



Customer Value Co-Creation in E-Business and Development
Suggestions to the Field of Home Textiles

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ABSTRACT

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<p>The objective of this study was to research customer value co-creation in e-business in the field of home textiles and various other business fields and weight the presupposition and provide customer value co-creation development suggestions to the field of home textiles. The assumption was that value creation and customer co-creation is utilized better in other business field than in the field of home textiles. The six case companies in this study were NetAnttila.com, Marimekko, IKEA, Ifolor Oy, Lego Group and Fab.com.</p> <p>The case companies in e-business platforms were the providers of the main data for the research but also various secondary resources were drawn from for the theoretical research, financial statement, annual reports, media kits and e-newspapers. The spiral stages of analyses comprised observation, data collection, description, classification and synthesis. Transitions back and forth between stages deepened the understanding over the phenomenon.</p> <p>Based on evidence gathered it seems that assumption was partly right. Case companies in the field of home textiles have lower scores when combining all scores together. Nevertheless, Ifolor's combined value creation scores are lower than Net.Anttila's and IKEA's and Fab.com's combined customer co-creation scores are lower than Marimekko's. Each case company has strengths and weaknesses in value creation and customer co-creation despite the field of field of business.</p> <p>The conclusion is that the field of home textiles should attract customers with efficient e-business platform, novel designs and novel network parties' and complementarities that are innovation driven. After a time, the attraction of customers is retained via a strong brand. This study suggests that tinkering should be the first step on customer co-creation in the field of home textiles. Co-designing and submitting should be explored shortly after in e-business in the field of home textiles because modern customers are expecting novelties in companies' offerings. Collaborating is the most challenging development possibility.</p>
Keywords: Value Creation in E-Business, Value Creation, Customer Co-Creation, Customer Value Co-Creation, Service-Dominant Logic

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1 INTRODUCTION

The first Northern Service Day was held in Oulu on 24 January, 2013. The event was organized by Northern research institutions, universities, and the City of Oulu and Finnish Service Alliance representatives in Oulu area. The aim of this event was to promote new approaches to service thinking in order to enhance business and employment in Northern Finland. The target group of this annual event is people in private and public sectors who are interested in developing and forming new business opportunities in Northern Finland. Six panelists and audience had interactive discussion on service. According to the service innovation manager of the Finnish Funding Agency for Technology and Innovation i.e. Tekes, Mrs. Tiina Tanninen-Ahonen (2013), intangible services are not opposite to tangible production in view of service thinking (Tanninen-Ahonen 2013).

The challenge in the business field of home textiles in e-business is to enhance awareness of new service thinking and shift orientation towards customer value co-creation. This study is an attempt to draw traditional product oriented business field of textiles into modern service thinking. My assumption is that customer value co-creation in e-business in the field of home textiles is utilized very limitedly. The assumption is grounded on my educational and work experience in the field of home textiles. This study researches various case companies in other business fields that have longer tradition in customer value co-creation in e-business. This study also researches case companies in the field of home textiles in order to underpin or object my assumption. In addition, examples of how to develop customer value co-creation in e-business in the field of home textiles are presented in the end of this study. The purpose of the following chapter is to define and establish the research focus of this study. The chapter discusses the motivation and background, the research objective and questions, the field of home textiles, and the structure of the thesis.

1.1 Background and Motivation

E-business in its widest definition includes e-commerce such as buying and selling goods and services on-line and also the application of information technologies for company internal business processes and activities during its commercial activity. (Phillips 2003, 360-361.) E-business is transforming the rules of competition for established businesses, on

the one hand. On the other hand, e-business environment can provide opportunities for start-up companies in highly competitive business fields. (Amit and Zott 2001, 494.) According to Phillips (2003, 98), e-service is a business concept where the World Wide Web is moving beyond e-business and e-commerce. Instead of focusing on completing the sales on the Internet, organizations are providing services for businesses or consumers using the Internet. When delivering the physical product, services are enhanced and facilitated by the Internet based communication which may enable easier communication or facilitation of delivery or allow customization of goods. (Phillips 2003, 98.)

Vargo and Lusch (2004, 15) asserts that the focus is shifting away from tangibles, such as distribution and exchange of manufactured goods, towards intangibles such as skills and knowledge. Lusch, Vargo and O'Brien (2007, 8) discuss the difference between the concepts of services and service. The concept of services was used before service-dominant logic became more known in the marketing field. The focus remained on physical products despite of the realization that a product can also be intangible. It is important to remember that a customer could be a customer but also extensively the company's network resource (Vargo, Lusch, Akaka & He 2009, 129, 134). In order research customer value co-creation in e-business in the field of home textiles, deep understanding of service, value creation and customer value co-creation in e-business is essential. The original view of value is that value is embedded to products as value-in-exchange. The alternative view is that value is embedded to customers as value-in-use. (Grönroos 2008, 299.) Initially in their research, Vargo and Lusch (2004, 7) viewed customers as co-producers of value but later in their further research they (2008, 7) viewed customers as co-creators of value. This research views customers as active co-creators when developing, buying and using products.

Modern technologies and the growth of the Internet have enhanced the new product development which arises via customers rather than internal processes in companies. O'Hern and Rindfleisch (2009, 86-102) present four types of customer co-creation which are collaborating, tinkering, co-designing and submitting. (O'Hern & Rindfleisch 2009, 86-102.) Theoretical foundation of value creation in e-business is discussed by Amit and Zott (2001). After observing 59 American and European e-businesses they developed the four dimensional model of the sources of value creation. They suggest that entrepreneurship and all strategic management theories should be integrated in value creation in order to find all

potential value creation dimensions in e-business. Those dimensions are efficiency, complementarities, lock-in and novelty. (Amit & Zott 2001, 493.) The four dimensions of value creation in e-business and the four typologies of customer co-creation will be discussed thoroughly in the literature review, i.e. chapter two. Each dimensions and typologies are weighed through case companies in chapters four and five.

In sum, the motivation for this thesis work is to weigh my assumption that customer value co-creation is not exploited in e-business in the field of home textiles as diversely as in other business fields. In addition, the motivation is to draw the traditional, i.e. product oriented field of home textiles into modern service thinking by describing customer value co-creation development possibilities in e-business in the field of home textiles. The assumption of this study is grounded on my educational and work experience. I am a Master of Arts in the field of textile designing, with experience in working as a home textile designer. In addition, my own perspective needs updating due to my traditional product oriented educational and working experience in the field of home textiles.

1.2 Research Objective and Questions

To summarize the discussion in the previous sub-chapter, e-business provides new opportunities in the field of home textiles. In addition, recent studies suggest that customer value co-creation is a relevant basis in modern businesses (Vargo and Lusch 2004, 7; Vargo and Lusch 2008, 7; Lusch & Vargo & O'Brien 2007, 8). In order to fully understand customer value co-creation in e-business, a deep understanding of core concepts of customer value co-creation in e-business is required. Therefore, these issues are discussed thoroughly in the literature review and empirical findings chapters i.e. in chapters four and five. The objective of this study is to research customer value co-creation in e-business in the field of home textiles and various other business fields and provide customer value co-creation development suggestions in e-business in the field of home textiles. Information sources are the case companies in various fields, literature and the writer's own observations. Literature review and empirical part of the thesis contribute to answering the research questions. As an outcome, deriving from the research background and motivation and research objectives, the main research questions are formulated and listed below.

The first research question investigates value creation and customer co-creation in e-business. Information sources for answering this question are the three case companies in e-business and the literature of value creation and customer co-creation in e-business. The answers to the first research question comprise a description of value creation and customer co-creation in e-business.

1. What do value creation and customer co-creation mean in e-business?

The second research question concentrates on how customer value co-creation is utilized in e-business in the field of home textiles. Information sources are the case companies in the field of home textiles, literature and the writer's own observations. The second research question is as follows:

2. How customer value co-creation is utilized in e-business in the field of home textiles?

The answers to the second research question comprise a description of customer value co-creation in case companies in the field of home textiles. The first sub question is what are the main challenges concerning value co-creation in the field of home textiles. The second sub question is how customer value co-creation is utilized in e-business in other business fields. The answers to the sub questions comprise a description of networking skills and customers on-line shopping behavior challenges in the field of home textiles as well in handicraft industry. In addition, description of customer value co-creation in case companies in e-business in other business fields. Based on these aspects, the third research question is how customer value co-creation can be developed in e-business in the field of home textiles

3. How customer value co-creation can be developed in e-business in the field of home textiles?

This process requires research on those companies who have successful value creation processes in e-business and how those processes are useful in the field of home textiles.

Information sources are the case companies in various fields, literature and the writer's own observations.

1.3 Field of Home Textiles

Small and medium sized enterprises in the field of home textiles exist with numerous concepts. The field is highly competitive both at national and global levels. These companies have often a shop or a chain of shops in order to cover the chosen markets. In addition, on-line shops are often completing the chain offering. According to TNS-Gallup's Research Manager Nina Frosterus (2012), only some companies with home textile offerings are in the top ten of the best selling on-line stores in Finland. For example, on-line store NetAnttila.com is in the seventh position, e-tailing business Verkkokauppa.com in the ninth position and on-line store Hobby Hall in the tenth position. In the eleventh position is on-line store Ellos which also has a range of home textiles. Less than every fifth of Finnish consumers have purchased home textiles from an on-line shop in some phase in their life. This is more than Frosterus (2012) was earlier expecting since usually clothes are more purchased on-line items in comparison with home textiles.

The home decoration trend has grown in Finland since 1995. According to Statistics Finland (2009), the consumer expenditure targets are following either the economy or the fluctuations in the overall development of society and technological changes. Particularly sensitive items for these changes are durable goods, such as cars and leisure-related consumption, and use of services, such as interior decoration products and services. Interior decoration consumption together with domestic appliances was growing rapidly after the 1990s recession. It seems that these consumption targets have faced increasing competition during the period of 2001 – 2006, similarly to culture and other leisure time activities. (Statistics Finland 2009.)

Despite the fact that statistics showing the situation after 2006 are not available, continuous empirical observations indicate that there has been an interior design boom during the period of 2006 - 2013. Both Finnish and international home decoration related television programs and magazines are available on a scale never before. It seems that the trend is still

there but not growing as rapidly as in the previous years. Furthermore, the interests of consumers are changing. According to Suomela.fi (2011), which is the third largest building and garden magazine in circulation in Finland, the interior boom has shifted from the living room to the backyard. The field of home textiles is highly competitive with similar products and services offered. Further, business planning, research and especially product development are the ways to improve innovation. Disruptive business in the field of home textile industry entail that products are manufactured in low cost countries and exported to e.g. Nordic markets. In addition, the basis for competition is going to be increasingly challenging due to the forecasted and ongoing recession in Europe (Flanders 2011).

1.4 The Structure of the Thesis

The value co-creation could focus on customers and other network resources of the company. This study focuses on value co-creation for and with customers. Chapter two provides the relevant literature review of this thesis. Chapter three, research methodology, presents and defends the research methods and techniques of this thesis. Chapters four present and analyze the empirical findings and results via case companies in the field of home textiles and other business fields. Moreover, main challenges concerning customer value co-creation in the field of home textiles are discussed in chapter four. Chapter five is the conclusion chapter which discusses research questions and how these questions have been answered. Chapter five also provides conclusively estimation whether the presumption of this study is correct or not. In addition, any restrictions in methods are discussed. The conclusion chapter also puts forward recommendations for e-business in the field of home textiles derived from the research process and discusses topics for further research.

2 LITERATURE REVIEW

The literature review to follow addresses the essential concepts of academic discussion concerning this study, i.e. service-dominant logic in e-business, value creation in e-business and customer co-creation in e-business. Service-dominant logic is to be grounded in ten foundational premises suggested by Vargo and Lusch (2004) who present the pioneering perceptions with eight foundational arguments in the widely read paper of marketing research. Amit and Zott's (2001) value creation in e-business and O'Hern and Rindfleisch's (2009) four types of customer co-creation are also discussed in order to draw the discussion to a practical level.

2.1 Service-Dominant Logic

Vargo and Lusch (2004, 3-4) discuss how schools of thoughts have influenced marketing theory and practice over the past centuries and decades. Evolvement of schools of thoughts and especially how value was and is seen provides relevant support for the objectives of this study. At first, value was viewed as embedded in manufacturing. The orientation was in the manufacture and exchange of rather unrefined goods. Value was determined in the market place via customers who needed or wanted fulfilment. In other words, customers use rather than possess goods or services. Since the 1980's to the millennium and forward, a new dominant logic emerged. Marketing was and is seen as a continuous social and economic process where the financial result is a test of market hypothesis about value propositions. (Vargo & Lusch 2004, 3-4.) The latter school of thought, marketing as a social and economic process, is the overall basis for this study. However, there are numerous literature streams which are affecting the current marketing phase.

