄYTTÄÄ PALVELUJA?**  
Ville käyttää palvelua paljon koska hänellä ei ole varaa hankkia omia laitteita mitä tarvitsee usein. Ville on paljon koneella tai puhelimella, joten hän käyttää kumpaa vaan. Jos palveluun tullut uusia tuotteita, niin hän käyttää tietokonetta, koska tuotekuvat ovat isompina silloin


**MITÄ HAASTEITA KOHTAA PALVELUSSA?**  
Suositut tuotteet ovat usein tiettyinä viikonpäivinä varattu ja hän joutuu suunnittelemaan vuokraamisensa pidemmällä ajanjaksolla. Joskus vuokrattu laite ei olekaan ollut toimintakuntoinen ja siitä aiheutunut harmia.

**YLEISIN KÄYTTÖTAPAUS**  
Ville tekee paljon rasvaisia ruokia ja rasva leviää keittiössä aika helposti ja tarttuu erilaisiin pintoihin. Ville asuu vuokralla ja haluaa pitää keittiön puhtaana. Hänellä on kerran kuussa keittiön putsauspäivä ja siihen hän vuokraa höyrypuhdistinta, millä saa pinnat puhtaisiksi myös rasvasta.

**PERSOONAN TARINA PALVELUN KÄYTTÄJÄNÄ**  
Ville opiskelee kokiksi ja seuraa aktiivisesti somekanavia. Ville ajattelee, että kulutustalous tuhoaa maailman ja on aktiivinen kiertotalouden kannattaja. Taloyhtiön kysellessä palvelun käyttöönotosta, hän oli aktiivinen palvelun puolestapuhuja ja esimerkillinen käyttäjä.

Figure 17. Print screen of student Ville Vasuri persona template

**KÄYTTÄJÄPERSOONA** **INNO**  
KYLÄ



**NIMI**  
Eija Eskelinen

**IKÄ**  
68

**TITTELI JA ROOLI**  
Eläkeläinen

**KOKEMUS PALVELUN KÄYTÖSTÄ**  
Kaikki digitaaliset palvelut ovat haasteellisia, mutta tietokoneen selaimelta käyttö onnistuu kun näyttö tarpeeksi iso. Palvelu on aika suoraviivaista ja lapsien näyttäessä kunka tulee toimia, niin hän käyttää palvelua jonkin verran.

**TAVOITETILA**  
Palvelun käyttöä pyrkii lisäämään, mikäli palveluun tuodaan ikäihmisiä ja erityisryhmiä kiinnostavia tuotteita ja palveluita. Toivoo myös käyttöliittymää erityisryhmille (värisokea/ikäihminen)

**MITEN JA MIKSI KÄYTTÄÄ PALVELUJA?**  
Joitain laitteita vuokrannut kun kotisiivous on käynyt ja he ovat niitä laitteita käyttäneet. Tämän tehnyt tietokoneella samaan aikaan kun on kotisiivouksen tilannut.

**MITÄ HAASTEITA KOHTAA PALVELUSSA?**  
Käyttäjällä on punavihervärisokeus ja muutenkin tottumaton digipalveluiden käyttäjä. Myös laitteet ovat hiukan raskaita kannettavaksi kotiin, joten ei laitteita vuokraa, ellei joku ole auttamassa kantamaan laitetta huoneistoon.

**YLEISIN KÄYTTÖTAPAUS**  
Normaalin siivouksen pystyy itse tekemään, mutta toisinaan on kotisiivouksen puolesta tehty isompi siivous, johon laitteita vuokrannut

**PERSOONAN TARINA PALVELUN KÄYTTÄJÄNÄ**  
Eijan lapsi on innokas kierrättäjä ja kuuli palvelusta kavereilta. Eijan lapsi suositteli äidilleen palvelua ja auttoi häntä kokeilemaan sitä.

Figure 18. Print screen of pensioner Eija Eskelinen persona template

## 2.3.2 Value proposition

The value proposition canvas (Figure 19.) was originally developed by Alexander Osterwalder and the Strategyzer company (Strategyzer 2024). The value proposition canvas is a framework to describe and visualize how a business creates value for customers in the form of pain relievers and gain creators from the products and services. That helps designers ensure that there is a fit between the service idea and the market. It gives a detailed and visualized look at the relationship between customer segments and value propositions, highlights roles involved, pains and gains and how the service eventually matches with the proposition and its pain relievers and gain creators. (sdt s.a..)

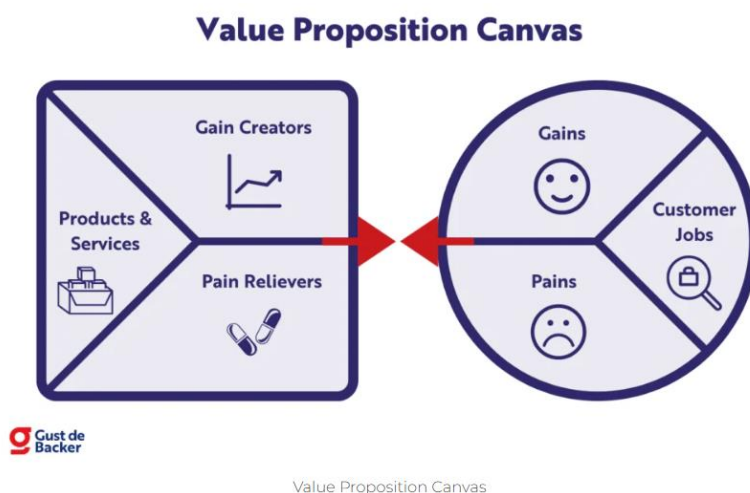


Figure 19. Value Proposition Canvas designed by Gust de Backer (Backer 2024)

Below are Gust de Backer's description and explanation of the canvas sections (Backer 2024).

### Customer Profile

The Customer (Segment) Profile describes a specific customer segment in your business model.

- Jobs: what your client is trying to accomplish ('getting the job done').
- Pains: describes bad outcomes, risks and obstacles for your customer in getting a 'job done'.
- Gains: the outcome of what your customer is trying to achieve in concrete benefits.

## **Customer Jobs**

A 'Customer Job' is something your customer is trying to achieve in work or in his life, Jobs are divided into:

- **Functional Jobs:** the customer is trying to find a solution to a specific problem, such as an air conditioner for the heat, a washing machine for the laundry or a heater for the cold.
- **Social Jobs:** the customer wants more status or prestige, such as buying branded clothing or purchasing a luxury car.
- **Personal/Emotional Jobs:** the customer is looking for a certain feeling, such as the feeling of security, joy or safety.
- **Supporting Jobs:** this helps the customer accomplish a task, such as comparing different products.

It is important to make sure that the different Customer Jobs are broken down by the degree of how important they are to the customer.

## **Customer Pains**

The 'Customer Pains' describe what gets in the way of your customer before, during and after getting a 'Job done':

- **Undesired outcomes, problems and characteristics:** functional pains, such as that the solution doesn't work, that the customer's status is down or it's not fun to do.
- **Obstacles:** things that stop the customer from getting their 'job done', such as lack of time or the price of a solution.
- **Risks (undesired potential outcomes):** what can go wrong, such as losing prestige or getting fired.

Also with the Customer Pains, it is important to subdivide them according to how important they are to the customer.

It is helpful to know exactly how extreme the pain is. The customer may indicate that she does not want to wait for a solution, but then it is up to you to find out the maximum amount of time the customer is willing to wait.

## **Customer Gains**

With the Customer Gains the outcome and end result is described, these can be divided into 4 different types:

- **Required Gains:** without this type of gains the solution you offer will not work, a washing machine needs to get your clothes clean.
- **Expected Gains:** this type of gains is what the customer expects at the very least, even if the solution works without them. For example, a washing machine must be able to run different programs.
- **Desired Gains:** these are the gains that customers would like and which they could think of themselves. Think for example of the installation of the washing machine in the house.
- **Unexpected Gains:** these are the gains that go beyond the expectations of the customer, customers would not initially think of. Like not needing detergent in a washing machine.

The gains should also be as concrete as possible, try to express them in numbers. In addition, it is also important to subdivide the gains according to how important they are to the customer.

## **Value Map**

In the Value Map, you're going to describe exactly what you offer and how it helps the customer with their 'Job to be done'

## **Product and Services**

This is a listing of everything you offer to the customer, everything the customer might find in your store. There are 3 types of products and services:

1. **Physical/tangible:** physical products.
2. **Intangible:** copyrights or services.
3. **Digital:** Video, printable instructions, MSDS (Material Safety Data Sheet).

It is important to subdivide your Products and Services based on how important they are to the customer.

## **Pain Relievers**

The Pain Relievers describe how your product or service is going to take away the customer pain...

It is not necessary to have a specific pain reliever for every pain, but the most important pains should be taken away.

As with all the previous components, it is important to subdivide them based on how important they are to the customer.

## **Gain Creators**

The Gain Creators describe how your product or service will ensure that the Customer Gains are achieved. Again, the Gain Creators don't have to achieve every gain, but they do have to achieve the most important gains. Make a subdivision based on how important it is to the customer.

## **Fit**

Vaughan Broderick (Broderick 2024) describes how you achieve a fit between your customer profile and the value map when your customer is (almost) ready with his wallet after hearing your value proposition. There are 3 types of fits:

1. Problem-Solution Fit: you have evidence that you have the right jobs, pains and gains and your value proposition aligns with them.
2. Product-Market Fit: you have evidence that your products, services, pain relievers and gain creators have traction in the market.
3. Business Model Fit: you have proof that your value proposition can be poured into a scalable and profitable business model.

## CASE LAINALOKERO - VALUE PROPOSITION

There were lots of different variants of value proposition canvas, but I used Peter J. Thomson's design version (Figure 20.). Value proposition canvas can be reviewed in bigger picture in Appendix 5.

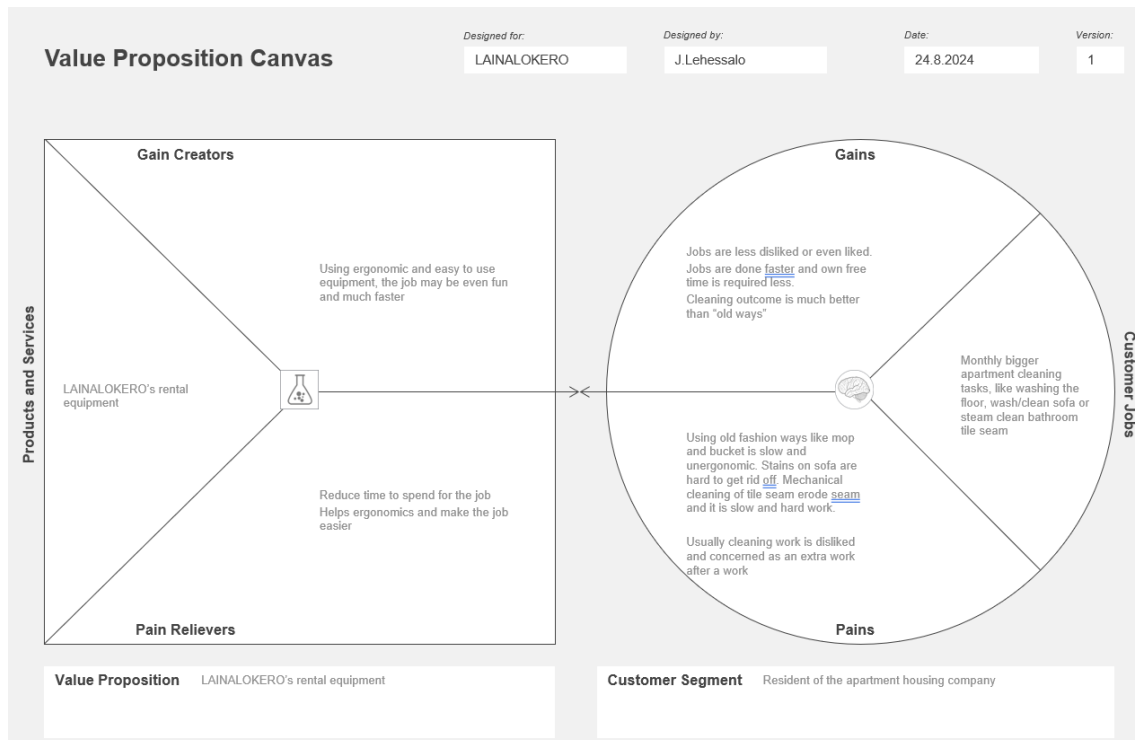


Figure 20. Screen capture from LAINALOKERO's power point Value Proposition Canvas (Strategyzer 2024)

### Customer Profile

The Customer Profile is described as a resident of the apartment housing company. There isn't just one like resident profile, but there are common things what can be added as a one customer profile.