Several marketing literature areas and researchers are covered by Vargo and Lusch (2004, 3-4) in their discussion of modern marketing theory and practice. The literature areas are customer and market orientation, services marketing, relationship marketing, quality management, value and supply chain management, resource management and network analysis. Several researchers are participating in academic discussion of modern marketing theory and practice. This study does not concentrate purely on any specific research stream.

However, this study has alignments with resource management, relationship marketing and network management streams because they are consistent with service oriented view. Briefly put, the service oriented view is that value is created by benefits for and with customers (Vargo & Lusch 2004, 6). According to Vargo and Lusch (2004, 2-4, 7), over the past 50 years, the perspective of resources has changed from operations or act, i.e. operand resources, towards effects, i.e. operant resources. Operant resources are often directed to improve service oriented view. The view is manifested by identifying and developing core competences against potential competition, by indentifying other entities such as potential customers that benefit from core competences, by cultivating relationships and indicating feedback from markets. (Vargo & Lusch 2004, 2-4, 7.)

Vargo and Lusch (2008, 9) discuss the generalized characterization of service-dominant logic. They view service-dominant logic as a mindset, a perspective to look at social and economic phenomena. Service-dominant logic is a pretheoretic rather than established theory for marketing. Service-dominant logic is viewed by Vargo and Lusch (2008, 9) also as a potential foundation for a general theory of marketing and for a general theory of the market. There have been suggestions that service-dominant logic could be the philosophical and conceptual foundation for the development of service science as well as a basis for reorienting theories of society and economic science. (Vargo & Lusch 2008, 9.) Service-dominant logic could be understood more practically via its ten modified foundational premises. The first premise is that the application of specialized skill(s) and knowledge i.e. operant resources are the fundamental basis of exchange. The basic idea of first foundational premise is that service is exchanged for service. (Vargo & Lusch 2008, 7.) Service is reflecting in service-dominant logic the process of using resources for the benefit of another party rather than the output of an intangible product. The second premise is ascribed from the gradual progress of direct customer trading towards indirect exchange. The shift has been influenced by the industry revolution. The efficiency became as the primary aim and organizations divided into divisions' for instance marketing, production and sales. (Vargo & Lusch 2004, 7-8.) In service-dominant logic products are intermediates in value creation (Vargo & Lusch 2008, 6-7). The third premise is deriving from the marketing shift of distribution towards delivering benefits for customers (Vargo & Lusch 2004, 8). Products are distribution mechanisms for service provision. The value is derived through the use of durable and nondurable goods. According to the fourth premise, operant

resources, i.e. skills and knowledge, are the fundamental source of competitive advantage. Abstract knowledge is conceptual and prescriptive knowledge is often preferred as techniques, such as product, process and management technology. (Vargo & Lusch 2004, 9.) The use of knowledge is a basis for competition and the competition is driven by comparative ability to cause desired change. The fifth premise is that all economies are service economies. Service is becoming more apparent with specialization and outsourcing. (Vargo & Lusch 2008, 7.)

The sixth foundational premise of the service-dominant logic is that the customer is always a co-creator of value. Value creation is interactional and could include also co-production. The level of co-production is optional but not a necessity. Hence, it is good to acknowledge that the role of customers has changed from passive to active participants in value creation. (Vargo & Lusch 2008, 7-8.) In goods-dominant logic customers were the recipients of products when in service dominant logic customers are co-creators of value (Vargo & Lusch 2004, 7). The seventh foundational premise of service dominant logic emphasizes that the enterprise cannot deliver value, but can only offer value propositions. Value cannot be created and delivered independently by enterprises but it can offer applied resources for value creation and interactively create value. (Vargo & Lusch 2008, 7-8.) Companies should provide value propositions which are better than competitor's value propositions (Vargo & Lusch 2004, 5).

The eighth foundational premise of service-dominant strategy is that a service-centered view is inherently customer oriented and relational. The service is defined as customer-determined benefit and co-created. The ninth and the tenth premises were added later than the other premises. Vargo and Lusch (2008, 8) realized that the role of the company is as relevant as all economic parties, for example individuals and households. This party unifies the resources and motivates as well as establishes the exchange. Therefore, the ninth premise is as follows: all social and economic actors are resource integrators. The tenth and final premise is that value is always uniquely and phenomenologically determined by the beneficiary. The idea was to capture more precisely the experiential nature of value which could have positive, neutral or negative meaning depending on context. (Vargo et al. 2009, 131, 135; Vargo & Lusch 2008, 7-9.)

Grönroos (2010, 2) is critically analysing Vargo and Lusch's academic discussion of service-dominant logic by arguing that service-dominant logic is not fully supporting understanding of value co-creation and creation neither in theory nor in practise. Grönroos argues that customer is not always co-creator of value. Customers are value co-creators only if service providers offer opportunities for that. Value co-creation requires direct interactions with the customers or possibility to develop interaction with customers. (Grönroos 2010, 2, 33.) Grönroos (2010, 27-34, 42) analyses and revisits six of the ten premises which relate to the value creation. The first foundational premise by Vargo and Lusch (2008, 7), service is the fundamental basis of business, is revisited by Grönroos (2010, 28, 42) as follows: reciprocal value creation is the fundamental basis of business, with service as a mediating factor. Grönroos (2010, 28, 42) views service in a mediating role of value creation, created value benefits also stakeholders rather than only customers. Third foundational premise by Vargo and Lusch (2008, 7) maintains that goods are a distribution mechanism for service provision. The revisited premise is that all resources and processes are distribution mechanism for service provision, however without including value in themselves. Also goods and other resources transmit value if used. (Grönroos 2010, 28-29, 42.)

Vargo and Lusch's (2008, 7) sixth foundational premise is that the customer is always a co-creator of value. Grönroos views Vargo and Lusch's premise very simplistic which does not include situational complexity. There is no indications for instance of who is in charge in value creation, what this process includes and how different roles and situations affect value creation or co-creation. Therefore, the revised sixth premise is as follows: fundamentally, the customer is always a value creator. Customer and firm are under certain circumstances value co-creators but the user is always a value creator. (Grönroos 2010, 29, 42). Vargo and Lusch's (2008, 7) seventh premise, the firm cannot deliver value, but only make value propositions is divided in Grönroos's analysis. Grönroos admits that the premise is correct partly because the firm can deliver but not produce value during the direct interactions. Another part of the analysis is that the firm can offer value propositions and also has an opportunity to actively influence its customer's value creation as well. (Grönroos 2010, 29-31, 42.) All social and economic actors are resource integrators in Vargo and Lusch's (2008, 7) ninth foundational premise. Grönroos (2010, 31) emphasizes that while direct interaction between customer and the service provider takes place, the

service provider has opportunity to be in value co-creator mode rather than only value facilitator. The tenth foundational premise by Vargo and Lusch (2008, 7) is that value is uniquely and phenomenologically determined by the beneficiary. According to Grönroos (2010, 31-32, 42), this is correct but value is also experientially accumulating by customer's unique global experiences and is contextually perceived and determined by the customer.

2.2 Value Creation in E-Business

Discussion of service-dominant logic is frequently generalized due to its pre-theoretical nature. This study positions the theoretical discussion of the essential concept of service-dominant logic in the context of e-business. Amit and Zott (2001, 493) discuss an issue that is relevant concerning this study, i.e. value creation in e-business. Amit and Zott examined 59 American and European e-businesses. Based on the research, they developed four dimensional models of the sources of value creation in e-business. They suggest that entrepreneurship and strategic management theories have to be anchored in value creation in order to find all potential value creation dimensions in e-business. Those dimensions are efficiency, complementarities, lock-in, and novelty. (Amit & Zott 2001, 493.)

According to Amit and Zott (2001, 503-504), one of the four primary value drivers for e-business is transaction efficiency which is consistent with transaction theory. Amit and Zott (2001, 503) emphasize that the greater the transaction efficiency is in particular e-business, the lower the cost and more valuable transaction efficiency will be. Efficiency is realized in e-business via sources of value creation for instance via search costs, selection range, symmetric information, simplicity, speed and scale of economies. These efficiency benefits concern the customers but also enterprises. (Amit & Zott 2001, 503-504.) Modern consumers are obviously expecting efficiency as described above when using on-line services. For example, customers can make well-informed decisions and convenience purchasing transactions if there is comparative shopping information available. In addition, companies benefit by increased sales volumes given that e-business partners are appealing to customers.

Complementarities are another value driver in e-business. Amit and Zott (2001, 504-505) discuss two entrepreneurship and strategic management theories which are consistent with these value drivers, i.e. the resource based theory and network theory. For example, the resource based theory highlights the role of complementarities among strategic assets as a source of value creation, and the network theory highlights the importance of complementarities among participants in the network. Complementarities between products and services for customers, between on-line and off-line assets, between technologies and between activities are sources of value creation. For example, on-line and off-line complementary is that customer can transact both in store and on-line. Technology complementary is for instance a combination of imaging technology and Internet communication technology. Customers gain value of complementarities via increased efficiency. (Amit & Zott 2001, 504-505.)

Amit and Zott's (2001, 505-506) third value creation driver is lock-in dimension which has alignment with the transaction theory, network theory and resource based theory. Lock-in is for customers and partners and the aim is to prevent these counterparts to move towards competitors. Bonus systems, customers own design standards, e.g. shopping chart and trustful relationship. Trust, customer learning and customizing are essential because if managed right, they will enhance loyalty and prevent shift towards competitors. Trust should be established through confirmation of the expected behavior over time. This period of time might differ from customer to customer. If the experience is negative, customers will move away towards the competition. For instance, when customer learns to use a web design program and customize products, services or information, the loyalty increases. The social aspect is notable. (Amit and Zott 2001, 505-507.) Facebook and Twitter are good examples of how social interaction locks-in customers. In addition, Amit and Zott (2001, 507) refer to book reviews, interactive game playing environments and joint network with established e-business partners as lock-in value creators. The fourth and the last value creation driver by Amit and Zott (2001, 508-509) is novelty dimension. Traditional sources of innovative value creation are new products and services, learned in Amit and Zott's analysis that e-businesses innovates transaction structure. (Amit & Zott 2001, 505-509.)

Amit and Zott's article includes many ifs and describes only the transaction-stage of customer relationships. The customer relationship transactions are for example customer

auctions, reverse markets and conducting and aligning commercial transactions. Additionally, new connections with network parties that have not earlier connected, innovative transaction methods and entirely new markets create value. Amit and Zott (2001, 508) link up lock-in and novelty together in two ways. First, customers are attracted and retained via a strong brand which is the advantage of e-business innovators. Second, the early market entry is essential if a company is seeking success. Novelty is also linked with complementarities because in some e-businesses innovation is complementary driven. Moreover, transaction efficiency is in some cases caused by novel assets. For example, customer auctions can reduce asymmetric information among sellers and buyers by up-to-date and comprehensive information. (Amit & Zott 2001, 508-509.)

2.3 Customer Co-Creation in E-Business

Vargo and Lusch's (2008) service-dominant logic and ten foundational premises provide a solid theory frame in this study. However, service-dominant logic does not offer practical tools when the aim is to perceive practical ideas of customer value co-creation in the field of home textiles. Amit and Zott (2001) illuminate value creation in e-business and they converge theoretical discussion towards a more practical level. This study is service and customer oriented. Therefore, the customer co-creation in the context of new product development suggested by O'Hern and Rindfleisch's (2009, 84-102) is relevant for this study. Customer co-creation is also a practical key for how to switch the product oriented mindset towards service orientation. New product development arises via customers rather than internal processes in companies. O'Hern and Rindfleisch (2009, 86-102) present four types of customer co-creation which are collaborating, tinkering co-designing and submitting.

O'Hern and Rindfleisch's (2009, 86) define customer co-creation "as a collaborative new product development activity in which customers actively contribute and/or select the content of a new product offering". O'Hern and Rindfleisch (2009, 86) customer co-creation typology is based on two key processes of customer co-creation: contribution and selection. Contribution is submitting content and selection is choosing which submissions will be retained. Customers usually know what their needs are and companies have the

information for how to meet these needs. However, often these essential key processes of successful product development information are dispersing between company and customers which creates information asymmetry. Companies try to manage an asymmetry via marketing research but often this information is cursory information. New emerging idea is to provide customers information which enables more proactive and autonomy role in product development. (O'Hern & Rindfleisch 2009, 86.) Customer co-creation possibilities innovates also e-business in the field of home textiles. However, it is important to ask, why would customers co-create? According to Elina Joensuu (2011), customers' motivations to co-create can be built via benefits to customers accompanied with interesting brand. Customers expect that their needs are fulfilled. In addition, motivation requires also small reward which can be outer or inner reward for example for doing something special for own purposes.

According to O'Hern and Rindfleisch's (2009, 87-88), Internet enables customers' proactive role in product development in three ways. First, consumers have access to knowledge which provides creation possibilities. Detailed technical information, user-friendly tutorials and other electronic data sources reveal information which was earlier available or kept only for companies. Second, consumers have a possibility to use design tools for creating their own modifications and extensions. Third, consumers co-create collectively with both consumers and manufacturers. In a sense, third product development is also collective learning process. (O'Hern & Rindfleisch 2009, 87-88.) Both low and high degree of customer co-creation control and empowerment is distinct in typology by O'Hern and Rindfleisch (2009, 89).

Co-creation types are collaborating, tinkering, co-designing and submitting. These types have customer-led or firm-led selection activity and open or fixed contribution activity. Collaborating is "a process in which customers has their power to collectively develop and improve a new product's core component and underlying structure" (O'Hern & Rindfleisch 2009, 89). Selection activity is customer-led and contribution activity is open. Typical applications are open source software such as Linux. Benefits are that development costs are low and products improves continuously. Challenges are how to protect intellectual property and how to attract critical mass of collaborations. (O'Hern & Rindfleisch 2009, 89-91.) The core source of product development in the field of home textiles is specific and

cursory knowledge for most customers. Therefore, it is difficult to gather critical mass of collaborators.

According to O'Hern and Rindfleisch (2009, 93), Tinkering is "a process in which customers make modifications to a commercially available product and some of these modifications are incorporated into subsequent produce releases". The selection activity is firm-led and contribution activity is open. Customers have a relatively high autonomy degree but companies maintain control over the core source of the product. For example, the computer game industry invites users to make their own characters or even own games but the core source of the product is protected via end-user licensing. Benefits of tinkering are that company can enhance differentiation and new products can be tested in virtual environment. The challenge is how to prevent negative or even criminal co-creators. For instance, war games have been used as models for mass murders. Another and more typical challenge is that competitors can follow new product development. (O'Hern & Rindfleisch 2009, 93-95.)

In the field of home textiles tinkering is one possible customer co-creation possibility. For example, in Finnish markets there already are customer co-creation oriented computer programs for home decorators who are seeking wall paint or kitchen cabinet alternatives. "Co-designing is a process in which a relatively small group of customers provides a firm with most of its new product content or designs, while a larger group of customers helps select which content or designs should be adopted by the firm" (O'Hern & Rindfleisch 2009, 95). In co-designing, customer autonomy is high over the selection activity but contribution activity is low, i.e. fixed. For example, customers are requested to design a product which on-line customers evaluate and some of them are selected for production. Benefits are reduced development costs and risks of the product failure. Challenge is to attract critical mass of designers and defend against new competitors. (O'Hern & Rindfleisch 2009, 95-96.) This is another practical customer co-creation possibility in the field of home textiles.

Submitting is according to O'Hern and Rindfleisch (2009, 96), a "process in which customers directly communicate ideas for new product offerings to a firm". Selection activity is firm-led and contribution activity is fixed on behalf of the company. However,

submitting is not traditional customer inquiry rather than customer active effort to develop new product offerings. Customer can develop a new product alone or in team. For example, company can set product development competition to customers. Participants submit technical designs and product prototypes from which company chooses finalists. Finalists are invited to retreat where competition continues in workshops. After the presentations, the winner receives cash prize. Benefits of this co-creation type are that cycle of product development shortens and company reach access to new and innovative customer ideas. Challenge is that competitors should be quite knowledgeable. In addition, motivating existing co-creators is challenging. (O'Hern & Rindfleisch 2009, 96-97.) Submitting is the third possible customer co-creation type in the field of home textiles. However, competition procedures including workshops demand physical facilities which increase costs. Also here the critical mass of designers might be difficult to attract to work for unknown company.

3 RESEARCH METHODOLOGY

Research methodology in this thesis is qualitative in order to get deep insights of the customer value co-creation in e-business in the field of home textiles. The objective of this study is to research customer value co-creation in the field of home textiles and in e-business in various business fields. Aim is to weight the presupposition that customer value co-creation in e-business in the field of home textiles is utilized limitedly in comparison with other business fields. As an outcome of this study, descriptions of customer value co-creation in e-business and main problems concerning customer value co-creation in the field of home textiles are made. Hence, based on these aspects the descriptive conclusions are made on how to develop customer value co-creation in e-business in the field of home textiles.

The first research question investigates value co-creation in e-business i.e. what value co-creation means in e-business. Information sources are literature and case companies in e-business. The literature review gave answers to the first research question. In addition, case companies in this study clear the concept of customer value co-creation in chapter four. The second research question concentrates on how customer value co-creation is utilized in e-business in the field of home textiles. Information sources are the case companies in the field of home textiles in chapter four, literature and the writer's own observations. Sub questions of the second research question are: what are the main challenges concerning value co-creation in the field of home textiles and how customer value co-creation is utilized in e-business in other business fields. The answers to the first sub question comprise a description of networking skills and customers on-line shopping behavior in the field of home textiles as well in handicraft industry. The answers to the second sub question comprise a description of customer value co-creation in case companies in e-business in other business fields. Based on these aspects, the third research question is how customer value co-creation can be developed in e-business in the field of home textiles. This process requires research on those companies who have successful value creation processes in e-business and how those processes are useful in the field of home textiles. Information sources are the case companies in various fields, literature and the writer's own observations.

Methods for data collection vary in the investigation process of each question. Literature review of service-dominant logic, value creation in e-business and customer co-creation in e-business was the first step for data collection. Case companies in e-business and also my own experiences in the home field of home textiles were utilized for research. The subchapters to follow to discuss of qualitative research, case study research and data collection and analysis methods.

3.1 Qualitative Research

Research objectives and questions are decisive when choosing research methodology. In order to research a customer value co-creation in the field of home textiles, personal involvement and disclosure of the researcher is required. According to Blaikie (2010, 214), researchers' personal participation is typical of the qualitative research methodology. Concern over social actors and their point of view is also a sign to choose qualitative methodology (Blaikie 2010, 215). The social actors of this study are case companies and researcher expertise from the field of home textiles is exploited. The dialogue between the literature review, case companies and the researcher expertise provide answers to research questions. Literature review bonds the academic discussion in to the case companies. Blaikie (2010, 215) argues that qualitative researchers see research often as a learning process and they can tolerate for example ambiguity, complexity and uncertainty. The research is learning process where is several uncertainties and complexities which are resolved during the research process. This study is a learning process to the researcher where uncertainties and complexities are resolved step by step.

According to Marschan-Piekkari and Welch (2004, 5, 13-15), the usage of qualitative research methods has accelerated gradually in the field of international business but it is a method used less than the quantitative method. Qualitative research is seen as less valid and unreliable when comparing to the traditional quantitative research method. Blaikie (2010, 216-218) describes how academic discussion over qualitative research is often focused on generalizing and theorizing issues. A qualitative researcher has often personal involvement in the research which has impact on the outcome to some extent. Therefore, objectivity is always relative and unique. Blaikie (2010, 218) argues that also traditional, quantitative

research, is limited when seeking theoretical generalization based on research. Despite carefully chosen selection of research population and used sampling method, the result is still difficult to generalize into a wider population. (Blaikie 2010, 216-218.)

Andersen and Skaates (2010, 464-485) discuss how the validity of qualitative international business research could be ensured. They summarized the best practice examples from literature discussing of how to improve validity. In studies it is advisable to describe the rationale for using a qualitative method, clarify data selection and handling procedures and how possible errors during data collection have been avoided. Errors could appear in research questions, wrong data collection and improper match between data and interpretation. Also data analysis and interpretation procedures should be clarified. Researchers should also use raw data to support analysis. (Andersen & Skaates 2010, 472-481.) Data analysis and interpretation procedures of this study are clarified in sub chapter 3.3.

3.2 Case Study Research

The most used method in qualitative research is case study with data collected from in-depth interviews (Marschan-Piekkari & Welch 2004, 5, 13-15). However, in this study the case companies in e-business are main data for the research. According to Yin (2009, 2), “case study is an empirical inquiry that investigates a contemporary phenomenon within its real-life context. It is used when boundaries between the phenomenon and context are not clearly evident and in which multiple sources of evidence are used” (Yin 2009, 2). It is suggested that the pitfall of the case study is often an unpredictable structure and difficulty when writing and reading. Ellet (2007, 13) emphasizes that a case should have three characteristics as follows: a significant business issue or issues, sufficient information on which to base conclusions and no stated conclusions. It is important to know that case study can include a possible reasonable conclusion but only based on adequate facts. (Ellet 2007, 13.) The contemporary phenomenon, i.e. customer value co-creation, is basis for research within real-life context of e-business in the field of home textiles and various other business fields. Multiple cases in this thesis bridge the evidence between the phenomenon and context in order to include reasonable conclusions of presumption.

Case is often situated in problems, decisions, rules and evaluations. Problems based cases are situations where there is a significant outcome or performance but no explanation of the outcome performance. Therefore, the aim is to find an explanation for the outcome. Decisions grounded cases are depending on the situational context. In some situations rules analysis is used for case study. According to Ellet (2007, 24), rules are used in quantitative studies. For rules analysis the situational type of information is needed and appropriate rule to fit with information. In addition, there should be also correct way to apply the rule and necessary data for launch the rule. Evaluations are used in cases where there is need to make judgment about the worth, value, or effectiveness of a performance, act or outcome. Evaluations as well decisions require suitable criteria which reveal the best fit with evidence. (Ellet 2007, 20-26.) This study is an evaluation situated case study. There is significant judgment target i.e. presumption of customer value co-creation in e-business in the field of home textiles. Before evaluation, there is need for criteria on customer value co-creation in the field of home textiles and on other business fields. Criteria in this study are Amit and Zott's (2001) four value creation dimensions in e-business and O'Hern and Rindfleisch's (2009) four types of customer co-creation. Case companies' value creation and customer co-creation practises are evaluated and evidence is gathered for conclusions.

3.3 Data Collection and Analysis Methods

Hirsjärvi (1997, 204-205; 218-219) divides the analyzing stages as follows: data collection and transcription, data description, data classification and data synthesis. In quantitative research, these stages are spiral rather than linear and the transitions back and forth between stages deepen the understanding over phenomenon. The secondary data is usually collected and frequently used information for other purposes. The advantage of the secondary data is that it is easy to gather with low costs and it is often readily available, which saves time. The disadvantage is that the secondary data do not offer necessarily relevant data for research. (Hollensen 2011, 176.)

The secondary data is for example printed and not-printed published materials. Published books, edited books, e-books, e-journals, reviews, newspapers and magazines, thesis works and doctoral dissertations works are all potential resources. In addition, thesis works and

dissertations are often giving guidance which books are relevant to study. The secondary data provides an overall image of the research field and the undergoing discussion and opens up theoretical concepts and provides support into analysis. Data available on this specific area is scattered and research is scarce. In this study, data was collected via observation and mainly from various secondary resources, for example case companies' e-business on-line platforms, financial statements, annual reports, media kits and e-newspapers. In depth interviews or any other interview methods were not included in this study because interviewees would have needed education to criteria options i.e. in four value creation dimensions in e-business and four types of customer co-creation. It is unrealistic to expect that interviewees would have had time and interest to study those four dimensions and four typologies.

Data transcription and description unified evaluation of case companies' value creation in e-business and customers co-creation. Each case company was presented shortly by its history summary, business field and operations and some of its financial indicators. Data classification was grounded on four value creation dimensions and four types of customer co-creation. Case companies' evaluated levels of value creation in e-business and customer co-creation were scored from 0 to 3 by a researcher, i.e. the current writer. If the value creation in e-business dimension and customer co-creation typology has been none the score was 0, if there has been a low amount of dimension features the score was 1 i.e. satisfactory, if rather well the score was 2 and if the dimension features were highly noticeable and used in a varied and pioneering way the score was 3 i.e. excellent. Both value creation dimensions scores and customer co-creation scores have been summarized separately and then combined together. The weakness of this analysis is that each person might score each e-business differently.

However, in qualitative research personal participation of researcher is accepted if choices can be rationalized thoroughly. According to Blaikie (2010, 214), researcher's personal participation is typical for qualitative research methodology. Writer's own observations were used in data synthesis and conclusions. In this study, data collection, transcription, description and data classification has been a non-linear process in chapter two and four. Data synthesis and conclusions has been a non-linear process in chapters four.

The first three case companies are from the field of home textiles. The aim was to choose e-businesses in the field of home textiles that have a well known brand in Finland. The first case company was NetAnttila.com which has the seventh position among the most purchased e-businesses in Finland. The second case company was Marimekko and the third case company was IKEA. As international companies, both Marimekko and IKEA are an example to others in the field of home textiles. The main interest was to see if they have value creational dimensions in e-business and co-creational typologies used in their e-business operations.

In addition, the three case companies from various fields were chosen to this study depending on their level of value creation in e-business and customer co-creation level. The first case company, Ifolor Oy, was chosen from among the most purchased e-businesses in Finland since it uses diversely value creation dimensions and customer co-creation typologies. Accordingly, the second case company Lego Group and the third case company Fab.com were chosen, but also because of their individual features. Lego Group has been survived over 80 years of intensified competition in playing and learning products and manages to reinvent their business model for modern consumers in web. Fab.com has been growing aggressively in e-business with everyday design products in past two and half years.