### Customer Jobs

As Customer Profile is determined as a resident of apartment these jobs are common jobs what I think that they may do regardless is resident old, young, married or single. As a resident of an apartment, you have to do cleaning tasks from time to time. Sometimes deeper cleaning and more often just a small cleaning task. Small tasks can be managed easily by tools you have at home, but deeper cleaning tasks may need special tools to be managed. These special tools you normally don't have at home. Residents may feel sad when their home is dirty but when she cleans her home she will feel emotionally better. Sometimes residents have to do some renovation, and it

cannot be done without proper tools. It may give frustrating feeling to do renovation job with totally wrong tool.

### **Customer Pains**

Residents of apartment may be frustrated of her dirty home and wondering how she can manage it as she had only a short time to do it. She noticed that the sofa was dirty, and she could not get it clean, just a bucket of water and brush. She also realized that the hall cabinet needs a new screw, and it needs to be drilled into the concrete wall. She knows that she cannot do that with her existing tools. These can be postponed for a while but need to be done eventually.

### **Customer Gains**

A customer may do her tasks somehow with her existing tools but with these specific tools, tasks are easier, faster, safer and even enjoyable to do. She may even feel happiness when she realized how difficult it was do earlier compared with these specific tools.

### **Value Map**

LAINALOKERO offers tools and services for apartment company's residents. Tools are focusing to be used for house cleaning and small renovations. These tools are typically expensive, big and you don't need those so often that it is sense to own them. These tools are like steam cleaner and textile cleaner.

### **Pain Relievers**

Using LAINALOKERO's tools customer can do tasks much shorter time than without these tools. These tools make jobs much easier, and some tasks are not even possible to do without these tools. Using these tools makes customer tasks safer and improves ergonomics. Some of these tasks may feel unpleasant to do but with these tools it may feel like fun.

### **Gain Creators**

These tools are easy to use, and instructions are clear. In case there are some issues related to tools, LAINALOKERO customer support will help to get the job done. Tools are designed for professionals so those are efficient and ergonomic. Tools like steam cleaner do not use any detergent so it fit perfectly for person who is allergic to perfumes.

## **Fit**

LAINALOKERO's value proposition is achieved a fit between our customer profile and the value map if we use these 3 types of fits as a measure:

1. Problem-Solution Fit: LAINALOKERO's products and services provide solutions for the customers' jobs, pains and gains.
2. Product-Market Fit: My research and survey prove that LAINALOKERO's products, services, pain relievers and gain creators have traction in the market.
3. Business Model Fit: Global shared economy markets, my research and survey prove that LAINALOKERO's value proposition can be poured into a scalable and profitable business model.

## **2.4 Develop**

In the develop phase, alternative solution models and concepts are devised for the identified problem or opportunity. The resulting understanding of customer needs and possibly different ideation methods are used as help in ideation. The key is to build prototypes, visualize ideas and simulate experiences to promote thinking and creativity. Solutions are also co-developed in workshops with customers, staff and other stakeholders by utilizing the criticism and creative suggestions for improvement presented by the participants. (Koivisto et al 2019, 47.)

### **2.4.1 Service Blueprint**

The background of the service blueprint, i.e. the visual description of the service system, is Shostack's process analysis method. Shostack's method is based on time and movement planning related to project planning and information system and software planning. (Innokylä 2024c.)

A service blueprint is a diagram that describes the entire service delivery process by listing all the activities and actions that take place at each stage as performed by different roles. The service plan is built in such a way that first all the actors involved in the service process are listed on the vertical axis and all the steps necessary to deliver the service are listed on the horizontal axis. The resulting matrix allows for a flow of activities that each role must perform during the process,

highlighting activities that the user can see (above the visibility row) and those that occur in the back office Roles can be performed by people or other types of entities (organizations, departments, artificial intelligence, machines, etc.). (Bitner, Ostrom, & Morgan 2007.)

## CASE LAINALOKERO- SERVICE BLUEPRINT

Lainalokero's Service Blueprint is described on Figure 21. Customer enter Lainalokero's web page first time. Picture can be reviewed in bigger scale in Appendix 6.

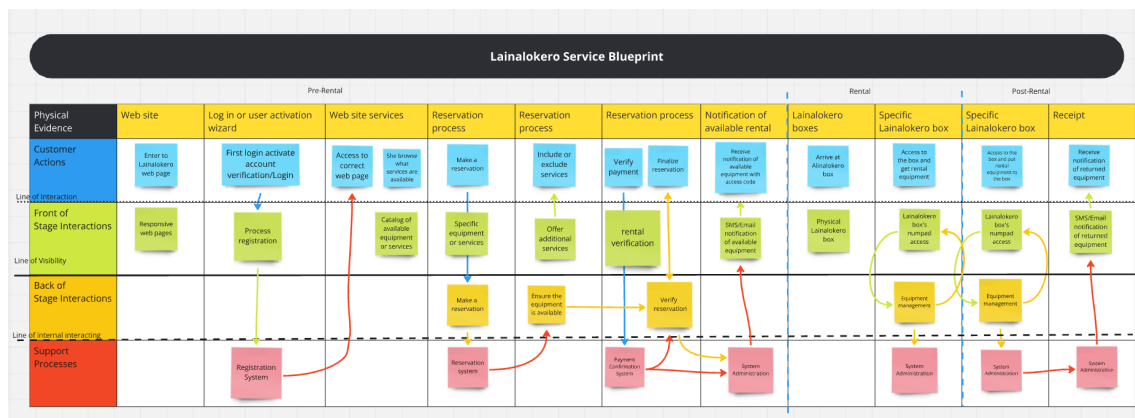


Figure 21. Service Blueprint board (Screen capture from Miro 14.10.2024) (Miro 2024)

### Web page

Web pages are responsible and simple. The landing page is instructive, and she easily found a place to get access services. She had received an email from the apartment manager which included access initials to proper page. These access initials are prepared by LAINALOKERO system administration based on housing company's resident registers.

### User registration wizard or Login if existing user

After simple registration process she have entered her own housing company's web page where she can browse available services and products.

### Web site services

After simple registration process she have entered her own housing company's web page where she can browse available services and products.

### **Reservation process**

*Reservation process* info her that equipment is available for wanted period. During *rental process* she have to confirm that rent for that time is x € and it will be added to monthly apartment maintenance cost invoice. She wants to rent steam cleaner for next weekend.

### **Notification of available rental**

She verify rental and get *notification* with access code via email that equipment is available on wanted pick up time.

### **Lainalokero boxes**

When weekend arrive, she goes to *LAINALOKERO boxes* location to collect her rental equipment.

### **Specific Lainalokero box**

When weekend arrive, she goes to *LAINALOKERO boxes* and *use given access code* to open specific equipment box door. After the cleaning job she get back to the *LAINALOKERO box* and set previously given access code to open the door.

### **Receipt**

After the door is closed, she will receive *a receipt* of returned equipment.

## **2.4.2 Prototyping**

In design thinking, we want to learn about the desirability and functionality of the plans with the help of prototypes, experiments and testing, accelerate creative thinking and reduce the risk of failing in development. Prototypes can be, for example, visualizations, character models or functional user interfaces that communicate and illustrate an idea or concept about a product or service (Figure 22.). The aim is to implement the prototypes as simply and cost-effectively as possible. In testing, the aim is to present raw and unpolished prototypes of ideas, so that people dare to give feedback on them and pay attention to essential points in giving feedback to support development at an early enough stage. In general, however, the quality level and the amount of detail of the prototypes increase as the iterations progress. The designer must avoid sticking too much to his own ideas and tolerate failure, because the ideas presented in the tests may not always correspond to the

thoughts of the people evaluating them. Prototyping and testing may sound laborious to implement, but above all they speed up the innovation process (Koivisto et al. 2019). One of biggest benefits of prototyping is that it helps avoid costly changes once a service is in production.



Figure 22. Prototyping (Stickdorn et al 2018)

According to Design Council (Design Council s.a.), experience prototyping is a way of testing new service ideas or designs for specific touchpoints. Experience prototypes provide a glimpse into what the experience will be like and allow the design team to test and fine tune their solutions with potential users. They also make it easier to build buy-in from potential partners and other stakeholders. (Design Council s.a.)

***This Is Service Design Doing defines*** (Stickdorn et al 2018) three main reasons why prototyping is used in service design: to explore, to evaluate, and to communicate (Figure 23.):

- Explorative prototyping (or prototyping to explore) is used to create new options and new future solutions based on a given initial service concept or idea (or a previous prototype).
- Evaluative prototyping is used to understand how people experience the future that our prototyping suggests. Sometimes you will carefully evaluate your hypotheses in formal testing, and sometimes you will do more lightweight tests on the fly.

- Communicative prototyping is used to communicate important aspects of your project to selected audiences.

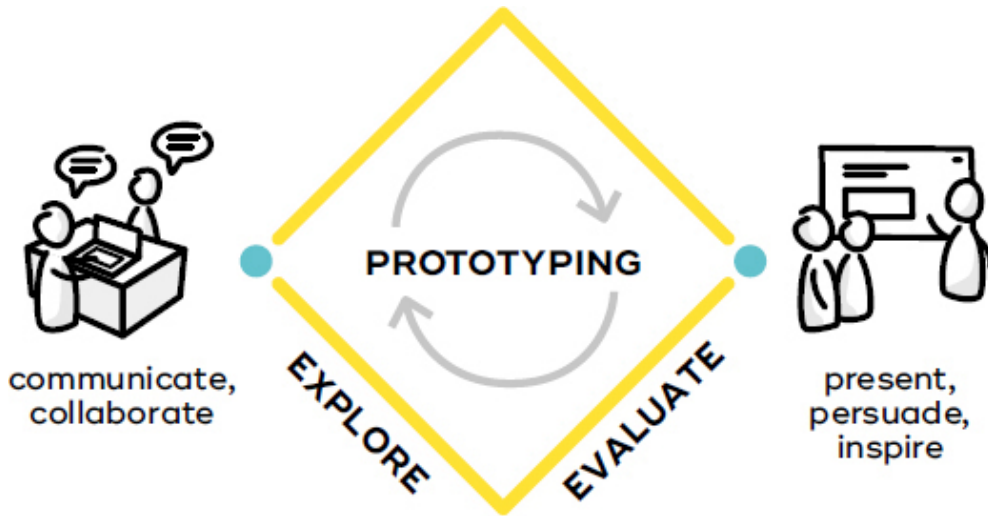


Figure 23. Prototyping process (Stickdorn et al 2018)

### CASE LAINALOKERO - PROTOTYPE 1

In this prototype (Figure 24.), Lainalokero's services are offered to a housing association or property manager, and each resident of the housing association is responsible for the service fees and the loan themselves.

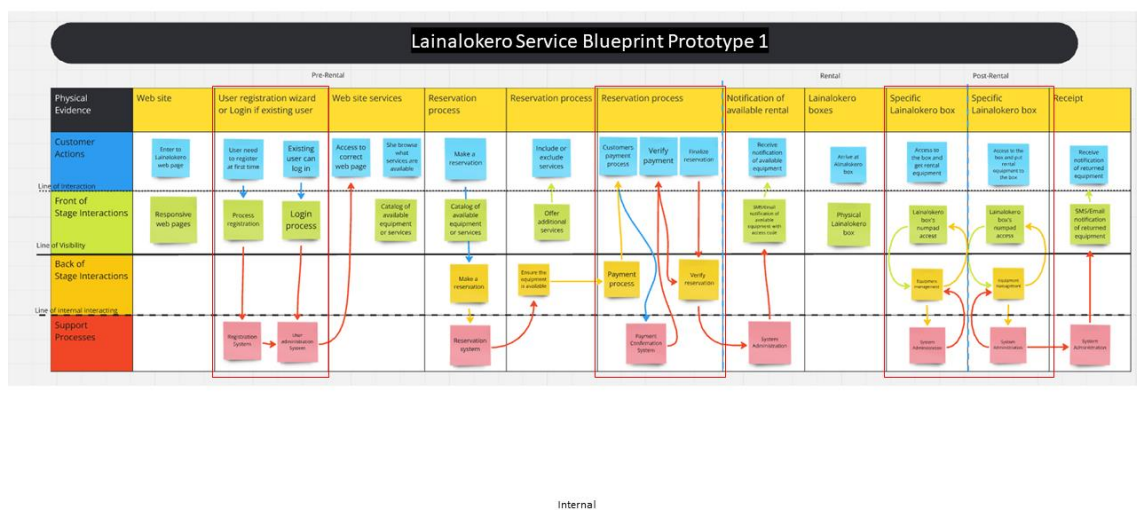


Figure 24. Screen capture from Miro's Prototype1 Service Blueprint

## **Web site**

Residents have been told about the housing association's new service and the resident goes to the *Lainalokero.fi website*, which tells about the company's services and operations. You can easily find the Sign up or Login section on the website.

## **User registration wizard or Login if existing user**

When you log in for the first time, *the registration wizard* starts, asking you various questions so that a user profile can be created and associated with the right housing association and the apartment.

## **Web site services**

After registering or logging in, the user comes to the website of his own building association, where he can see *the services and products on offer*.

## **Reservation process**

When the resident finds a product or service he wants to borrow, *the reservation system* starts in the background, which appears to the user as a Wizard-type step-by-step reservation system. The reservation system shows the daily or hourly rent as well as the times when the service or device is already reserved. After finding the desired free time, the reservation system asks for possible additional services. As the reservation progresses, the user must accept the invoicing in the way he chooses and finally approve the reservation on the summary page, which shows all the necessary information, the device or service, the time and the cost of the borrowing period in question.

## **Notification of available rental**

After the reservation confirmation, the *user receives information* (SMS, email, etc.) about the quote time, as well as access to the code in the compartment of the device in question.

## **Lainalokero boxes**

Equipment that can be borrowed can be retrieved from LAINALOKERO's *box* on the building association's premises.

## **Specific Lainalokero box**

The borrower has a *valid code* for the slot of the desired device at the desired time. By entering the code in question on the numeric keypad, the lock of the compartment of the desired device opens

and the information about the opened compartment goes into the system. The compartment contains the device with instructions for use and possibly additional accessories such as detergent powders.

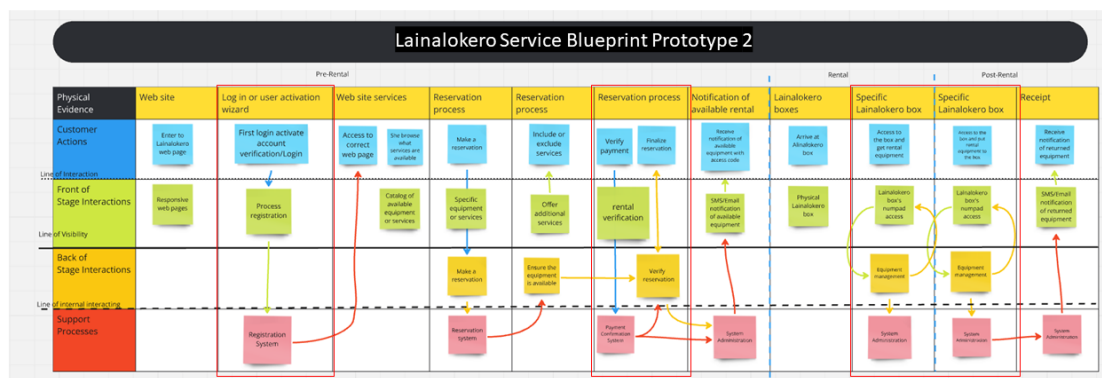
When the loan is over, the user brings the device back to the locker and enters the code so that the correct locker opens. The device is returned to the compartment and the door is closed, and information about the returned device and information about the end of the loan are entered into the system.

### Receipt

After some time, the user receives a receipt for the end of the loan. The receipt contains instructions on what to do if the device was or was faulty during use.

### CASE LAINALOKERO - PROTOTYPE 2

Lainalokero's Prototype 2 Service Blueprint is described on Figure 25. In this prototype, Lainalokero's services are offered to a housing company or property manager, who are responsible for customer information and handling invoicing for the services used by the residents through maintenance fees.



Internal

Figure 25. Print screen of Miro board: Service Blueprint of Prototype 2

### **Web site**

Customers enter *Lainalokero's web page for the first time*. Web pages are responsible and simple. The landing page is instructive, and she easily found a place to get access services. She had received an email from the apartment manager which included access initials to proper page. These access initials are prepared by LAINALOKERO system administration based on housing company's resident registers.

### **User registration wizard or Login if existing user**

After simple *registration process*, she has entered her own housing company's web page

### **Web site services**

After registering or logging in, the user comes to the website of his own building association, where she can see *the services and products on offer*.

### **Reservation process**

She wants to rent a steam cleaner for next weekend. *Reservation process* info her that equipment is available for the wanted period. During rental process she has to confirm that rent for that time is x € and it will be added to monthly apartment maintenance cost invoice.

### **Notification of available rental**

She verifies rental period and cost and then she will *get notification* with access code via email that equipment is available on wanted to pick up time.

### **Lainalokero boxes**

When the weekend arrives, she goes to *LAINALOKERO boxes* area.

### **Specific Lainalokero box**

At Lainalokero boxes she uses the *access code* given to open specific equipment box door. That box contains the rented product including needed accessories and instructions to use equipment. After the cleaning job she got back to the LAINALOKERO box and set the previously given access code to open the door to return the product. After closing the door, the system registers the return date to the Lainalokero's system.

## Receipt

After the return date is registered, she will receive a *receipt* of returned equipment within a few minutes.

### 2.4.3 Business Model Canvas

By Design Council the business model canvas (Figure 26.) is a visual tool for describing and developing business models. Created by Alex Osterwalder and popularized in his book *Business Model Generation*, it can be applied to both new and existing services. (Design Council s.a..)



Figure 26. Business Model Canvas

#### Customer Segments

These are the different groups of people or organizations your business aims to reach and serve. Understanding your customer segments helps you tailor your value proposition to meet their specific needs.

#### Value Propositions

This defines the unique value your products or services provide to your customer segments. It explains why customers should choose your business over competitors.

**Channels**

Channels describe how your company communicates with and reaches its customer segments to deliver your value proposition. This can include various distribution, sales, and marketing channels.

**Customer Relationships**

This element outlines the type of relationship your company establishes with specific customer segments. It can range from personal assistance to automated services.

**Revenue Streams**

Revenue streams represent the cash your business generates from each customer segment. This can come from direct sales, subscriptions, leasing, and other revenue models.

**Key Resources**

These are the critical assets required to deliver your value proposition, reach your markets, maintain customer relationships, and earn revenue. Key resources can be physical, intellectual, human, or financial.

**Key Activities**

Key activities are the crucial actions your business must perform to operate successfully. These activities directly relate to creating and delivering your value proposition.

**Key Partnerships**

This component identifies the network of suppliers and partners that help your business model work. These partnerships can optimize operations and reduce risks.

**Cost Structure**

The cost structure outlines the major costs involved in operating your business model. It includes expenses related to key resources, key activities, and key partnerships.

## CASE LAINALOKERO – BUSINESS MODEL CANVAS

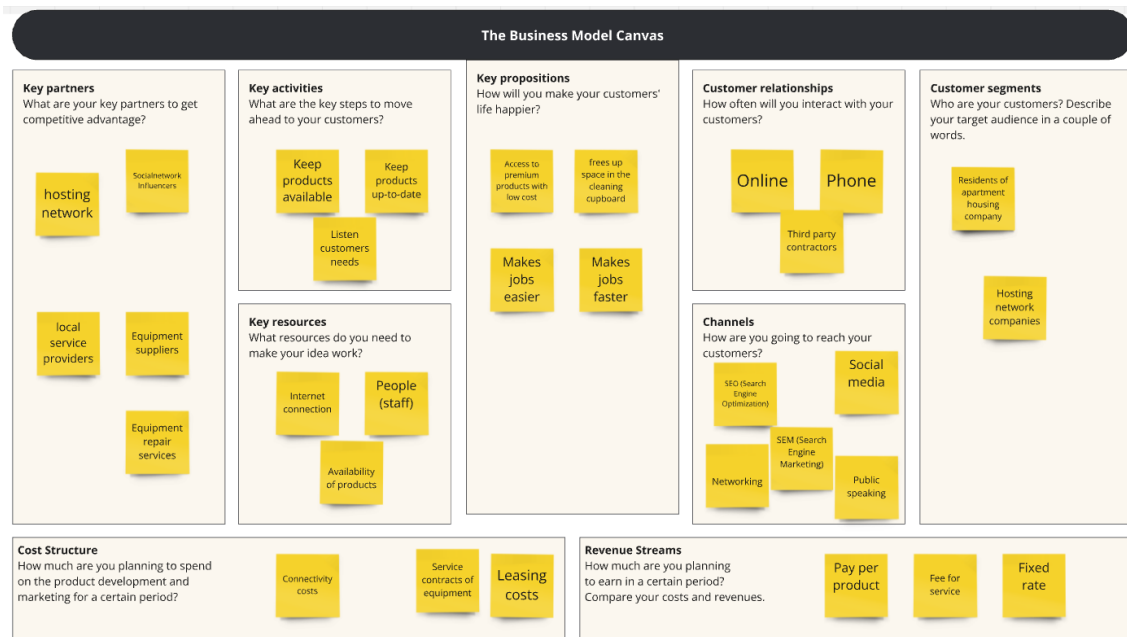


Figure 27. Print screen of Miro board's Business Model Canvas

### Customer Segments

In Lainalokero's case, there can be seen two customer segments. One and most important group of people is residents of the apartment housing company. This group determines their need for services. Another customer segment is apartment housing companies. This segment provides services for residents.

### Value Propositions

Lainalokero will provide numerous benefits for their customer. Services grand access to high end or premium products. These products make tasks easier and faster. Without holding these products in own apartment frees locker room for another things.

### Channels

Lainalokero will have active social media channels to promote their services and deliver information about company. Networking and public speaking will increase awareness of the company. For existing customers there are dedicated internet home pages which is used for delivering support and open communication with customers

### **Customer Relationships**

These dedicated internet web pages are used for customer interaction. From there customers also will find contact info for the real person, like phone number. There may be third party partners who provide services and are also dedicated to customer relationship improvements.

### **Revenue Streams**

This business idea is based on small streams. The base business unit is designed for microeconomics and the goal is to manage many microeconomics. Base revenue from one microeconomics comes from monthly service fee of apartment housing company and residents' rental fees over a year.

### **Key Resources**

Working wireless connections are mandatory to provide these services and products. If connectivity is not working, then services are not available. There will be a need for people to keep their wheels spinning and support for customers. Products for rent need to be available too. If it is under maintenance all the time, then it will affect customer satisfaction.

### **Key Activities**

To keep business wheels spinning and oiled there need to be people to maintain products availability, listen to customers and update catalog based on customer's needs.

### **Key Partnerships**

Social network influencers are needed to promote Lainalokero, companies which provide products to Lainalokero are key partners, with those there have to be win-win agreement. If they do not provide repair services for those units, then a reliable repair service partner is also mandatory.

### **Cost Structure**

Each base business unit has more or less the same cost structure. There will be costs for constructing Lainalokero boxes and purchasing products for these boxes. Then monthly operating costs are like connectivity costs and services contracts.