4 ANALYSIS AND RESULTS

Following chapters are non-linear data synthesis and aim to answer to second and third research questions. Information sources are the case companies in the field of home textiles, literature and other e-business fields. Answer to the second main research question is answered in chapter 4.1. The first sub question is answered in chapter 4.2 and the second sub question is answered in chapter 4.3. The third research question is answered in chapter 4.4.

4.1 Case Companies in the Field Of Home Textiles

TNS Gallup made an on-line shopping research in 2012 including 110 Finnish or strongly locally known e-businesses. The most purchased e-business in the field of home textiles was NetAnttila.com which was in the seventh position of most purchased e-businesses in Finland. The Research Manager Nina Frosterus emphasizes that usually the most purchased on-line shops have well-known brands and a wide product or service range and for this reason they can be referred to as on-line stores rather than shops. (Frosterus 2012.) NetAnttila.com is an on-line store that has a wide home textile selection. Another case company in the field of home textiles is Marimekko corporation which is a Finnish textile and clothing design company. Marimekko was chosen to this study due to its high design profile and valued position in Finnish textile business. The third case company in the field of home textiles is a low budget store IKEA. It was interesting to research Marimekko's and IKEA's value creation and co-creational levels in e-business since they both have design products but they are the opposite to each other in price and quality image. Following sub chapters present case companies' history, business field and operations and some of their financial indicators. Case companies' levels of value creation in e-business and customer co-creation were scored, evaluated and discussed.

4.1.1 NetAnttila.com's Value Creation and Customer Co-Creation

NetAnttila was founded in 1999 and it was the first Finnish department store on-line (Kesko 2012). NetAnttila.com is one of the seven e-businesses in Kesko Corporation.

Kesko is a listed trading sector company with divisions of food, home and speciality goods, building and home improvement and car and machinery trades. (Kesko 2013a.) Anttila was founded in 1952 and it is Kesko's home and specialty goods retailer i.e. non-food retailer with three retail concepts. Those concepts are Anttila department stores, Kodin Ykkönen department stores for home goods and interior design and NetAnttila on-line department store. Anttila stores and NetAnttila website are visited by 26 million customers annually and annual sales are around EUR 628 million. (Anttila 2013a.) Today, NetAnttila sells fashion and beauty products, kids' clothes and accessories, home and interior design items, electronics and home entertainment items, leisure and gardening items in Finland, Estonia and Latvia. (NetAnttila.com 2013a; Kesko 2013b). This study concentrates on NetAnttila.com's home textiles i.e. towels, carpets, curtains, cushions, bedspreads, linens and other home textiles in Finland. Following sub chapters score, evaluate and discuss value creation in NetAnttila's e-business and customer co-creation.

NetAnttila.com has managed its efficiency by its home textile selection and simplicity in ordering processes. They have sufficient information available and they can deliver products relatively fast to the consumer. NetAnttila's efficiency score is two. Customers can make well-informed decisions based on product information, purchasing and delivery information. For example customers can search products by product category, trademark, name, prize, colour and newness. (NetAnttila.com 2013b.) In addition, purchasing transaction is quite convenient. However, only those who register can follow their order and billing information via internet (NetAnttila.com 2013c). Some customers might see registering as a hindrance to a purchasing transaction.

NetAnttila's complementarities between products and services, between on-line and off-line assets and between technologies and activities are scored as two. Complementarities between products and services, technologies and activities are billing services that include invoice, payment by instalments, cash on delivery, credit card and online banking. Customer benefits are also complementarities between products and services. Benefits for registered customers are the pre-filled formula when placing order, history of one's own orders, cancellation and modification possibility of orders, letter of offers if wanted, invoice details, gift service and watch list (NetAnttila.com 2013d). Customers can save their favourites in watch list for the next shopping occasion or send favourites from watch list to

Twitter and Facebook (NetAnttila.com 2013e). In addition, NetAnttila.com provides a variety of delivery services, exchange and refund, warranty and maintenance services (NetAnttila.com 2013f-h). NetAnttila.com has comprehensive complementarities between on-line and off-line assets in Finland. Those are Anttila's other non-food retail concepts which are 30 Anttila department stores and 12 Kodin Ykkönen department stores for home goods and interior design. (Anttila 2013a, b.) These complementarities amplify customer experience of efficiency. In my experience, Anttila department stores, Kodin Ykkönen department stores and NetAnttila.com often sales the same home textile product simultaneously with different prizes.

NetAnttila.com lock-in customers by their well known brand among Finnish customers because NetAnttila was the first Finnish department store on-line and it was in the seventh position in the most purchased on-line shops in Finland in 2012 (Kesko 2012; Frosterus 2012). A well known brand amplifies trustful relationships but customers may feel betrayed if they notice that the same product is sold in other Kesko's retail store at a lower price. Customers can make their own watch list and socially share favourites from their watch list in Twitter and Facebook (NetAnttila.com 2013e). By using Kesko's bonus card a customer can increase bonuses with each purchasing action on-line and in all Kesko's retail shops (NetAnttila.com 2013i). This can significantly lock-in customers to purchase from NetAnttila.com as well as from other Kesko's retail shops.

NetAnttila.com novelty level is two when it comes to home textiles. Novelty is not noticeable in products or services because products and services are not significantly new when comparing to other on-line shops, on the one hand. On the other hand, products and services have a relatively high quality. For example, rather wide varieties of home textile products are well known quality trademarks and labels such as Finlayson, FAMILON, Luhta home, Vallila and Lapuan kankurit. A majority of home textile products are Anttila's own label Anno. (NetAnttila.com 2013j.) In NetAnttila's case, novelty is linked up to the lock-in and complementarities. For example, strong brand, early market entry and well organized complementarities are an advantage to NetAnttila.com.

NetAnttila.com's customer co-creation level i.e. product development activity where customers can contribute or select new product offerings is modest. Customers cannot

collectively develop or improve a new product core and structure. Most of the customers do not know how to weave different textures, print and sew fabric and develop new products. NetAnttila.com does not provide any tinkering possibilities, for example a computer program for designing and sharing one's own home decoration. Co-designing is not used in NetAnttila, either, because customers cannot provide new product content or design. Submitting is scored as two i.e. well because Kesko occasionally organizes competitions that are targeted to home textile students and textile designers in Finland. Though customers have opportunity to vote their favourite the winner is chosen by a group of Kesko's experts and other experts in the field of home textiles (Kodin Ykkönen 2013).

The most recent competition is the carpet design competition for Kesko's own label Anno. The duration is from September 4 to November 6 in 2013. Those who live in Finland can participate in Anno carpet competition alone or in groups. Anno carpet is expected to be hand woven from natural fibre. Competitors participate in the competition by sending their Anno carpet design with description of the work by email. Some of the competitors are chosen as finalists. Finalists send their original and viable Anno carpet to Kesko during the five days of notice. By participating in the competition all rights to Anno carpet design are transferred to Kesko. Kesko has also a right to modify Anno carpet designs at any product category for an unlimited period of time. Kesko can also publish designs free of charge at any publication they have. The winner will be awarded EUR 5 000 which is taxable income. Kesko reserves the right to change the rules of competition and they do not necessarily publish the winner neither any other design. They do not take responsibility of disappeared designs and they do not have any obligations to save designs. (Kodin Ykkönen 2013.) As O'Hern and Rindfleisch (2009, 96-97) presents, motivating co-creators is challenging. Kesko's terms of competition are likely to inhibit designers' willingness to participate in the competition because it is likely take months of work without any compensation. In addition, it is possible to share Anno carpet competition in Facebook, Twitter and Google which is a good way to reach customers and designers but after the 15 days of competition no one has shared it (Kodin Ykkönen 2013).

4.1.2 Marimekko's Value Creation and Customer Co-Creation

Marimekko was founded in 1951 by a Finnish textile designer Armi Ratia. Marimekko Group is known for colorful textiles and clothes which are timeless, individual and practical. Net sales were EUR 88 million in 2012 which is +14.2 per cent improvement to previous year. The key markets are Northern Europe, North America and Asia-Pacific region including around 40 countries. Marimekko's products are mainly sold in Finland by 59 per cent share and then in Asia-Pacific by 14 per cent share. At the end of the year 2012 Marimekko employed 535 people in Finland and 103 people abroad. The company has 108 stores from which 47 were company owned. (Marimekko Yearbook 2012, 1, 4, 12-13.) Products are distributed to consumers via company's own flagship stores, shop-in-shops, own and other retailer stores, factory outlet and on-line shop (Marimekko Global 2013). The three product lines are clothing, interior decoration and bags from which interior decoration items are the most purchased by a share of 43 per cent (Marimekko Yearbook 2012, 12).

In 2012 Marimekko launched an on-line store in the United States and a few months later it was extended to Finland (Marimekko Yearbook 2012, 2). Now, the on-line store is available also in Sweden. Marimekko manage (?) extended on-line store in three different geographical areas. The Swedish and American on-line shop platforms are both managed in English but their layout is different. Finnish and Swedish layout is identical with the exception of language. Home textile selection in all three countries is managed well. Customers have sufficient information available and company deliver products relatively fast to the consumer. Customers can make decisions based on product information, purchasing and delivery information. Customers can search products by product category and by free word search in the United States. In Finland and Sweden customers can search products by product category, colour, designer, pattern name and by free word search. (Marimekko Sweden 2013a; Marimekko United States 2013a; Marimekko Finland 2013a.)

Similarly as in NetAnttila's case customers can order without registering but only those who are registered can keep track of their orders and contact information. Registered customers can also enjoy the benefits that come with being a member of Marimekko Village i.e. Marimekko's customer loyalty program. (Marimekko Sweden 2013b;

Marimekko United States 2013b; Marimekko Finland 2013b.) Despite the fact, customers can make informed and convenient purchasing transactions in Finland, Sweden and United States, on-line store efficiency in Marimekko is scored as one i.e. satisfactory. The company is not yet able to offer coherently global and functional on-line store. On-line store is managed in Finland in Finnish, and in Sweden and the United States in English but the layout is different in the latter two. In addition, Marimekko has also global, Japanese, Korean and Chinese websites without an on-line store. Hence, customer living at any other country than Finland, Sweden or United States might be disappointed and surprised that on-line services are not yet available. In other words, simplicity and scale of economies are not yet efficient value creation sources in Marimekko's on-line store. Following paragraph analyzes Marimekko's Finnish on-line store value creation complementarities.

In Finland, complementarities between on-line products and services are payment, delivery, product exchange and return, and registering service. Customers can pay their orders in Finland via Finnish online banks or Visa and Mastercard credit cards. Products are delivered to the nearest post office or home. (Marimekko Finland. 2013c.) Order returns are possible in Finland during the 14 days after the order confirmation. This is a quite common practice in Finland. Returned products need to be unused and undamaged, with product names and tags in place. Return policy does not apply to fabrics that are cut to length according to the customer's order and are therefore custom products. If customer is willing to exchange the product, the product has to be returned and a new order has to be made. In addition, products that are purchased on-line cannot be returned or exchanged in off-line stores. (Marimekko Finland 2013d.)

Gift service is not included in Marimekko's complementarities at the moment (Marimekko Finland 2013e). Marimekko Village is for social interaction between customers and between customers and company. Marimekko Village shares views and experiences on Marimekko's designs and publishes Feeling Festive Blog and inspirational pictures on products and designs. Marimekko is also in Pinterest, Facebook, YouTube and Instagram. (Marimekko Yearbook 2012, 36; Marimekko Finland 2013f.) Marimekko has comprehensive complementarities between on-line and off-line assets in Finland and abroad. In 2012 Marimekko opened 19 new stores from which 7 were opened in Finland.

Marimekko's operations are store driven because they have 108 stores around the world and 48 stores in Finland. (Marimekko Yearbook 2012, 2, 14.)

Complementarities described above are also part of customer experience of efficiency. On-line complementarities in Marimekko are satisfactory because not as many services are offered as in NetAnttila.com. Billing services i.e. invoice, payment by installments or cash in delivery and gift services are not provided to customers. Products cannot be picked up from a store or received into mailbox. In addition, products cannot be returned alternatively in stores and options in product delivery are narrow when comparing to NetAnttila.com. Social interaction and stores are positive complementarities in Marimekko's on-line stores but as whole on-line complementarities are not supporting customer's efficiency experience.

Marimekko stores lock-in customers by well known brand among Finnish customers. In addition, Marimekko's customer loyalty program i.e. Marimekko Village and social interaction and sharing via Pinterest, Facebook, Twitter and Instagram lock-in customers. Marimekko on-line store is new service to customers and some of the traditional customers might not even be aware of the on-line store. On-line customers can be reached gradually over a time if the company can create trustful relationships, customer learning experiences and customizing. Marimekko has done right decisions during the first year by providing especially loyalty program, social interaction and sharing possibilities. Nevertheless, Marimekko's on-line service has challenges with efficiency and complementarities as described before. Hence, Marimekko's on-line lock-in score is one i.e. satisfactory.