## 2.5 Deliver

In the deliver phase, the aim is to narrow down and identify from the generated ideas such alternatives that are functional and meet the set goals. In this phase, alternatives are tested with customers, staff or other stakeholders. The resulting solutions are also evaluated from the point of view of technical feasibility and economic profitability. At the end of the phase, the goal is to produce a defined idea or concept of the service, on the basis of which a decision can be made whether the developed solution will be implemented or not. (Koivisto et al 2019, 46.)

The final stage of the Service Design Double Diamond is delivery. This stage is about turning the refined solution into a fully realized service that meets the needs of the users. The team delivers the service and continues to iterate and refine based on user feedback. (Koivisto et al 2019; 46.)

### 2.5.1 Scenarios

According to the Design Council (Design Council s.a.) design scenarios are stories of a future situation or service. Design scenarios create a concrete story about possible future services or, in this case, alternative earning models. They help to create a common understanding and enable a meaningful discussion. Although scenarios are used as a tool in strategy and management disciplines, in service design they are mostly used as communication tools and emphasize storytelling and narrative. (Design Council s.a. .)

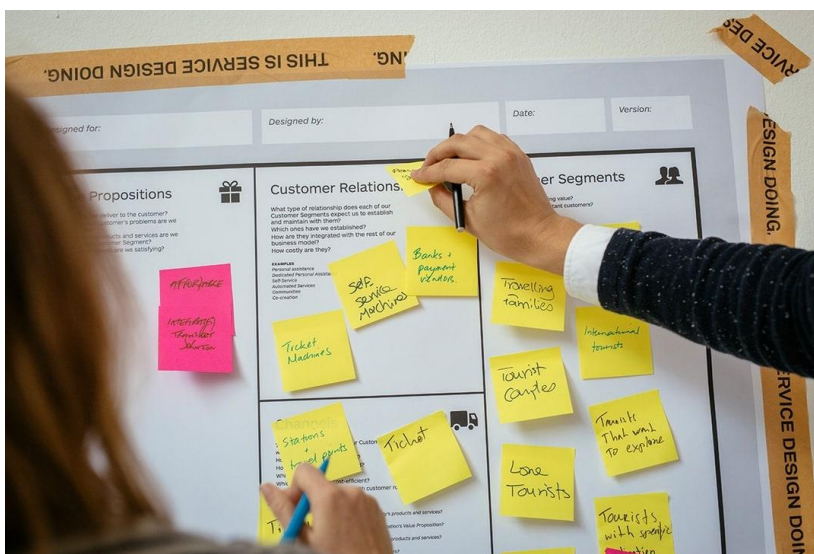


Figure 28. Business model scenarios (Stickdorn et al 2018)

## CASE LAINALOKERO - SCENARIO 1

### Business plan

#### 1. Business idea:

Goods lending/rental service aimed at apartment building residents. The devices are rented online and picked up from the Lainalokero in the housing association's property against a pin code, etc. First, products are offered that do not make sense to acquire at own expense. Expensive, rarely used, etc. Later, fixed-price services from nearby companies, such as tire change, can be added to the service.

The products are significantly cheaper for residents than from other rental points. It can even be "free", depending on how the housing company/property manager bills the residents. In addition, the products are as close as possible without having trouble to pick up/return to, for example, a shopping center.

2. **Customers:** Customers are the residents of the housing association and the housing association. *Residents pay for the services used directly to the Lainalokero, and the housing association pays for the maintenance of the service or monthly fee.*

3. **Products and services:** The products are expensive and high-quality professional equipment that is needed less often. For example, a textile washer for washing solid fabrics, such as a sofa. When purchased for your own private use, the device is expensive in terms of purchase price and used a few times a year. As a joint procurement, operating costs remain low. The products and services are shaped according to the needs of the residents of the housing association.

4. **Turnover:** The sale of the company would be a monthly system fee for the housing company (online service + Lainalokero box) and a possible maintenance/leasing contract for the housing company. Residents will pay for their use of the product. *Each individual transactions cause costs and may affect the price.* This business model is not profitable for housing company, they are just providing the services for apartments' inhabitants. To minimize the cost of use, the monthly fee of the system should be as low as possible.

The high pricing of the products is not meant to reduce usage, but rather to set the pricing as low as possible so that recurring small batches turn into big incomes every year. Since lending and refunding takes place automatically, personnel costs do not affect pricing. The Lainalokero box is

one service element that contains x number of products and services. The Lainalokero box is specific to the housing company, and each one's pricing aims to make an annual profit. A flat basic income is achieved with the maintenance contract and system fee.

The basic Lainalokero has 2-4 compartments and 2-4 rental devices. The system fee covers the rental system, the maintenance contract agreed to the purchase price for each device, in which case the purchase price is covered and exceeded within the scope of the contract. Each rental event will result in additional sales. If every resident of 100 apartments used all 4 devices once over a year, there would be 400 rental transactions (100\*1 + 100\*1 + 100\*1 + 100\*1). If rental pay is 5€ per rental, the rental sales of one Lainalokero Box per year would be 2000€ (400\*5€).

The system fee may be around 40€/month, i.e. 480€ per year.

A maintenance contract would be 15€/month on average, i.e. 180€ per year each product and for all 4 products it would be 720€ Total sales would be 2000€+480€+720€, i.e. 3200€. (Table 3.)

Table 3 summarizes costs and profits for Lainalokero and housing company.

Table 3. Scenario 1 Profits and Costs

LAINALOKERO		HOUSING COMPANY	
COSTS	PROFITS	COSTS	PROFITS
Installation costs	Monthly system fee	Monthly system fee	
Operating costs	Rental fee	Maintenance contract	
Money transfer costs	Maintenance contract	Additional invoices, like equipment repair service	
	Additional invoices, like equipment repair service		
	3200€	1200€	

5. **Risks:** Competition, increase in purchase prices, equipment constantly out of use.

## CASE LAINALOKERO - SCENARIO 2

### 1. **Business idea:**

Goods lending/rental service aimed at apartment building residents. The devices are rented online and picked up from the Lainalokero in the housing association's property against a pin code, etc. First, products are offered that do not make sense to acquire at own expense. Expensive, rarely used, etc. Later, fixed-price services from nearby companies, such as tire change, can be added to the service.

The products are significantly cheaper for residents than from other rental points. It can even be "free", depending on how the housing company/property manager bills the residents. In addition, the products are as close as possible without having trouble to pick up/return to, for example, a shopping center.

2. **Customers:** Customers are the residents of the housing association and the housing association. *Residents pay for the services added to their apartment monthly maintenance costs and the housing association pays for the maintenance of the service or monthly fee and 4 times a year centralized rental fees of the users.*

3. **Products and services:** The products are expensive and high-quality professional equipment that is needed less often. For example, a textile washer for washing solid fabrics, such as a sofa. When purchased for your own private use, the device is expensive in terms of purchase price and used a few times a year. As a joint procurement, operating costs remain low. The products and services are shaped according to the needs of the residents of the housing association.

4. **Turnover:** The sale of the company would be a monthly system fee for the housing company (online service + Lainalokero box) and a possible maintenance/leasing contract for the housing company. *Use of the products are invoiced by housing association company. When usage is invoiced by housing association company, no additional transactions fees need to be considered.* This business model may be profitable for housing company, or at least rental fees may cover their costs of providing the services for apartments' inhabitants. To minimize cost of use, the monthly fee of the system should be adjusted with rental fee.

The high pricing of the products is not meant to reduce usage, but rather to set the pricing as low as possible so that recurring small batches turn into big incomes every year. Since lending and

refunding takes place automatically, personnel costs do not affect pricing. The Lainalokero box is one service element that contains x number of products and services. The Lainalokero box is specific to the housing company, and each one's pricing aims to make an annual profit. A flat basic income is achieved with the maintenance contract and system fee.

The basic Lainalokero has 2-4 compartments and 2-4 rental devices. The system fee covers the rental system, the maintenance contract agreed to the purchase price for each device, in which case the purchase price is covered and exceeded within the scope of the contract. Each rental event will result in additional sales for housing company and LAINALOKERO. If every resident of 100 apartments used one device once a year, there would be 400 rental transactions (100\*1 + 100\*1 + 100\*1 + 100\*1). If rental pay is 5€ per rental, the rental sales of one Lainalokero Box per year would be 2000€ (400\*5€). If that profit is shared a 50/50, 1000€ would go to LAINALOKERO and another 1000€ would go to housing company profit.

The system fee may be around 40€/month, i.e. 480€ per year.

A maintenance contract would be 15€/month on average, i.e. 180€ per year each product and for all 4 products it would be 720€. Total sales would be 1000€+480€+720€, i.e. 2200€. (Table 4.)

Table 4 summarizes costs and profits for Lainalokero and housing company.

*Table 4 Scenario 2 Profits and Costs*

LAINALOKERO		HOUSING COMPANY	
COSTS	PROFITS	COSTS	PROFITS
Installation costs	Monthly system fee	Monthly system fee	Rental fee (50/50)
Operating costs	Rental fee (50/50)	Maintenance contract	
Money transfer costs	Maintenance contract	Additional invoices, like equipment repair service	
	Additional invoices, like equipment repair service		
	2200€	1200€	1000€

5. **Risks:** Competition, increase in purchase prices, equipment constantly out of use.

## 2.5.2 Choosing business model

Providing direct payment for inhabitants or rentals will cause more costs for LAINALOKERO but also no profit for housing company. Each transaction with a bank or credit company costs and that will increase pressure to add these costs to rental price. If direct payment is not allowed and rental fees are operated through property management company, then costs per transaction are reduced to a minimum and do not have a significant effect on yearly operating costs. Directing rental fee through housing or property management company that would bring income for them and reduce their yearly costs, even might bring some profit.

At this stage when I do not have a detailed overview of how property management companies are willing to handle these rental costs in their accounting, it is hard determining best business model. It may be so that some property management companies are willing to start partnership with LAINALOKERO but some may say that it will cause more costs than actual profits for them. From LAINALOKERO point of view it would be the most efficient business model if invoicing were from company to company, then generic operating costs from invoicing would be minimized. If a business is established, then it requires more detailed calculation of all business model variations and possibly some kind of hybrid mode or 2 different kinds of operating mode.

The service concept itself seems to be quite solid but the earnings mechanism and sharing costs and profits may require further scenarios before the business model or models are suitable for the market. Like how housing company would cover their costs and provide these services without increasing monthly maintenance fees too much.

### 3 CONCLUSIONS

The purpose of this design study was to create a business model for the case company, which can be used in establishing the company through experiments. For this purpose, it was found out whether there is a demand for the case company's business idea in Finland, what the prevailing market situation is like and what kind of services or products the customers are interested in. The business idea of the case company started from assumptions, which, as the research progressed, held up quite well.

The tools were operational environment analysis (research), customer profiling (personas), customer survey (survey), service path (customer journey), value proposition, service blueprint, prototyping, business model canvas and scenarios. The research started by researching the sharing economy and rental market and the companies operating there. The research showed that the market is growing strongly, and no comparable competitor was found for the case company, even though there are many companies on the market that compete for the same customers, i.e. individual consumers.

One of the most crucial things when creating a business is to understand the customers. Therefore, the planning of the case company's services started with a survey aimed at potential customers of the case company. The purpose of the survey was to find out what kind of products and services would be of interest to customers, as well as what those products and services would cost. The survey showed that there would be a demand for the case company's products and services.

The double diamond model of service design was used to create the service model of the case company, and the tools used were visual tools such as service blueprint and value proposition. The visual tools of service design made it easier to understand who the customers are and what brings them value.

The research showed that there would be a demand for the business idea of the case company and the service concept created in the research could work as a business model for the company to be founded. The research showed that there are several different earning opportunities for the service in question and these options could be offered to customers, depending on the customer targets. In my opinion, the design study was quite successful and achieved the goals set for it. The

results of the design study could be used by the case company when establishing the company, and the research tools could be used for further development of services.

## 4 DISCUSSIONS

I have seen some similar applications near shopping malls or in the shopping mall. Those applications are somehow struggling if I have understood that correctly. My business idea may have the possibility to prosper if the foundation is solid and all hard work like business model or markets reviews is done properly. My idea was to start with simple and needed products, but it allows the possibility to extend rental catalog to more expensive equipment or even nonmaterial products like digital products or subscription. Those items may be like co-ownership car or on demand service like Netflix.

My idea of the evolution of a microeconomy rental platform can be developed for all digitalized services, such as booking a single free sauna session and managing the associated sauna heater. A microeconomy can include just one housing company or several housing companies of a specific property management company. Having more housing companies under one service portal offers a wider selection of rarely needed and more expensive products, such as cars. If there are more potential users, such as for cars that invest in an expensive car, it can make it potentially profitable.

The business idea is simple and requires few resources to operate effectively. The idea that small streams become a big stream is realized in this business idea and is easily scalable. This could have the makings of an Airbnb-like international success story or one of thousands of stillborn ideas.

## REFERENCES

- Abhirami b. 2023. *Design-thinking-and-its-phases*. Search Date 3.11.2024  
<https://medium.com/@abhi.design00/design-thinking-and-its-phases-330a2a86dae1>
- Backer, G. d. 2024. *value-proposition-design*. Search Date 13.11.2024  
<https://gustdebacker.com/value-proposition-design/>
- Bitner, M. J. Ostrom, A. L. & Morgan, F. N. 2007. *Service Blueprinting: A Practical Technique for Service Innovation*. Search Date 14.11.2024  
<https://www.cs.cmu.edu/~jhm/DMS%202011/Presentations/ServiceBlueprinting.pdf>
- Broderick, V. 2022. *the-3-levels-of-business-fit-every-business-owner-needs*.  
Search Date 14.11.2024  
<https://vaughanbroderick.com/the-3-levels-of-business-fit-every-business-owner-needs/>
- Design Council s.a. *Evolved double diamond*. Search Date 12.11.2024  
<https://www.designcouncil.org.uk/our-work/skills-learning/tools-frameworks/framework-for-innovation-design-councils-evolved-double-diamond/>
- Design Council s.a. *Design methods for developing services*. Search Date 23.11.2024  
[https://www.designcouncil.org.uk/fileadmin/uploads/dc/Documents/DesignCouncil\\_Design%2520methods%2520for%2520developing%2520services.pdf](https://www.designcouncil.org.uk/fileadmin/uploads/dc/Documents/DesignCouncil_Design%2520methods%2520for%2520developing%2520services.pdf)
- Elmansy, R. 2021. *The Double Diamond Design Thinking Process and How to Use it*.  
Search Date 12.11.2024  
<https://www.designorate.com/the-double-diamond-design-thinking-process-and-how-to-use-it/>
- Innokylä s.a. *Palvelupolku*. Search Date 29.3.2024 <https://innokyla.fi/fi/tyokalut/palvelupolku>
- Innokylä s.a. *kayttajaprofiilit-ja-persoonat*. Search Date 13.11.2024  
<https://innokyla.fi/fi/tyokalut/kayttajaprofiilit-ja-persoonat>

Innokylä s.a. *service-blueprint*. Search Date 14.11.2024

<https://innokyla.fi/fi/tyokalut/service-blueprint>

Koivisto, M. Säynäjäkangas, J. & Forsberg, S. 2019. *Palvelumuotoilun Bisneskirja*. Alma Talent.

Miettinen, S. 2011. *Palvelumuotoilu : uusia menetelmiä käyttäjätiedon hankintaan ja hyödyntämiseen*. Helsinki: Teknologiateollisuus Teknova.

Miettinen, S. 2017. *An introduction to Industrial Service Design*. Service Design London and New York: Routledge.

Miettinen, S. 2021. *Muotoilun avaimet*. (S. Miettinen, Toim.) Helsinki: Teknologiateollisuus ry.

Miettinen, S. & Valtonen, A. 2012. *Service Design with Theory: discussions on Change, Value and Methods*. Lapland University Press. Turenki.

MindMup 2024. *Lainalokero mindmap*. Search Date 12.11.2024

[https://app.mindmup.com/map/\\_free/2024/10/136da14088d811ef9eca47438dee9c6f](https://app.mindmup.com/map/_free/2024/10/136da14088d811ef9eca47438dee9c6f)

Miro 2024. Business Model Canvas. Search Date 03.12.2024

<https://miro.com/app/board/uXjVKliU-h4=/>

Miro 2024. Service Blue print. Search Date 14.11.2024

<https://miro.com/app/board/uXjVKmemjIQ=/>

Nielsen, L. s.a. *Personas*. Search Date 1.1.2024

<https://www.interaction-design.org/literature/book/the-encyclopedia-of-human-computer-interaction-2nd-ed/personas>

Nyström, V. & Sjögren, L. 2012. *An Evaluation of the Benefits and Value of Libraries*. Woodhead Publishing Limited. .

Official Statistics of Finland (OSF) 2024. *Yritysten tilinpäätöstiedot*. Search Date 12.11.2024

<https://pxdata.stat.fi/PxWeb/sq/d66cbe25-4bac-44e5-bf8a-fee2fe511349>

Ojasalo, K. Moilanen, T. & Ritalahti, J. 2015. *Kehittämistyön menetelmät : uudenlaista osaamista liiketoimintaan*. Helsinki: Sanoma Pro Oy.

sdt s.a. *value-proposition-canvas*. Search Date 13.11.2024

<https://servicedesigntools.org/tools/value-proposition-canvas>

Stickdorn, M. Hormess, M. Lawrence, A. Schneider, J. 2018 This Is Service Design Doing: 5.Research. Search Date 23.11.2024 <https://learning.oreilly.com/library/view/this-is-service/9781491927175/ch05.htm>

Stickdorn, M. Hormess, M. Lawrence, A. Schneider, J. 2018 This Is Service Design Doing Case:7. *Prototyping Using Multifaceted Prototyping to Create and alterate Business and Service Models*. Search Date 23.11.2024 [https://learning.oreilly.com/library/view/this-is-service/9781491927175/ch07.html#key\\_takeaways-id00044](https://learning.oreilly.com/library/view/this-is-service/9781491927175/ch07.html#key_takeaways-id00044)

Stickdorn, M. Hormess, M. E. Lawrence, A. Schneider, J. 2018 This Is Service Design Doing Case:7. *Prototyping decide\_on\_the\_purpose*. Search Date 23.11.2024 [https://learning.oreilly.com/library/view/this-is-service/9781491927175/ch07.html#decide\\_on\\_the\\_purpose](https://learning.oreilly.com/library/view/this-is-service/9781491927175/ch07.html#decide_on_the_purpose)

Stickdorn, M. Schneider, J. 2012. This is Service Design Thinking. John Wiley Sons Inc.

Stickdorn, M. Hormess, M. E.Lawrence, A. & Schneider, J. 2018 This Is Service Design Doing 3. *Basic Service Design Tools Journey Maps*. Search Date 3.11.2024 [https://learning.oreilly.com/library/view/this-is-service/9781491927175/ch03.html#journey\\_maps](https://learning.oreilly.com/library/view/this-is-service/9781491927175/ch03.html#journey_maps)

Stickdorn, M. Hormess, M. E.Lawrence, A. & Schneider, J. 2018 This Is Service Design Doing 3. *Basic Service Design Tools personas*. Search Date 3.11.2024 <https://learning.oreilly.com/library/view/this-is-service/9781491927175/ch03.html#personas>

Stickdorn, M. Hormess, M. Lawrence, A. Schneider, J. 2018 This Is Service Design Doing Case:7. *Prototyping Business-Model-Canvas*. Search Date 23.11.2024

<https://www.thisisservicedesigndoing.com/methods/business-model-canvas>

Strategyzer 2024. *the-value-proposition-canvas*. Search Date 24.11.2024

<https://www.strategyzer.com/library/the-value-proposition-canvas>

UXPressia 2024. *Customer Journey*. Search Date 13.11.2024

<https://uxpressia.com/w/Gsw07/m/FTFKW?tagId=noTag>

Wikipedia 2024. *Value Proposition Canvas*. Search Date 13.11.2024

[https://en.wikipedia.org/wiki/Lean\\_startup#Value\\_Proposition\\_Canvas](https://en.wikipedia.org/wiki/Lean_startup#Value_Proposition_Canvas)

## **APPENDICES**

APPENDIX 1 MIND MAP

APPENDIX 2 SURVEY RESULTS

APPENDIX 3 CUSTOMER JOURNEY

APPENDIX 4 PERSONAS

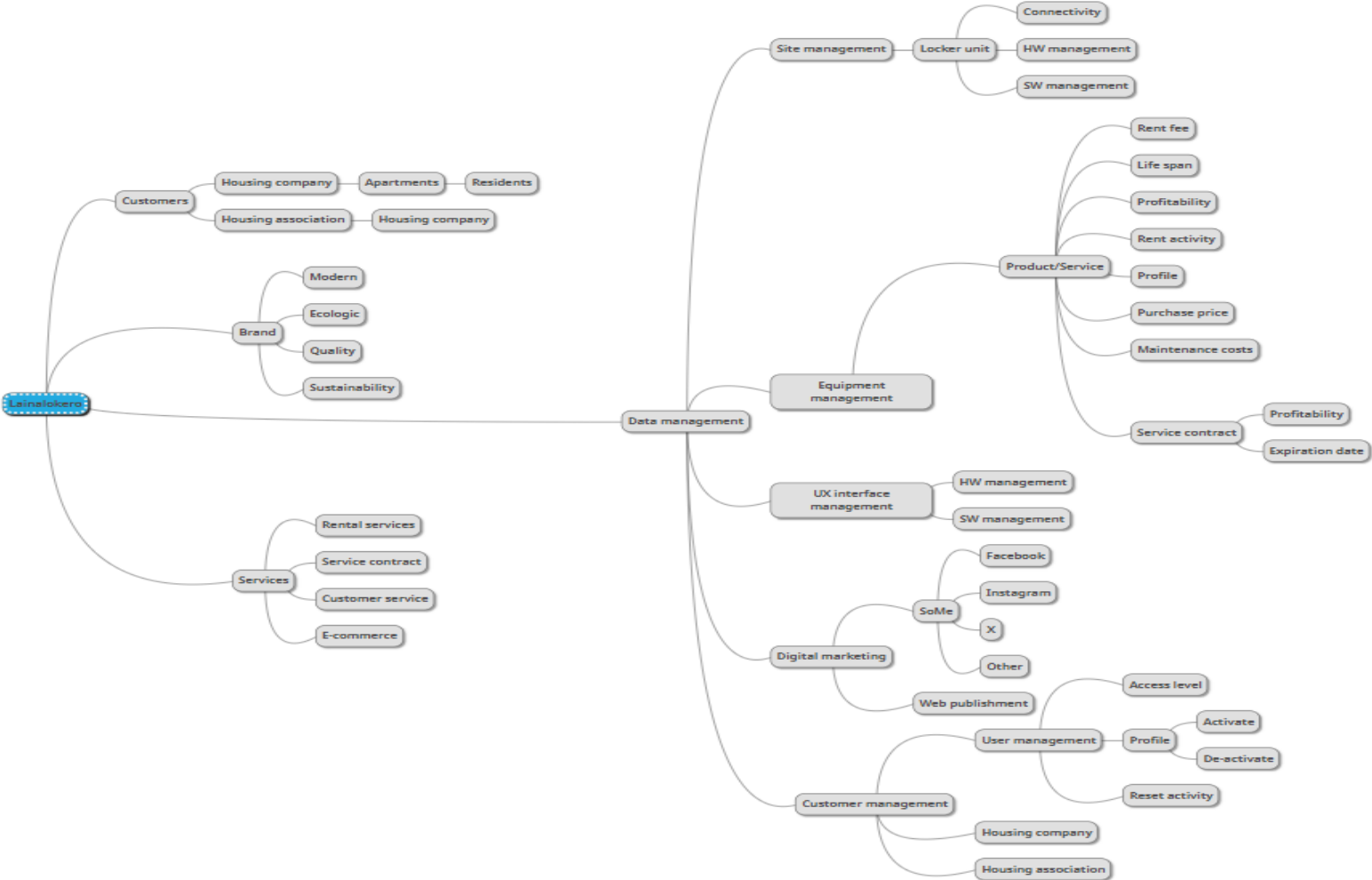
APPENDIX 5 VALUE PROPOSITION

APPENDIX 6 SERVICE BLUEPRINT

APPENDIX 7 PROTOTYPE 1 & PROTOTYPE 2

APPENDIX 8 BUSINESS MODEL CANVAS

APPENDIX 1 MINDMAP



## APPENDIX 2 SURVEY RESULTS

<https://surveyjs.io/published?id=fce82b3e-f6b7-47de-a61c-bb7333ecdaa2>

### 1. IKÄ 1. AGE

Answer	Chart	Percentage	Responses
18-25		0%	0
26-36		8.33%	2
37-50		70.83%	17
51-62		8.33%	2
63+		12.5%	3

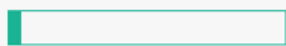

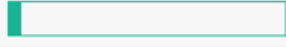
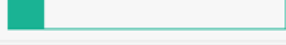
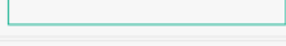
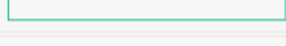
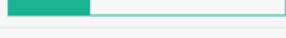
### 2. OLETKO(Ammatti)? 2. Are you (profession)?