Last value creation dimension is novelty. Marimekko's products are quite novel via their individual designs and patterns. For example all products have a named designer. Some patterns are widely known i.e. Unikko and Tasaraita patterns. Marimekko also regularly launch new designs and designers. In addition, the on-line store is a novelty that complements retail stores but complementarities inside on-line store are not significantly new. Novelty is linked up to the lock-in and complementarities. For example, strong brand is an advantage to Marimekko but they have missed the early market entry in on-line store markets. Marimekko need to organize and develop complementarities inside on-line store

more effectively and continue social sharing aggressively. Due Marimekko's positive input with designs, designers, brand and social interaction and sharing the novelty score is two.

Customer co-creation levels in Marimekko are yet modest but there are some features that have rather progressive tendencies towards deeper levels of customer co-creation. Collaborating is scored as zero because customers cannot collectively develop or improve a new product core and structure. Marimekko's tinkering level is one. Customers can make modifications to a commercially available product but none of these modifications has yet incorporated into subsequent produce releases. For example, Marimekko organized workshop where Facebook fans used Marimekko's fabrics and created new items with Marimekko staff. The results of a workshop project were presented to audience during the Milan International Furniture Fair in 2011. Marimekko made also a video of this workshop and it is loaded to YouTube (Marimekkovideo 2011). In addition, Marimekko attended International Design Festival in Berlin where visitors were exchanging ideas in workshops. (Marimekko Yearbook 2011, 10).

Co-designing is scored as zero because there is no small group of customers that help select most of the Marimekko's new product content or designs. In addition, there is no larger group of customers that help Marimekko to select designs. Submitting is scored as two because Marimekko organize continuously competitions that are targeted to design students in Finland and abroad. For example, in 2006 Marimekko organized the competition called *Muotoilu, kohtaa käyttäjä!* i.e. Design, meet the user! Competition was targeted for interior designer students. The aim was to find fresh ideas for Marimekko's clothing and interior decoration collections. (Marimekko Annual Report 2006, 27.)

In 2011, Marimekko launched with Aalto University School of Design, the Why Not Together? design competition for world's leading schools of design. Competition covered three categories: products for everyday life, actions and events, and services. (Marimekko Yearbook 2011, 10.) Winners were chosen by the judges. Leisure furnishing called *Kumputie* by Minna Piironen was awarded by EUR 8 000. Satu Maaranen and Matti Liimatainen were awarded by EUR 8 000 with a Marimekko Mobile Shop i.e. a retail outlet with wheels. In addition, Iwa Herdensjö and Ida Pettersson were awarded by EUR 3 000 with Marimarathon idea. Chinami Oshima, Juri Hayashi and Nitta Keiko were awarded by

EUR 5 000 with an idea of Live Pattern. It is a solution which enables consumers to play and tailor their own Marimekko-patterned clothing through an electronic portal. (Aalto University 2011.) Marimekko has succeeded to motivate competitors and the winner propositions are promising from the perspective of customer co-creation.

4.1.3 IKEA's Value Creation and Customer Co-Creation

IKEA was founded in 1943 by a Swedish Ingvar Kamprad (IKEA.com 2013a). The company provide globally low-price products for home furnishing. A range of approximately 9 500 products covers living room, bedroom, bathroom, kitchen, childrens' room, textiles and rugs and small space living items. (IKEA.com 2013b; IKEA Group 2012, 44.) IKEA Group is owned by a Stichting INGKA Foundation in Netherlands. INGKA Holding B.V. is the parent company of IKEA Group of companies and its purpose is to support and manage IKEA Group. The owner holds shares, reinvests in the IKEA Group and funds charity. IKEA Group of companies consists of retail stores, staff functions, industry, range strategy and product development supply chain. IKEA had 298 stores in 26 countries in August 2012. Sales increased between September 1, 2011 to August 3, 2012 by 9,5 per cent. Total sales were EUR 27 billion. (IKEA Group 2012, 15-16, 44.)

IKEA.com i.e. was launched in 1997 and in fiscal year 2012 i.e. September 1, 2011 to August 3, 2012 it had more than 1 billion visitors (IKEA.com 2013c; IKEA Group 2012, 44). On-line shopping was launched in 2000 in Sweden and Denmark (IKEA Group 2013d). Recent on-line shops are available in 12 countries and on-line sales are around 2 per cent of total sales (ResearchFarm 2013). On-line sales have been a success for example in United Kingdom where sales increased 25 per cent in 2012 which is a result of increased number of offered items. Expensive logistics solutions inhibit worldwide expansion of IKEA on-line shops. (Milne 2013.) Following paragraphs score IKEA's value creation levels and customer co-creational level in the textiles and rugs category.

IKEA.com shows separately products that are both in stores and on-line. Though not all 9 500 IKEA products are available on-line, the majority is. For example in United Kingdom

6 000 items were on-line in 2012 (Milne 2013). Products that are available on-line are indicated by a blue add to basket button. If the button is grey the product is only available in store. Searching and navigating is possible in multiple ways. Searching is possible in the front page by the room category, specific product range, product number and name. (IKEA.com 2013e.) When customer decides to select textiles and rugs category and specific product range, customer can sort the search by relevance, colour, name, price and newness (IKEA.com 2013f). Customers can add products to the shopping list which gives total costs of the order. Shopping list could also be printed and used as a check list in a store. (IKEA.com 2013e.) Customers can pay orders by registering or without registering and they can keep track on their orders with the help of ordering number (IKEA.com 2013g; IKEA.com 2013h). IKEA efficiency score is three i.e. excellent because customers can make well-informed decisions and have convenient purchasing actions. IKEA.com has a clear and diverse search and navigation system. Both web and on-line customers are well informed on which products are available either in store or online.

IKEA complementarities for on-line customers in Finland are payment and financial services, delivery services, recycling service, warranties, cancelling or changing order and returning policies. Customer can pay their orders in Finland via Finnish online banks or Visa, Mastercard and EuroCard credit cards. Customers can also have IKEA card and IKEA loan for shopping. Product delivery is organized with Matkahuolto i.e. the Finnish company which offer Parcel services for businesses or with IKEA home delivery. Mattresses, sofas and household appliances could be recycled via IKEA. Purchased products, delivery and recycling services are paid immediately when products and services are ordered. After paying, changes in order are not possible. However, customer can call the customer service and discuss the situation. Unused products can be returned during 90 days or 14 days if the customer is expecting cash. Products can be returned free via parcel services or by customer to store when products were home delivered. Extra money is charged if home delivery is used for returning. (IKEA.com 2013i.)

Complementarities are also warranty, assembly service, 3D design programs but these are for the cabinets (IKEA.com 2013j). Home textile category provides inspirational picture gallery where it is possible to share favorites via e-mail, Blog, Facebook, Twitter, Pinterest and Google (IKEA.com 2013k). IKEA has customer loyalty program i.e. IKEA Family

which benefits on-line customers mainly via offers (IKEA.com 2013). In Finland complementarities are also off-line stores in Espoo, Vantaa, Raisio, Tampere and Kuopio. In addition, there is store in Haparanda in Sweden which is very close to the Finnish border in northern Finland. The score in complementarities in home textiles category is two because despite the multiple complementarities there are not significant benefits in comparison to other on-line stores. When comparing to NetAnttila's case there are for example less billing complementarities and off-line complementarities.

IKEA lock-in on-line customers by well known brand, wide range of product category, relatively effective and convenient on-line shopping platform, IKEA Family loyalty program and social sharing possibilities. In home textile category, customers are locked-in via low prizes and trendy patterns and colours. Lock-in score is two because the quality of home textile products varies product by product which in some cases shift customers towards competitors. For some customers, low prize with the lower quality is not a major issue but there are customers who are willing to pay for the higher quality. IKEA's home textile products are novel via their trendy designs and patterns. Like in Marimekko's case IKEA have some products that have a named designer. However, there are not home textile patterns that are widely known. Similarly as in Marimekko also IKEA has on-line store that complements retail stores but complementarities inside on-line store are not significantly new. IKEA's strong brand is an advantage but also they have missed the early market entry in global on-line store markets. As a conclusion, IKEA's input with on-line complementarities, designs, designers, brand and social interaction and sharing the novelty score is two.

IKEA's customer co-creation level i.e. product development activity where customers can contribute or select new product offerings is scored as zero because customers cannot collectively develop or improve a new product core and structure. IKEA does not provide any tinkering possibilities. For example, customers cannot make modifications to commercially available products so that some of these modifications are incorporated to releases. Co-designing is not either used in IKEA because customers cannot provide new product content or design. Submitting is scored as one because IKEA customers can send pictures of their interior decorations to Facebook and other customers can vote their favourites (IKEA facebook 2013).

4.2 Main Challenges in the Field of Home Textiles

Main challenges in the field of home textiles is that in the field of home textiles it is more likely to have female customers than male customers. Therefore, some issues concerning female on-line shopping behavior are important to reveal in this study. For instance, Finnish women found e-business around seven years ago. Today, they are majority buyers in the Finnish markets especially when purchasing clothing. (Roponen 2011; Ylisipola 2010, 9.) Eliasson, Holkko Lafourcade and Smajovic (2009) studied on-line shopping behavior of Swedish women between the ages of 40-55. The study intended to find and analyse factors that might help marketers when persuading the target group to increase their on-line purchasing for home textile and decorations. The conclusion of the study was that the largest obstacle for on-line shopping was the payment discomfort and the largest benefit of shopping on-line was the convenience factor.

Hence, familiarize customers how to use web sites and web shop. Provide examples such as small patches, videos or photographs of materials to the customers. Inform customers of how to make a safe payment on-line. Offer customers a free of charge invoice. Emphasize on how convenient on-line shopping is. Price level should be low because some customers expect lower price level than in regular shops. First time customers might be attracted via vouchers around 20 euro in order to experience an actual on-line shopping. Offer free delivery and/or home delivery. Make a selling catalog of products and services in order to inspire customers. Web pages should be easy to navigate and fun to visit. Include a possibility for browsers and shoppers to receive inspiration and advice how to mix and match different products. Interaction between buyers could minimize the sense of being alone and by participating in social media the word of mouth could be spread effectively. Provide customer service where complaints could be done easily. (Eliasson et al. 2009, 61-65.) These recommendations could be used as guidelines for building efficiency level in e-business in the field of home textiles.

Main challenges concerning value co-creation in the field of home textiles are that customers' i.e. women purchasing habits in the field of home textiles that might prevent on-line shopping to some extent. In addition, often the biggest problem in the field of home textiles is a lack of knowhow to form a network and to execute it. Äyväri's (2006)

dissertation of network knowhow among small and medium sized handicraft industry entrepreneurs in Finland can also be reflected in the field of home textiles. It discusses three network classifications: social network, power network and strategic network. Social network is usually for building confidence for entrepreneur and trust among partners and customers. Power network develops personal expertise and expands resources. Strategic network is enchants deeper learning processes in the company and it creates flexibility to company's business operations.

The handicraft entrepreneur is usually in the centre of the network. Possible network partners are other entrepreneurs, communities and customers as buyers and users of products, retailers, agents, importers, wholesale firms, subcontractors, suppliers, business services, associations, educational institutions, project institutions and designers. Finnish handicraft entrepreneurs were asked in 2006 if they were a part of several entrepreneur projects or other network co-operation with other entrepreneurs. Every fifth announced that they are co-operating with an other entrepreneur. Every third said that they are co-operating with several entrepreneurs. Every second said that they have some sort of co-operation with other entrepreneurs but answers did not reveal what co-operation included. Äyväri (2006) found four networking groups in handicraft business. One group networks in international level, a second group co-operate with industry, a third group is networking with same handicraft field entrepreneurs and a fourth group is networking locally when doing business. (Äyväri 2006, 39-41.) Customers were the only group that was not mentioned in the answers. It can indicate that in SME's operating in the field of home textiles are not fully service oriented.

4.3 Case Companies in the Various Business Fields

The first case company from other business field than home textiles is Ifolor Oy which is a large-scale on-line provider of digital photos, photo books and photo products. Ifolor Oy was in the 14th position in the most purchased e-businesses in Finland in 2012. Another case company of this study is the well-established Lego Group which manufactures children's playing and learning products. The Lego Group has the fourth-largest position in the toy markets globally (Froberg Mortensen 2012). The third case company of this study

is a new company called Fab.com which provides e-business services with everyday design products. Half of the Fab.com members join in via social sharing. (Fab.com 2011a.) Fab.com was chosen to this study because it has been growing aggressively in the past two and a half years with high level of customer value co-creation dimensions in its e-business. This study attempts to find answers to the assumption that value creation and customer co-creation is utilized better in other business fields than in the field of home textiles.

4.3.1 Ifolor's Value Creation and Customer Co-Creation

Ifolor Oy, known before as IFI Oy, was founded in 1991. Swiss PCK Holding Ab has had 100 per cent ownership since the year 2006. Ifolor is based in Kreuzlingen, Switzerland and it is operating in Switzerland, Germany, Austria, Norway, Sweden and Finland. Ifolor Oy or Ifolor Ltd. is a large-scale on-line provider of digital photos, photo books and photo products which are delivered to customers via post office. Ifolor Oy continues to concentrate on digital manufacturing for instance by investing in latest digital technologies. Ifolor Oy's turnover in 2010 was EUR 16.17 million in Finland, EUR 1.41 million in Sweden, and EUR 0.52 million in Norway. All together, the turnover was around 17 million euros in 2009, EUR 18.1 million in 2010, and EUR 18.9 million in 2011, which is +4,5 per cent improvement to the previous year. (Kauppalehti 2013.) Following subchapters are evaluating Ifolor's value creation and customer co-creation levels.

Ifolor has especially managed its efficiency by its selection range and simplicity in ordering processes. They have also sufficient information available and they can deliver products fast to the consumer. (Ifolor.fi 2013a.) The efficiency is scored as two since also case companies NetAnttila.com and IKEA manage these procedures as efficiently as them. In addition, Ifolor Oy has complementarities available especially between technologies. Ifolor Oy has invested in the latest technologies in Finland. (Kauppalehti 2013; Ifolor AG 2013.) Customers can use user friendly tutorials when designing products and sending imaging data from several different sources and applications. (Ifolor.fi 2013b.) Despite the well managed technological complementarities the score is two because they do not have a customer loyalty program for their customers. Ifolor's value creation culminates in lock-in driver. Brand awareness in Finland is high and trust among Finnish customers is built over

the long period of time. These two aspects lock-in customers emotionally to Ifolor and inhibit move towards competitors. However, there are several rivals attempting to Finnish markets in the business field of digital photo products. Lock-in score is two because Ifolor is facing a challenge in seeking new customers from younger generations, who are not as emotionally connected as old customers. Ifolor has already taken some steps towards social interaction between customers and between company and customers. They have launched in Facebook in March 2008 (Ifolorkirja 2013a).

Novelty is realized via web design programs when customers design or customize their own products such as calendars and books. This is quite a novel service to most Finnish customers and it is actively boosted in recent television advertising. Ifolor is aiming to remain a leading provider of customized photo products in Finland by using latest technology and delivering value for customers enhancing brand awareness and customer loyalty. Objectives for consumers are to increase brand awareness and loyalty. (Kauppalehti 2013.) Ifolor has certification for quality assurance and quality management according to ISO 9001:2008. Measures are for example brand awareness feedback from inquiries and consumer feedback. Target is to maintain and increase the volume of consumers and also decrease consumer complaints. (Ifolor AG 2013.) Novelty score is one because Ifolor emphasizes customer loyalty and brand awareness i.e. lock-in in rather than novelties in their value drivers.

When analyzing customer co-creational scores the collaborating level in Ifolor is scored as zero. Customers do not have on their power to collectively develop and improve the core component and underlying structures of new products. Ifolor's tinkering level is scored as two because customers can make modifications to a commercially available product. However, none of these modifications such as calendars or books are incorporated into subsequent releases but they are used only for customers' own purposes. Co-designing can be realized in Ifolor when a person sends for example their own book design which is participating in the best book of the year competition (Ifolor.com 2013c). Ifolor co-designing score is zero. There is not a small group of customers that can make modifications to a commercially available product. In addition, there is not a larger group of customers who help select which content should be adopted to Ifolor. Submitting is scored as two. Some of the Ifolor's product offering is discussed and presented directly for

example in Ifolor's Facebook. Facebook visitors can have inspirations of especially picture books that customers have made from different subjects and adopt these examples to their own picture books. Ifolor Facebook share also links to customer's blogs where their products have been used and commented. (Ifolorkirja 2013b; Hupsistarallaa 2013.)

4.3.2 Lego Group's Value Creation and Customer Co-Creation

Lego Group is owned by the Danish Kirk Kristiansen family who founded it in 1932 (Sandgaard 2011a). Company manufactures children's playing and learning products and its sales are indicating the third-largest position in the toy markets. Lego means "leg godt", meaning "play well" which is also their ideal aim for toys. The Lego brick was launched in 1958 and it is the most well known product of Lego Group. The traditional Lego brick is still the foundation for present business model in varied ways. (Froberg Mortensen 2012).

Lego is after 81 years of its existence very successful. Lego's revenue increased in 2012 by 25 per cent against from the year before. The best-selling products are Lego Star Wars and Lego City and the new theme Lego Ninjago is following closely in the third position. The operating profit in 2012 increased to EUR 1,068 million against EUR 760 million in 2011, an increase of 40 per cent. The operating margin increased to 34 per cent from 30 per cent in 2011. Also the net profit increased to EUR 754 million in 2012 against EUR 558 million in 2011. The net cash generated from operating activities was EUR 834 million against EUR 515 million in 2011. In 2012 the Group paid EUR 256 million in corporate income taxes. According to Jørgen Vig Knudstorp, Chief Executive Officer of the Lego Group, results in 2012 are highly satisfactory. (Trangbæk 2013; Lego Group 2012b, 5.) The company has four promises to consumers. The play promise is especially for children whom they want to experience joy and pride when using products and services. The Lego Group's planet promise is dedicated to improving the society and making positive impact for the future. Mutual value creation is a promise to all partners. The Lego Group wants to succeed together with people by experiencing "the sense of purpose, spirit and collaboration, creative adventure and achievement of excellence." (Lego Group 2012a, 15-16.)

Also Lego Group has managed well its efficiency by its selection range and simplicity in ordering processes. Sufficient information is available and they can deliver products relatively fast to consumer. (Lego.com 2013a.) Lego's efficiency score is two because *Lego* Group's on-line shop navigation language is in English even when operating in Finnish sites. Lego Group has complementarities available between services for customers, technologies, activities and between on-line and off-line assets. For example, Lego Group has a well-known amusement park Legoland in Denmark and Lego stores around the world (Lego.com 2013b). On-line customers can search products by excluding or including exclusives, seasonal, product collections and hard to find items. In addition, on-line customers can search products by age, prize and amount of pieces, themes, specific product range, categories and other product details such as newness (Lego.com 2013 c.) Lego Group customers have several options with on-line games which are designed to different segments (Lego.com 2013d).

Lego has also customer loyalty program called Lego Vip Program (Lego.com 2013e). Lego Group complementarities are scored as three i.e. excellent. Careful segmenting, targeting and tailoring as well as long history has lead into excellent lock-in value drivers in Lego Group. Vision for the future is to pioneer new ways of playing, play materials and the business models of play by leveraging globalization and digitalization (Sandgaard 2011b). Lego Group's mission is to inspire and develop Lego builders of tomorrow (Lego Group 2012a). The Lego Group is owned 75 per cent by the KIRKBI A/S and 25 per cent by the Lego Foundation through the investment company. Corporate governance ensures the owners' interest which is to create value for the customers, employees and other partners. (Lego Group 2012a, 169-170.)

Lego Group's new product launches are to displace the rival's products. Lego Group novelty value dimension is strongly leaning on innovative product development. Lego Group's key partners are company's own designers and consumers who build new Lego designs. Both Lego designers and consumers can post new designs on-line. Therefore, they are the key partners generating content and value. They expand the scope of off-the-shelf kit offering by giving Lego fans the tools to build, showcase, and sell their own custom-designed kits (Osterwald & Pigneur 2010, 73). Product development is also leaning on systematic measurements. For example, Lego Group's on-line sales randomly selects

consumers and they are asked how likely they are, on a scale from 0-10 (10 = best), to recommend the purchased product or service to others. The development in promoters – levels 9 and 10 – minus the development in detractors – levels 6-0 - is calculated and shown as index basis. (Lego Group 2012a, 179.) Approximately 60 per cent of the Lego Group's sales to consumers are new launchings. Lego Group has also other development activities. For example, trend spotting and anthropological studies to the development of specific products and campaigns. Lego Group has around 160 designers from about 20 different countries. The core of product development comes to fruition mainly at company headquarters in Billund, Denmark. In addition, the Lego Group cooperates with a number of educational institutions. (Lego Group 2012b, 6.)

Collaborating is one of the customer co-creation drivers. Lego's collaborating is scored as zero because Lego's customers cannot collectively develop or improve a new product's core component or underlying structure. Tinkering of Lego scores as three. Competition in toy industry has intensified since the turn of the millennium and Lego decided to license the rights to use characters from blockbuster movies such as Star Wars, Batman and Indiana Jones (Osterwalder & Pigneur 2010, 72).

Lego Star Wars is today the most sold product in Lego Group. Lego Star War includes several products such as traditional Lego bricks, web based interactive games, cartoons and movies. Lego Star Wars Web games invites customers to modify their own characters which is called in O'Hern and Rindfleisch's (2009, 93) typology of customer co-creation as tinkering where the core source of the product is protected via end-user licensing. Also Lego City and Lego Ninjago have similar features but in different context. Lego Factory was the first user-generated tinkering experiment which started in 2005. Lego Factory enabled customers to assemble their own Lego kits and order them on-line. Customers used Lego Digital Designer software to their own designs such as buildings, vehicles, themes and characters. This was Lego's way to transfer passive customers into active co-creators of products with Design byMe service. (Lego Group 2012b.) In spite of several million users and creations the Design byMe service was closed in 2012 due to service quality problems. Lego Group emphasizes that customization has not ended. Customers can design with Lego Digital Designer and upload their models into public gallery such as Lego Digital Designer

websites. Customers can also generate their building instructions from Lego Digital Designer in order to build their models. (Lego Group 2013b.)

Co-designing is scored as zero because there is either small group of customers who provides the most of the new product content or designs nor larger group of customers who selects the products. Lego Cusoo is an excellent example of O'Hern and Rindfleisch's (2009, 93) submitting. It was launched worldwide in 2011. Customers can design new products with Lego bricks and submit pictures and descriptions to Lego Cusoo publishing platform. If a product gains 10 000 supporters it will get a chance to become an official Lego product. The developer of the product can advertise it in social networks such as Facebook, blogs, fanforms and websites in order to have voters. When a new product passes the review and is chosen for production, the developer will receive one per cent of the total net sales of the product. (Lego Group 2013a.) In early 2013 Lego Group announced that they have been and still are focusing on innovative product development. This announcement is true, since more than 60 per cent of the Lego Group's sales are new launches every year. (Trangbæk 2013.) Nevertheless, Lego Group is offering long tail manufacturing process around customers who are truly interested in niche content and want to go beyond off-the-shelf retail kits (Osterwald & Pigneur 2010, 73).

4.3.3 Fab.com's Value Creation and Customer Co-Creation

Fab.com was launched on 9 June, 2011 by Jason Goldberg, Bradford Shellhammer and Nishith Shah (Fab.com 2013a-c). Fab is a fast growing e-commerce company which serves around 11 million members across 26 countries. Half of the members are come via social sharing. The goal of Fab is to make business with everyday design. Fab's mission is to help people have designs at feasible prices, connect designers and share design inspirations. (Fab.com 2013a-c.) Fab's revenues grew 500 percent in 2012 from 2011. In February 2013 Fab.com was named as the 5th most innovative company in the world. Nominator was the Fast Company which is a global business media brand in printed and digital media branch (Fab.com 2013c; Fast Company 2013). Fab won the award for best e-commerce company of the year 2012 and 2011 by TechCrunch. TechCrunch is a website which provides global tech news emphasizing successful startups and new internet products (TechCrunch 2013a).

They were also rewarded for the mobile shopping application in 2012 and 2011. Global sales of Fab are mainly in United States of America, where 33 percent of their revenue comes via the mobile applications. Their headquarters is in New York where they have around 300 employees. The warehouse is in New Jersey from where Fab ships its products and 75 percent of sales are shipped at the same day they are ordered. Around 30 percent of Fab's sales are from Europe where they have the strongest position in Germany and Austria. In Europe Fab has around 3.5 million members and 200 employees in Berlin. (Fab.com 2013c.) Fab.com has also offices in London and Pune, India (TechCrunch 2013b).

Fab.com's long term vision for the future is to build a brand that customers and consumers will think of when they think of design (Welch 2012). Fab is developing deep emotional relationships with customers and they want to be the most creative and innovative company in design (Fab.com 2013d). Fab's mission for the future is to help people improve their lives with design. Their motto is: Smile, you're designed to (Fab.com 2013e.) Fab.com launched its design inspirations wall and flash sales on-line in June 2011. They gathered 200 000 members via viral pre-launch invites around 60 days before official launching day. Every third people who joined pre-launch shared a link on Twitter or Facebook and they encouraged on average four friends to join in. More than 175 leading designers and manufactures were providing product offerings in Fab. All upcoming sales are announced to members through the websites and daily e-newsletters. New sales are launched seven days per week and each of them lasts for 72 hours. Product categories are for example furniture, home accessories, technology, entertaining, lighting, art, outdoor, toys and personal accessories. (Fab.com 2011b; Fab.com 2013e.) Fab continued its innovative on-line offerings in August 2011 when they integrated social commerce with the inspirational wall (Fab.com 2011c).