Answer	Chart	Percentage	Responses
Opiskelija		4%	1
Työelämässä		80%	20
Yrittäjä		0%	0
Työtön		0%	0
Eläkeläinen		12%	3
Jotain muuta		4%	1
En halua kertoa		0%	0

### 3. Asuuko samassa taloudessa? 3. Do you live in the same household?

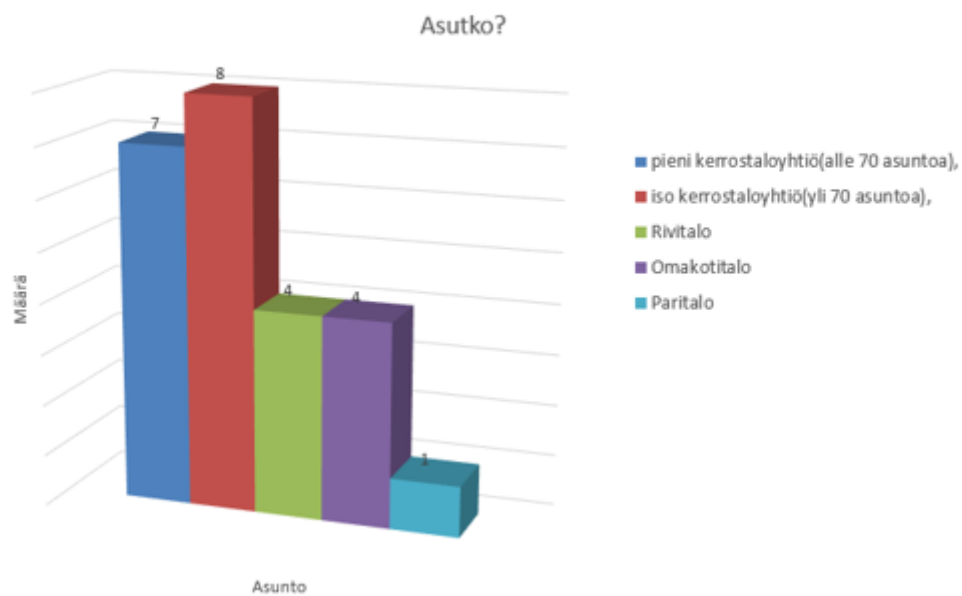
Answer	Chart	Percentage	Responses
Puoliso		41.3%	19
Lapsia		34.78%	16
Kotieläimiä		17.39%	8
Kämpäkaveri		0%	0
Asun yksin		4.35%	2
Joku muu		2.17%	1

#### 4. Asuinkunta? 4. Residence?

Answer	Chart	Percentage	Responses
Helsinki		4.17%	1
Espoo		50%	12
Vantaa		4.17%	1
Kirkkonummi		12.5%	3
Turku		0%	0
Tampere		0%	0
Muu		29.17%	7

Muu = Etelä-Suomi

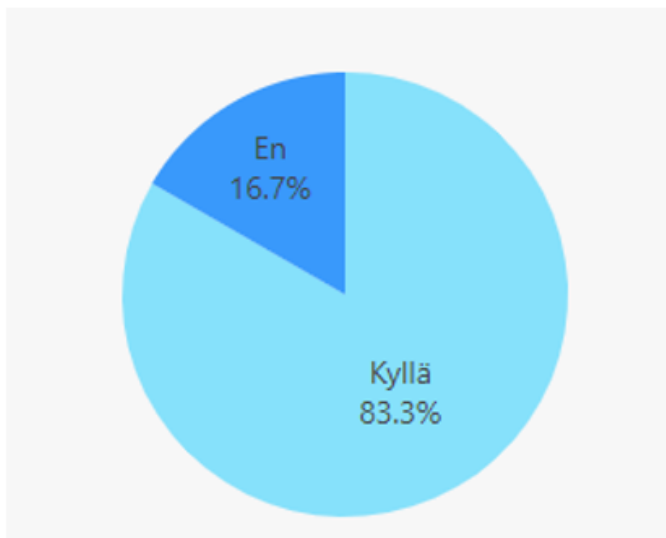
#### 5. Asutko? 5. Do you live in?



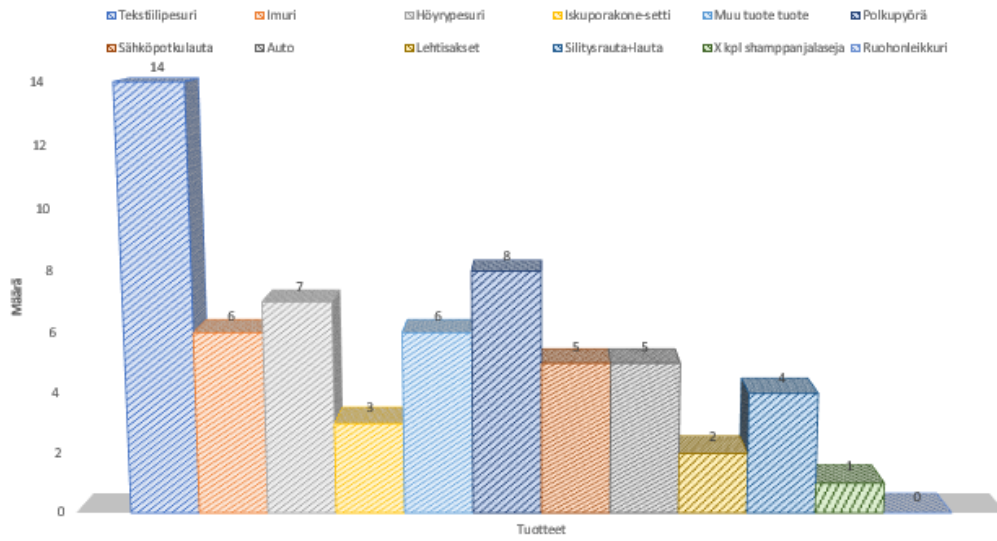
**6. Oletko hankkinut kalliita laitteita joiden käyttöaste on alhainen?  
6. Have you acquired expensive equipment with a low utilization rate?**



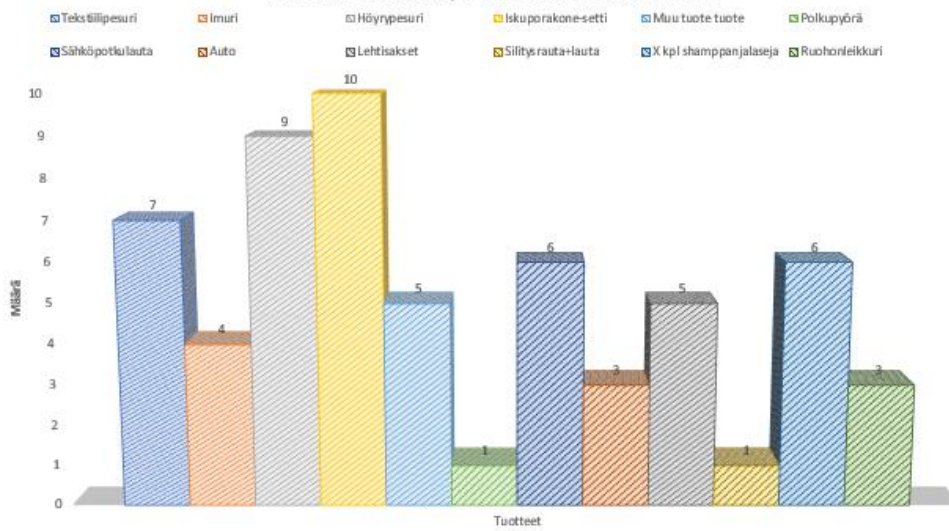
**7. Haluaisitko ostamisen sijaan vuokrata kyseistä (kysymys 6) tai jotain muuta laitetta, jos se olisi saatavana helposti ja läheltä?  
7. Instead of buying, would you like to rent this (question 6) or some other device if it were easily available and nearby?**



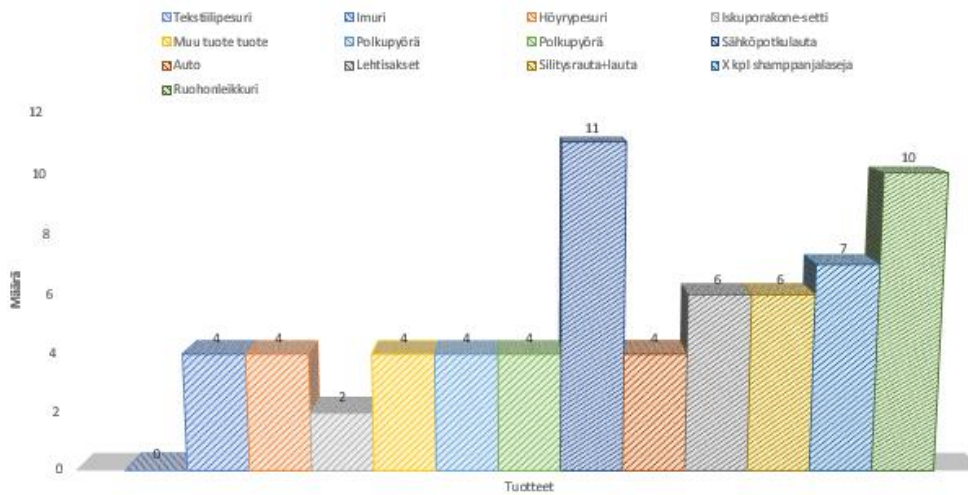
KÄYTTÄISIN USEIN / I WOULD USE IT OFTEN



KÄYTTÄISIN JOSKUS / I WOULD USE IT SOMETIMES



KÄYTTÄISIN HARVOIN / I WOULD USE IT RARELY



**9. Tekisitkö vuokrauskyselyn mieluummin  
9. Would you rather make a rental inquiry?**

Answer	Chart	Percentage	Responses
Soittamalla		7.69%	2
Puhelimella (appi)		53.85%	14
Internetissä (selain)		38.46%	10
Jokin muu tapa:		0%	0

**10. Vuokraisitko laitteen  
10. Would you rent the device**

Answer	Chart	Percentage	Responses
Tunneiksi (1-8h)		33.33%	8
Päiväksi (24h)		54.17%	13
Päiviksi(1-7)		12.5%	3




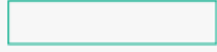
**11. Mikä olisi sovelias kustannus vuokraukselle?  
11. What would be an appropriate cost for a rental?**

Answer	Chart	Percentage	Responses
0-5€/h		8%	2
5-10€/h		32%	8
10-20€/h		12%	3
40€/päivä		24%	6
60€/päivä		4%	1
Oma hintasi per tunti tai per päivä		20%	5