Fab.com uses efficiently all four value creation dimensions, i.e. efficiency, complementarities, lock-in, and novelty. Fab.com members can make well-informed decisions and convenient purchasing transactions. However, all customers who are displaying order have to sign in and some customers might like to purchase without signing in. Therefore, the efficiency score is two and other value creation levels are three. Constant announcements of sales via mobile devices, possibility to see other customers purchasing

activities via Twitter, Tumblr, Facebook and Pinterest are complementarities but also lock-in members and new customers. In addition, also the acquisition partners lock-in customers by creating trust among customers. Fab benefits from increased sales volumes given by those partnerships. Fab.com also announces its new investors regularly. Investors are well known among customers and also they are increasing the trust on Fab. The fourth and the last value creation driver by Amit and Zott (2001, 508-509) is novelty dimension. The novelty focus is on innovativeness of social shopping activities and partnering with design brands. Social Shopping, Pop-up Shops and sharing integrations with Twitter, Facebook and Pinterest are novel ways to improve value creation in e-business. Fab's key partners are company's design brands, members and investors.

Since June 2011 Fab has raised over USD 150 million, i.e. EUR 114.9 million (XE Currency Converter 2013) from investors. This is the main reason why Fab has been able to rapidly establish their business. Also the number of memberships has been growing rapidly mainly due to social sharing and well known design brands. (Fab.com 2012a.) Customer value proposition is deriving from Fab's mission which is to help people have designs at feasible prices, connect designers and share design inspirations (Fab.com 2013b). Jason Goldberg loves transparency (Fab.com 2013a), which is seen via his interviews, blog writings and announcement of latest news to media of latest news. Jason Goldberg (Welch 2012) emphasizes that sales is not his priority concern but emotional bond to customer is. They are looking for investors who share the long term vision of their company.

There is none of the customer co-creational levels in collaborating or tinkering with the members of Fab especially when we look at product development. Members cannot improve a new product's core component and underlying structure and provide new products which larger groups help select as firm offerings. In addition, members cannot influence on commercially available products or directly communicate ideas for new product development. Members can only indirectly communicate ideas for new product development or partnership with a design firm and select firm offerings. However, customer co-creation is strongly attached to emotional and social purchasing experiences. Customers co-designing and submitting is scored as one due of social shopping and sharing. For example, Fab had social shares via Twitter, Facebook, Tumblr, Google Plus and email. In August 2011 they added two new buttons to each product page, a favorite

button and comment button. The first person who uses favorite button is adding the product to the inspiration wall. After one vote, Fab reveals who else favors the design, along with other images they have recently favored or added. Also other key information is shown including description, tags, sharing options and counts of views, favorites and comments. Each member gets a public profile which shows their inspiration favorites with pictures of these products. (Fab.com 2011c.) Shortly after, in September 2011, they introduced On-line Pop-Up Shops which are typically used only in physical retail world. Fab.com and Fast Company Magazine offered 30 days on-line sales with 76 designs from U.S. Those who were interested in the offer could download iPad application in order to browse the designs. Those who bought designs for over USD 49.99, i.e. EUR 38.32 (XE Currency Converter 2013) got a free magazine from Fast Company. (Fab.com 2011d.) In October 2011 Fab.com launched mobile applications such as iPhone, iPad and Android. These applications spread Fab's advertising on daily and upcoming sales. (Fab.com 2011e.) In December 2011 Fab invited members to Social Shop with Live Feed. Members could see what other members are buying, liking, tweeting and sharing in real time. (Fab.com 2011f).

In the beginning of the year 2012 Fab.com extended product offering to fashion by their first acquisition of FashionStake (Fab.com 2012b). Another acquisition in the beginning of 2012 was Casacanda, a flash sales website for design objects in Germany, Austria and Switzerland. With this acquisition Fab.com also launched Fab.de. (Fab.com 2012c.) In May 2012 Fab launched Fab 3.0. The Fab 3.0 enables members to filter their feed in order to see what their Facebook friends' favorites are and what they are sharing and buying. In addition, Fab replaced Google Plus with Pinterest and also some navigation features in the Fab website was reorganized. (Fab.com 2012d.) Following step to Fab.com was to launch in the United Kingdom, with the acquisition of Llustre, the e-commerce with home designs (Fab.com 2012e). In July 2012 Fab Live Feed was connected to mobile in order to enable browsing rich images and following what other people are buying and favoring. In addition, Fab integrated Facebook Connect button on the web and via mobile. (Fab.com 2012f.) Shortly after, in August 2012, Fab partnered with Blu Dot, a design brand with furniture and lighting with Fab's custom colors (Fab.com 2012g). While Fab launched social platform across Europe and improved their mobile applications they also made a new acquisition with True Sparrow Systems of Pune, India. The acquisition with True Sparrow systems enables Fab to grow with their technology. (Fab.com 2012h-j.) In November 2012

Fab launched new gift service with Facebook. Members can send design gifts to friends via Facebook (Fab.com 2012k.)

Fab is a joint stock company incorporated i.e. Inc., which means they have obligations to investors to continue growth of sales. Measurements are the amount of memberships in U.S. and Europe, products sold per minute, daily sales of repeat buyers, members from social sharing, sales from mobile, purchasers gender and age as well economical background. The Fab's target with consumers and customers is to enhance customer trust with the help of development team of social media. Although Jason Goldberg and Bradford Shellhammer are based in New York their team is scattered across the world but mainly in U.S., Europe and India. Mainly the True Sparrow systems in India are providing technological support for social media solutions. In addition, the Fab is doing customer segmentation and a cohort analysis. For instance they are putting certain products in front based on what these customers have looked and/or bought in the past. (Ante 2012.) The target is to create new launches and form new acquisitions with potential companies. In addition, the target is to develop all partnerships of the Fab for instance consumers, designers and employees, investors and owners. Initiatives are financial analysis, development team of social media, founders, investors and board members.

4.4 Conclusion of Analysis and Results

Previous chapters described six case companies and their customer value co-creation in e-business. Each e-business has different approach and different customer value co-creation levels. Following subchapters presents conclusively results of case companies' value creation and customer co-creation. Especially differences between the field of home textiles and other business fields are described. Based on evidence gathered it seems that value creation dimensions in the field of home textiles and in other business fields are more exploited than customer co-creation typologies (Table 1).

Table 1. Scores of Value Creation Dimensions and Customer Co-Creation Typologies in the Field of Home Textiles and in Other Business Fields

	Value Creation level in E-Business				Summary	Customer Co-Creation level in E-Business				Summary	All credits together
	Efficiency	Complementarities	Lock-in	Novelty		Collaborating	Tinkering	Co-designing	Submitting		
None=0 Satisfactory=1 Well=2 Excellent=3											
The Field Of Home Textiles											
NetAnttila.com	2	2	2	2	8	0	0	0	2	2	10
Marimekko	1	1	1	2	5	0	1	0	2	3	8
IKEA	3	2	2	2	9	0	0	0	1	1	10
Other Business Fields											
Ifolor	2	2	2	1	7	0	2	0	2	4	11
Lego Group	2	3	3	3	11	0	3	0	3	6	17
Fab.com	2	3	3	3	11	0	0	1	1	2	13

Efficiency is realized when customers can for instance effectively and conveniently i.e. well informed, advantageously and fast search products on-line. IKEA's efficiency score was the highest. IKEA.com has a clear and diverse search and navigation system. IKEA.com on-line platform is designed so that both in stores and on-line products can be seen separately. Searching and navigating is possible in multiple ways. Search is possible by the room category, specific product range, product number and name. (IKEA.com 2013e.) In textiles and rugs category customer can sort search by relevance, colour, name, price and newest (IKEA.com 2013f). Shopping list gives total costs of the order and it could also be printed and used as a check list in a store. (IKEA.com 2013e.) Customers can pay orders by registering or without registering and they can keep track on their orders with the help of ordering number (IKEA.com 2013g; IKEA.com 2013h). Hence, customers can make well-informed shopping decisions and they have convenience purchasing actions. Ifolor, Lego Group and Fab.com are close with IKEA's efficiency but searching and navigating is not as diverse as in IKEA on-line platform. In addition, customers might see registering as a hindrance to purchasing transaction which is required in Lego Group and Fab.com.

Complementarities are for example between products and services are billing and payment services, delivery, return and exchange services and warranty. Complementarities between on-line and off-line assets are that customers can transact both in store and on-line. Technological activity complementarities are for instance combination of imaging technology and Internet communication technology. The complementarities are excellent in Lego Group and Fab.com. Lego Group has several complementarities available. For example, Lego Group has a well-known amusement park Legoland in Denmark and Lego stores around the world (Lego.com 2013b). Lego Group customers have several options with on-line games which are designed to different segments (Lego.com 2013d). Lego has also customer loyalty program called Lego Vip Program (Lego.com 2013e). Fab.com makes constant announcements of sales via mobile devices, and other purchasing activities can be seen via Twitter, Tumblr, Facebook and Pinterest. Social sharing and mobile devices are not utilized as widely in the field of home textiles as in other business fields. Other business fields provide excellent examples in social sharing and mobile applications which are also development possibilities in the field of home textiles. In addition, in the field of home textiles there should also be on-line and off-line assets since the physical products are easier to buy if they can be seen and felt out. Stores or any off-line assets require monetary capital. A pop-up store might be easier to organize with limited assets. A pop-up store is a temporary retail environment that promotes the brand with or without products in unusual places. A concept store is another option. It is a retail space that is used to test and promote new retail schemes for the first time. The third option is a lifestyle store where consumers have an opportunity to buy a whole lifestyle experience from one retailer. (Mesher 2010, 173.)

Complementarities also lock-in members and new customers. Lego Group's and Fab.com's lock-in score was the highest. Fab.com's well known investors and acquisition partners lock-in customers by creating trust among customers. This is an excellent way to reach the trust gap with those companies which have gained trust via long history. This is a good example to follow when starting a new enterprise in the field of home textiles. In addition, NetAnttila.com had locked-in customers by early market entry in Finland but younger generation might expect more possibilities in social sharing and mobile applications. New connections with network parties create value for customers. For instance, cloud service providers can offer for example web-sites, search engine optimizations, mobile services,

data warehouses, and enterprise resource planning systems. These technologies and services have been available since 2006 and they have been used mainly in ITC and large-scale businesses. The message in the seminar was that also SME's in traditional business fields should use cloud services in order to increase efficiency, speed and safety. (Cloud Business Seminar 2012.) In future cloud services are more reachable and used in SME's. There are services that can be divided into modules which can be purchased to companies gradually.

Lego Group's and Fab.com's novelty score is three. Lego Group has a strong brand and history and they constantly and systematically seek new product offering and improvements. Fab.com novelty focuses on innovativeness of social shopping activities and partnering with design brands, members and investors. Social Shopping, Pop-up Shops and sharing integrations with Twitter, Facebook and Pinterest are novel ways to improve value creation in e-business. Novelty is linked up to the lock-in and complementarities. Early market entry is advantage to NetAnttila.com but home textile products as itself are not that novel. Marimekko and IKEA have missed the early market entry. Due to Marimekko's and IKEA's positive input with designs, designers, brand and social interaction and social sharing the novelty score is two. In the field of home textiles social shopping activities and partnering are good development possibilities.

Any of the case companies do not have on their power to collectively develop and improve the core component and underlying structures of new products. Hence, the score of collaborating is zero in all case companies. Collaborating is rarely used customer co-creation at any business field. This is the most challenging and interesting development possibility in the field of home textiles. This possibility requires some sort of core information or techniques which collaborators can freely use, modify and distribute. Collaborators can be regular customers but also commercial companies whom are able to distribute and sell their version in a large scale. Revenue stream is reached by licensing the core information from where collaborating is possible to start.

In the field of home textiles tinkering is less used than in other business fields. Tinkering level was the highest in Lego Group. For example, Lego Star Wars Web games invites customers to modify their own characters, also Lego City and Lego Ninjago have similar

features. Customers can design with Lego Digital Designer and upload their models into public gallery such as Lego Digital Designer websites. Customers can also generate their building instructions from Lego Digital Designer in order to build their models. (Lego Group 2013b.) In the field of home textiles some companies organized workshops. Nevertheless, tinkering is a good development possibility in the field of home textiles by providing customers digital design programs for own models.

Co-designing is another rarely used customer co-creation possibility. Usually, there is either a small group of customers who provide a firm with the most of its new product content nor design or larger group of customers who help to select content or design. Fab.com's co-designing score is one due to social shopping and sharing. For example, customers can favorite and/or comment products. The first person who uses favorite button is adding the product to the inspiration wall. After one vote, Fab reveals who else favors the design, along with other images they have recently favored or added. Also other key information is shown including description, tags, sharing options and counts of views, favorites and comments. Each member gets a public profile which shows their inspiration favorites with pictures of these products. (Fab.com 2011c.) In the field of home textiles co-designing could extensively be used if larger group of customers can select product offering based on favored products.

Lego Group's submitting score was the highest. Lego Cuusoo publishing platform enables customers to design new products with Lego bricks and submit pictures and descriptions to the platform. If a product gains 10 000 supporters it will get a chance to become an official Lego product. The developer of the product can advertise it in social networks such as Facebook, blogs, fanforms and websites in order to have voters. When a new product passes the review and is chosen for production, the developer will receive one per cent of the total net sales of the product. (Lego Group 2013a.) In the field of home textiles companies organize occasionally competitions that are targeted to home textile students and textile designers in Finland. Though customers have opportunity to vote their favourite the winner is chosen by a group of companies own experts and other experts in the field of home textiles. The motivation of co-creators are challenging because terms of competition are likely to inhibit designer's willingness to participate to the competition. Designers are likely to lose months of work without any compensation.

5 CONCLUSIONS

The objective of this study was to research customer value co-creation in e-business in the field of home textiles and various other business fields and weight the presupposition and provide customer value co-creation development suggestions in the field of home textiles. The assumption was that value creation and customer co-creation is utilized better in other business fields than in the field of home textiles. Following chapters conclusively discuss the main and sub research questions. In addition, the sub-chapters below also discuss the reliability and validity of this research and give recommendations for future research.

Answer to the first main question "what do value creation and customer co-creation mean in e-business" is answered comprehensively in literature chapter two. According to Amit and Zott (2001, 494), e-business is transforming the rules of competition for established businesses, on the one hand. On the other hand, e-business environment can provide opportunities for start-up companies in highly competitive business fields. Value creation dimensions in e-business by Amit and Zott (2001, 493) are efficiency, complementarities, lock-in and novelty. Efficiency is realized when customers can for instance effectively and conveniently purchase on-line. Complementarities are between products and services for customers, between on-line and off-line assets, between technologies and activities. Lock-in drivers are bonus systems, customer loyalty programs, customers' own shopping charts, web design programs, product customization and trustful relationships. Novelty drivers are new products and services. (Amit & Zott 2011, 493-509.) These value creation dimensions are also supporting each other. Customer co-creation types are collaborating, tinkering, co-designing and submitting. When collaborating, development costs are low and products improve continuously because customers can collectively develop and improve a new product's core component and structure. However, intellectual property policies and the ways in which to attract critical mass to collaborate are challenging. In tinkering, customers make modifications in products and some of these modifications can be seen in new launches. In co-designing a relatively small group of customers provides a firm with most of its new product content or designs and a large group of customers selects designs. In submitting, customers should make an active effort alone or in a team to develop new product offerings. (O'Hern & Rindfleisch 2009, 93-97.)

Answer to the second main research question “How customer value co-creation is utilized in e-business in the field of home textiles” is answered in chapter 4.1. The first sub question “what are the main challenges concerning value co-creation in the field of home textiles” is answered in chapter 4.2 and the second sub question “how customer value co-creation is utilized in e-business in other business fields” is answered in chapter 4.3. The third research question “how customer value co-creation can be developed in e-business in the field of home textiles” is answered in chapter 4.4. The assumption was that value creation and customer co-creation is utilized better in other business fields than in the field of home textiles. Based on evidence gathered it seems that assumption was partly right. Case companies in the field of home textiles have lower scores when combining all scores together. Nevertheless, Ifolor’s combined value creation scores are lower than NetAnttila’s, and IKEA’s and Fab.com’s combined customer co-creation scores are lower than Marimekko’s. Each case company has strengths and weaknesses in value creation and customer co-creation despite the field of field of e-business. Following paragraphs discusses conclusively development possibilities in e-business in the field of home textiles.

The efficiency level that an e-business in the field of home textiles should reach at minimum is a wide selection range, simplicity in ordering processes, sufficient information available, and fast deliveries of products to consumers. Customers should be able to send and browse data from different sources via user-friendly tutorials. The field of home textiles should also have on-line and off-line assets since the physical products are easier to buy if the product can be seen and felt out than without these options. Stores or any off-line asset requires monetary capital. A pop-up store might be easier to organize with limited assets than established stores in various locations. In the field of home textiles, it is essential to accelerate the lock-in process among customers. Well known brand, investors and network e.g. acquisition partners’ lock-in customers by creating trust among customers especially when reaching the trust gap. In addition, lock-in is reached by a user-friendly web design programs, mobile applications and a possibility to design one’s own products but also by social sharing and shopping. The most effective option is social media, such as Twitter, Facebook, Pinterest and other social communities in web, for example video blogs. These social sharing opportunities provide emotional connections to the company. Novelty requires constant and systematic product development and improvements. The novelty dimension is also partly connected to the idea that also in the field of home textiles other

co-creation dimensions are used extensively, i.e. novel ways to formulate customer value co-creation. For instance, there are web design programs in Ifolor and Lego Group but not in the field of home textiles. Also a possibility to design customers' own products are unprecedented. In addition, new connections with network parties with innovative transaction methods and entirely new markets create value. This can be done partly via cloud service providers. In other words, cloud services increase knowhow of networking in the field of home textiles. The entrepreneur should have an active role when searching these services. This can be also called as power networking knowhow. Originality is an advantage in a highly competitive business fields. Especially start-up companies and SME's need time in reaching high customer trust. In small and medium sized companies in the field of home textiles a company should differentiate with novel designs and focus e.g. on a particular segment of the product line and geographical market.

Collaborating is the most challenging development possibility. It requires core information or techniques which collaborators can freely use, modify and distribute. Customers and commercial companies can be collaborators. Licensing the core information is the way to reach revenue streams. Tinkering is the easier development possibility in the field of home textiles by providing customers digital design programs for own models. In the field of home textiles especially tinkering should be considered when taking the first step to customer co-creation. For example, in Finnish markets there are already customer co-creation oriented computer programs for home decorators who are seeking e.g. wall paint or kitchen cabinet alternatives. However, there are not yet modified programs in the field of home textiles. Tinkering is that customers can make modifications to a commercially available product and some of these modifications are released. The firm selects the products but contribution of ideas is open. Even if the customers have relatively high degree of autonomy, companies can maintain control over the core source of the product. The product could be protected with end-user licensing. Benefits are that the company can enhance differentiation and new products can be tested in virtual environment. The challenge is how to prevent competitors to follow new product development. This can be managed if the company builds trust and customer intimacy to a solid base before competitors. Among the benefits of tinkering are that the company can enhance differentiation and new products can be tested in a virtual environment. A challenge is answering the question of how to prevent competitors to follow new product development.

This can be managed if the company builds solid base to trust and customer intimacy before competitors. Co-designing is difficult to implement in the field of home textiles. For example, it is difficult to offer open collaborating activity for customers since there is no critical mass of collaborators. Usually, there is either a small group of customers who provide a firm with the most of its new product content nor design or larger group of customers who help to select content or design. The core source of product development in the field of home textiles is specific and cursory knowledge for most customers. Co-creation is possible in the field of home textiles but for a start-up companies or SME's the critical mass of designers may be challenging to gather and it is also expensive due to promotion costs. In the field of home textiles co-designing could extensively be used if larger group of customers can select product offering based on favored products. For example, customers can use favorite button and other customers can see their favors and this might eventually affect to product offering.

Submitting is the third possible customer co-creation type in the field of home textiles if excluding the collaborating possibility. However, competition procedures including workshops demand physical facilities which increase costs. Also here the critical mass of designers is difficult to attract for an unknown company in the field of home textiles. Occasionally, companies in the field of home textiles organize competitions that are targeted to home textile students and textile designers in Finland. Sometimes customers have opportunity to vote their favourite but the winner is chosen by a group of companies own experts and other experts in the field of home textiles. The motivation of submitters' are challenging because terms of competition are likely to inhibit designer's willingness to participate to the competition. Designers are likely to lose months of work without any compensation.

Therefore, the conclusion accompanied with Amit and Zott's (2001, 508-509) value creation dimensions is that in the field of home textiles a company should attract customers with novel designs and novel network parties and complementarities that are innovation driven. In addition, well designed on-line and off-line assets and continuous evaluation and improvements of those assets reduce information gaps among sellers and buyers. After a time, the attraction of customers is retained via strong brand. Tinkering, co-designing and submitting are useful also in the field of home textiles. It seems that tinkering from O'Hern

and Rindfleisch's (2009, 86) customer co-creation typology should be the first step to customer co-creation in the field of home textiles. Other customer co-creation possibilities should be explored shortly after or even simultaneously in e-business in the field of home textiles because modern customers are use to fast shifts in e-business offering. For example, Fab.com is a good example how fast movement and new innovative steps are attracting customers.

In the field of home textiles entrepreneurs should have knowhow in social networking, power networking and strategic networking. Social networking supports customer trust because it is builds confidence for the entrepreneur and trust among partners and customers. Power networking and strategic networking support developing personal expertise and expanding resources accompanied with deeper learning processes and flexibility over company's business operations. Handicraft entrepreneurs have been traditionally loners who like to do business by themselves. Fab.com is a good example how customers among other network partners can enhance business in the early stage of company's existence. For example, the first members were invited before the opening day.

In addition, measurement information in especially product development is essential for long lasting success. For example, Lego Group and IKEA has managed product development by investing purchasing rates, amount of visitors in websites, brand awareness rates and volume of customer co-creation. Tailored Customer Relationship Management (CRM) programs and brand awareness and image surveys are initiatives for these measurements. In addition, cloud services increase knowhow of networking in the field of home textiles. Entrepreneurs should have an active role when searching for these services. Searching and using cloud services can also be referred to as power networking knowhow.

5.1 Reliability and Validity of the Research and Recommendations

Researching customer value co-creation in e-business in the field of home textiles and other business fields was a complex and multidimensional process. Qualitative research was chosen in this study because the researcher's personal involvement and expertise in the field of home textiles was possible to exploit. Dialogue between the literature reviews,

information about the case companies and the researcher's expertise provided answers to the research questions. I can endorse Blaikie's (2010, 215) argumentation that qualitative researchers see research often as a learning process and they can tolerate for example ambiguity, complexity and uncertainty. In addition, I have had a personal involvement in the research which impacted on the outcome to some extent.

Data was collected via observation and mainly from various secondary resources, for example case companies' e-business on-line platforms, financial statements, annual reports, media kits and e-newspapers. In depth interviews or any other interview methods were not included in this study. It would have been unrealistic to expect that interviewees would have had time and interest to study four dimensions and four typologies. Data transcription and description unified evaluation of case companies' value creation in e-business and customers co-creation. Data classification was grounded on four value creation dimensions and four types of customer co-creation. Since this thesis work had evaluation-based research questions, there was a need for providing criteria. In the evaluation-based cases the analysis requires that options are stated. Following the carefully stated options, the criteria for the decision are to be determined. The criteria are used to develop relevant evidence to complete the decision analysis. (Ellet 2007, 22-23.) In this study, the stated options were Amit and Zott's (2001) value creation dimensions in e-business and O'Hern and Rindfleisch's (2009) four types of customer co-creation.

Both value creation dimensions scores and customer co-creation scores have been summarized separately and then combined together. The weakness of this analysis is that each person might score each e-business differently. However, in qualitative research personal participation of the researcher is accepted if choices can be rationalized thoroughly. In qualitative research, these stages are spiral rather than linear and the transitions back and forth between stages deepen the understanding over the phenomenon under analysis despite the fact that the data is reported as linearly as was possible.

The first three case companies are from the field of home textiles. The aim was to choose e-businesses in the field of home textiles who have a well known brand in Finland. NetAnttila.com has the seventh position among the most purchased e-businesses in Finland. Marimekko and IKEA are well known international companies. Three case companies from

various fields were chosen to this study to show their level of value creation in e-business and customer co-creation level. Ifolor Oy was chosen from among the most purchased e-businesses in Finland. Lego Group and Fab.com were chosen because of their individual features. Lego Group has survived over 80 years of intensified competition in playing and learning products and manages to reinvent their business model for modern consumers in web. Fab.com has been growing aggressively in e-business with everyday design products in past two and a half years.

This research concentrated on several business fields in e-business. Therefore, the results of this study are applicable also in other e-business fields to some extent. For example, value creation dimensions and customer co-creation typologies are applicable at any field of e-business. For further research, the following themes rose on the completion of this research. As a natural continuum, the results of this study could be tested and researched in real life contexts. This study focused on researcher observation. It would be interesting to research also consumers' value co-creation experiences in e-business. In addition, it would also be interesting to research how customer value co-creation could be developed further in one specific case company.

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