15-20€/päivä
Riippuu ihan laitteesta
Riippuu tuotteesta
25 päivä
20€/päivä

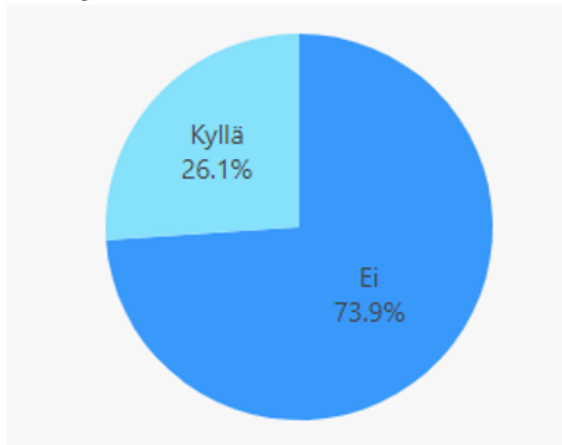
**12. Minkälaisia lisäpalveluita sinä haluaisit?**  
**12. What kind of additional services would you like?**

Answer	Chart	Percentage	Responses
Lähialueen yritysten palveluita (remonttiapu yms)		45.45%	15
Kodin askareisiin liittyviä palveluita tai tuotteita		42.42%	14
Vuokrattavien laitteiden Käyttökoulutusta		12.12%	4
Jokin muu palvelu		0%	0

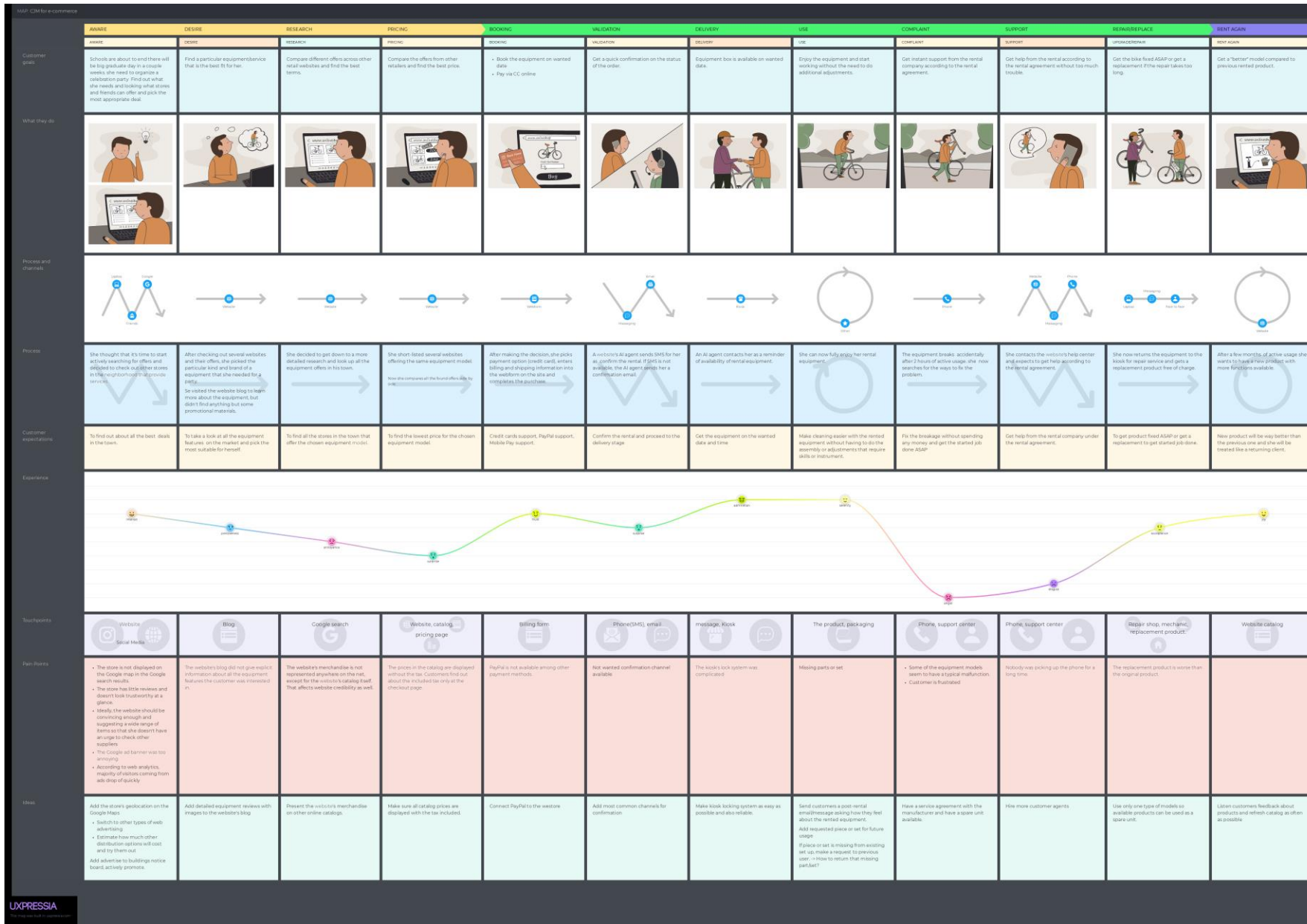
**13. Minkälaisia palveluita tai tuotteita erityisesti sinä haluaisit LAINALOKERO yritykseltä?**  
**13. What kind of services or products would you like from the LAINALOKERO company?**

virtuaalituotteita
Nenäkarvaleikkuri
Talonmies palveluita
Tuotteen tuonti kotiin
Ei käy kun en ole Suomessa
Ikkunanpesurobotti ja lampunvaihtaja & taulun seinälle laittaja
Siivous
Ongelmaratkaisu keinoja
En osaa sanoa
Tuolit, astiat, työkalut, pesurit. Maksaminen pitäisi onnistua helposti
Laaja valikoima työkaluja

**14. Haluatko kuulla Lainalokerosta ja sen palveluista lisää?**  
**14. Do you want to hear more about Lainalokero and its services?**



# APPENDIX 3 CUSTOMER JOURNEY



# KÄYTTÄJÄPERSOONA

INNO  
KYLÄ



NIMI

Ville Vasuri

IKÄ

24

TITTELI JA ROOLI

Opiskelija

KOKEMUS PALVELUN KÄYTÖSTÄ

Hänestä moni asia voitaisiin tehdä palvelussa toisin ja siellä voisi olla enemmän ominaisuuksia. Myös laajempi valikoima tuotteita ja palveluja voisi olla.

TAVOITETILA

Palvelusta löytyy Seijalle sopivia tuotteita ja palveluita joita hän käyttää aktiivisesti

MITEN JA MIKSI KÄYTTÄÄ PALVELUA?

Ville käyttää palvelua paljon koska hänellä ei ole varaa hankkia omia laitteita mitä tarvitsee usein. Ville on paljon koneella tai puhelimella, joten hän käyttää kumpaa vaan. Jos palveluun tullut uusia tuotteita, niin hän käyttää tietokonetta, koska tuotekuvat ovat isompina silloin

MITÄ HAASTEITA KOHTAA PALVELUSSA?

Suosittu tuotteet ovat usein tiettyinä viikonpäivinä varattu ja hän joutuu suunnittelemaan vuokraamisensa pidemmällä ajanjaksolla. Joskus vuokrattu laite ei olekaan ollut toimintakuntoinen ja siitä aiheutunut harmia.

YLEISIN KÄYTTÖTAPAUS

Ville tekee paljon rasvaisia ruokia ja rasva leviää keittiössä aika helposti ja tarttuu erilaisiin pintoihin. Ville asuu vuokralla ja haluaa pitää keittiön puhtaana. Hänellä on kerran kuussa keittiön putsauspäivä ja siihen hän vuokraa höyrypuhdistinta, millä saa pinnat puhtaiksi myös rasvasta.

PERSOONAN TARINA PALVELUN KÄYTTÄJÄNÄ

Ville opiskelee kokiksi ja seuraa aktiivisesti somekanavia. Ville ajattelee, että kulutustalous tuhoaa maailman ja on aktiivinen kiertotalouden kannattaja. Taloyhtiön kysellessä palvelun käyttöönotosta, hän oli aktiivinen palvelun puolestapuhuja ja esimerkillinen käyttäjä.

# KÄYTTÄJÄPERSOONA

INNO  
KYLÄ



NIMI

Eija Eskelinen

IKÄ

68

TITTELI JA ROOLI

Eläkeläinen

KOKEMUS PALVELUN KÄYTÖSTÄ

Kaikki digitaaliset palvelut ovat haasteellisia, mutta tietokoneen selaimelta käyttö onnistuu kun näyttö tarpeeksi iso. Palvelu on aika suoraviivaista ja lapsien näyttäessä kunka tulee toimia, niin hän käyttää palvelua jonkin verran.

TAVOITETILA

Palvelun käyttöä pyrkii lisäämään, mikäli palveluun tuodaan ikäihmisiä ja erityisryhmiä kiinnostavia tuotteita ja palveluita. Toivoo myös käyttöliittymää erityisryhmille (värisokea/ikäihminen)

MITEN JA MIKSI KÄYTTÄÄ PALVELUA?

Joitain laitteita vuokrannut kun kotisiivous on käynyt ja he ovat niitä laitteita käyttäneet. Tämän tehnyt tietokoneella samaan aikaan kun on kotisiivouksen tilannut.

MITÄ HAASTEITA KOHTAA PALVELUSSA?

Käyttäjällä on punavihervärisokeus ja muutenkin tottumaton digipalveluiden käyttäjä. Myös laitteet ovat hiukan raskaita kannettavaksi kotiin, joten ei laitteita vuokraa, ellei joku ole auttamassa kantamaan laitetta huoneistoon.

YLEISIN KÄYTTÖTAPAUUS

Normaalin siivouksen pystyy itse tekemään, mutta toisinaan on kotisiivouksen puolesta tehty isompi siivous, johon laitteita vuokrannut

PERSOONAN TARINA PALVELUN KÄYTTÄJÄNÄ

Eijan lapsi on innokas kierrättäjä ja kuuli palvelusta kavereilta. Eijan lapsi suositteli äidilleen palvelua ja auttoi häntä kokeilemaan sitä.

# KÄYTTÄJÄPERSOONA



NIMI

Seija Soppa

IKÄ

43

TITTELI JA ROOLI

Myyjä äitiyslomalla

KOKEMUS PALVELUN KÄYTÖSTÄ

Tottunut käyttämään puhelinta nettishoppailuun, mutta ei seuraa ahkerasti uusia sovellustrendejä. Pihan toinen äiti kertoi palvelusta ja ottanut sen koekäyttöön-

TAVOITETILA

Palvelusta löytyy Seijalle sopivia tuotteita ja palveluita joita hän käyttää aktiivisesti

MITEN JA MIKSI KÄYTTÄÄ PALVELUA?

Töissä paljon digitaalisia palveluja, mutta nyt kotona pienen lapsen kanssa kaikki digitaalinen toiminta tapahtuu puhelimella tai tabletilla.

Oieni lapsi voi saada yllättävää sotkua jonka siivoamiseen ei riitä pelkkä rätti vaan tarvitaan järeämpiä työkaluja joita ei kotoa löydy.

MITÄ HAASTEITA KOHTAA PALVELUSSA?

Palvelun käyttö onnistuu melko vaivattomasti, mutta häntä askarruttaa voiko hän hakea laitteen nyt ja pystyykö/kerkiääkö hän tekemään sen varatussa lyhyessä ajassa ja voiko hän vielä tarvittaessa perua vuokrauksen.

YLEISIN KÄYTTÖTAPAUUS

Taapero aiheuttaa tahtomattaan sotkua ja joskus sitä sotkua on huonekaluissa tai lattialla niin paljon että sitä ei saa manuaalisesti putsattua hyvin. Esim mehua sohvalla. Tätä varten Seija vuokraa tekstiilipesurin tunniksi.

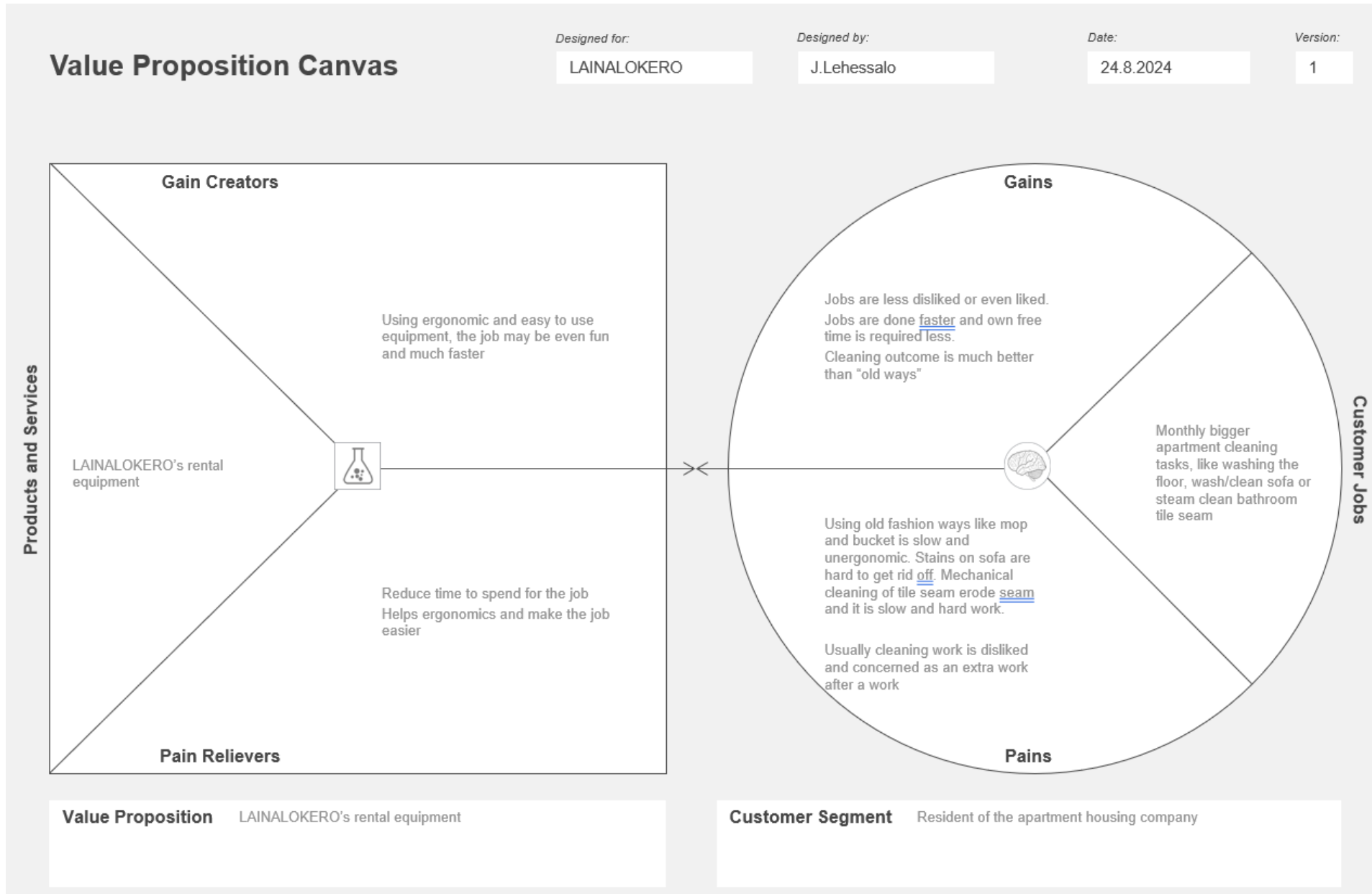
PERSOONAN TARINA PALVELUN KÄYTTÄJÄNÄ

Seija ei tiennyt palvelusta, ennen kuin pihan kotiäiti kertoi siitä hänelle. Hän on muutaman kerran käyttänyt palvelua ja löytänyt sieltä kulloiseen tarpeeseen sopivan tuotteen tai palvelun.

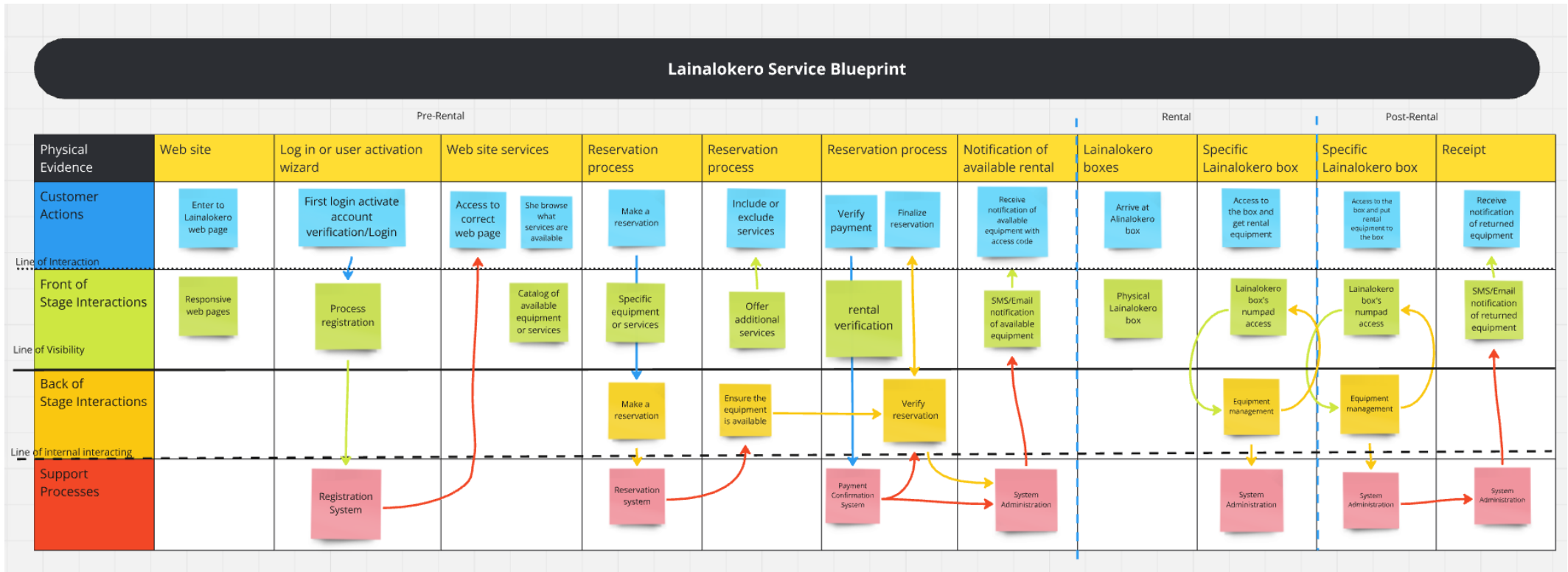
INNO

KYLÄ

APPENDIX 5 VALUE PROPOSITION

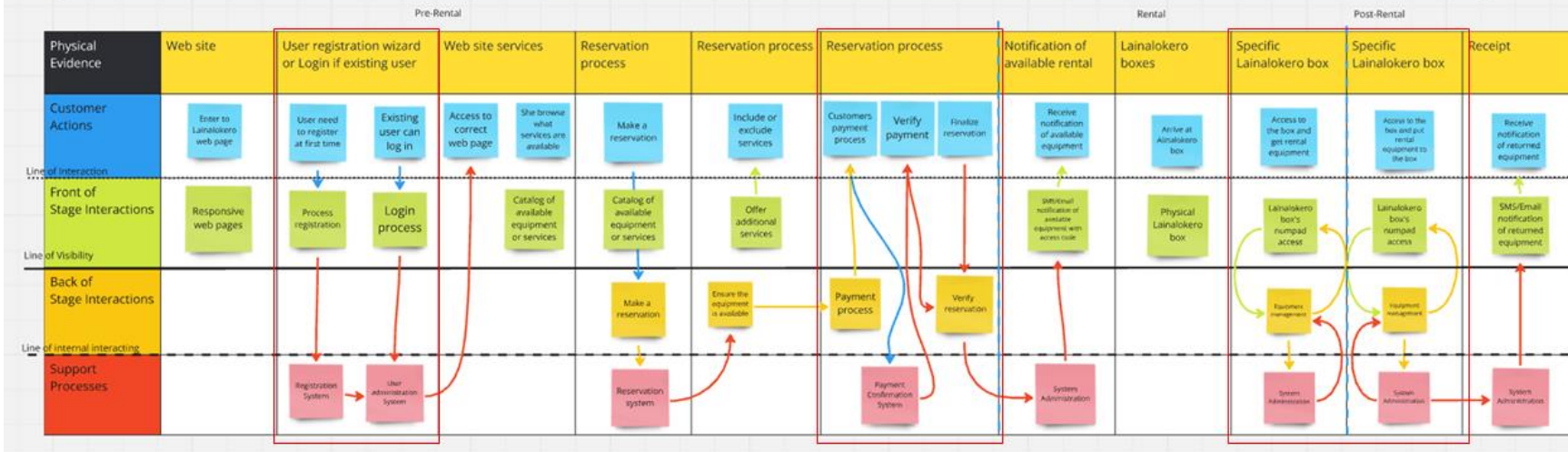


# APPENDIX 6 SERVICE BLUEPRINT

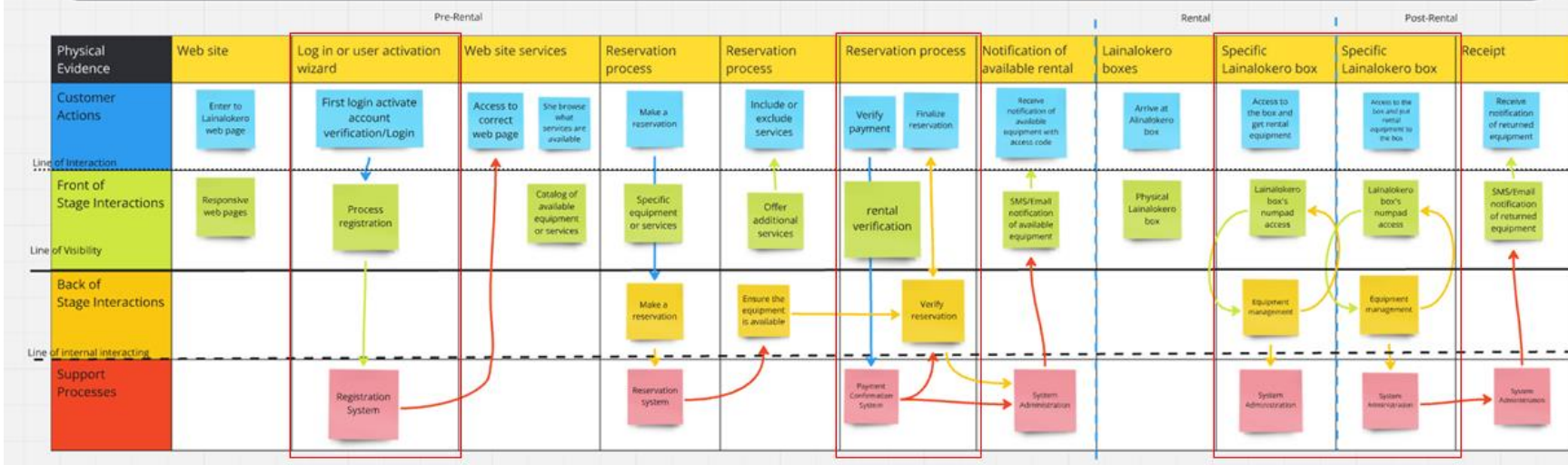


APPENDIX 7 PROTOTYPE 1 & PROTOTYPE 2

### Lainalokero Service Blueprint Prototype 1



### Lainalokero Service Blueprint Prototype 2



The Business Model Canvas

