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BUILDING TOWARDS A GOOD LIFE

– Three Research Projects and Perspectives on Metropolitan Helsinki's Housing Markets



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Foreword

■ This publication is a collection of research articles, based on research for the research project: Building Towards a Good Life (“Kohti hyvää elämää”).

The aim of this research project was to produce theoretical and practical tools for understanding how supply and demand can be met in metropolitan housing markets. To create a holistic picture of such a market, three sub-projects were initiated to focus on city developers and builders, real-estate agents and agencies, and consumers. The common denominator for the research project was the need to answer the questions: What does “building a good life” mean to the above stakeholder groupings? How do those different stakeholders contribute to the development of a good life in practice? The research articles presented in these publication aim to contribute to answering these questions and the questions of their own research.

The target groups for this publication are city planners, the residents of metropolitan Helsinki, estate agents, building companies and others interested parties.

The project’s fieldwork was accomplished in co-operation with Haaga-Helia University of Applied Sciences and Aalto University from spring 2014 to spring of 2015. The project was funded by the Helsinki Metropolitan Region Urban research programme.

The Aalto University authors producing this publications are Associate Professor D.Sc. Sammy Toyoki; Development manager D.Sc. Annukka Jyrämä; Researcher M.Sc. Anna Salo-Toyoki. The Haaga-Helia University of Applied Sciences authors writing for this project are Vice President (during the writing process and current CEO and partner of Profitmakers Ltd) D.Sc. Lauri Tuomi and Project Manager M.Sc. Pekka Lahti.

We hope this publication offers interesting perspectives on the Helsinki Metropolitan housing markets.

1

Introduction

■ This e-publication is a collection of four research project articles produced for the research project “Kohti hyvää elämää” (Building Towards a Good Life). The research project was funded by Helsinki Metropolitan Region Urban Research Program (www.helsinki.fi/kaupunkitutkimus). The research project brought together researchers from Aalto University School of Economics and Haaga-Helia School of Applied Sciences.

The aim of this research project is to produce theoretical and practical tools for understanding how supply and demand can be met in metropolitan Helsinki’s housing market. To create a holistic picture of this market for several stakeholders, three sub-projects were initiated focusing on: city developers and builders; estate agents and agencies; and consumers. To produce a consistent understanding of this diverse marketplace, a common denominator was selected to guide each research group’s analyses. The central theme of Finnish city planning and residential development has been the notion of Building Towards a Good Life, which serves as a common denominator that can be studied from each group’s perspective. The theme provides the project with the following research questions: What meanings does the notion of building towards a good life contain for each stakeholder group. How is the concept of building towards a good life applied in their respective practices? How do the different stakeholder groups’ practices of building a good life relate to one another and what does that imply?

Structure of the Publication

This e-publication has five chapters, the first four chapters each presents a research article. The sixth chapter makes conclusions based on the three research projects.

In the first article, D.Sc Sammy Toyoki and M.sc Anna Salo-Toyoki examine the research questions from the perspective of consumers who are buying or considering buying a home. The article investigates the role

consumer emotions play in high-involvement purchase decision-making in the context of the Metropolitan housing market.

The second article examines the building of a brand image for city districts and its influence on “Building Towards a Good Life”. D.Sc. Annukka Jyrämä’s focus is on researching how a city’s brand image captures the brand image of a city district, compared to studying it through brand image dimensions (e.g. Rubio, 2008, Jyrämä, Kajalo, Mäkinen and Johansson, forthcoming). The interest in the research is on how these various perspectives and dimensions on building a city’s district image capture it and how they can be used in building the brand image of a city district.

The focus of the third article by D.Sc Lauri Tuomi and M.Sc Pekka Lahti is on neighbourhoods and providing an environment for a good living. More specifically, the aim is to understand how estate agencies identify the potential of a neighbourhood to be a source of good life for their customers. Three different strategy levels – city, neighbourhood and company – were analysed using strategy-as-practice approach as the research methodology. The city of Helsinki, three of its neighbourhoods and an estate agent company, that specialises in buying and renting apartments in the Helsinki metropolitan area were selected as the case study subjects.

In the fourth article D.Sc Annukka Jyrämä investigates the role of different mediators in the development of city districts and neighbourhoods, focusing on neighbourhood associations and active residents as mediators. They will be studied from different perspectives

In the last chapter, we will briefly summarize the main findings, in the three research articles, to help to answer the common research questions.

2

Building Towards ‘Good Living’ – A Study of Emotion in Home Buying

Sammy Toyoki and Anna Salo-Toyoki

2.1. Introduction

This research investigates the role emotions play in consumers’ high-involvement purchase decision-making in the context of the Metropolitan housing market. The guiding theme of this research – building towards a good life – we propose, is a central neo-liberal ideal in Nordic urban development, as well as an important latent goal for consumers searching for a home. Given the financial and social investment that purchasing a home and striving towards a good life represents, we argue that demands are placed on consumers’ rational decision-making capacities and their emotional resources. Indeed, a key finding of this research suggests that the process of searching for a home and the decision-making involved is, for many, what we conceptualize as ‘emotion work’, i.e. an emotionally charged, highly reflexive and dynamic renegotiation of the salient identities, values and meanings that come into play as potential dwellings and their social and material implications are assessed, ‘felt’ and ‘tried on’. Our contribution lies in outlining a qualitatively nuanced understanding of emotional high-involvement consumer behaviour that diverges in its methods and results from previous experimental research in this area.

2.2. Context

City planning in Finland is known for basing its strategic policies on humanistic values that seek to create sustainable and harmonious living environments for all of its constituents. By focusing on individual and social

well-being as well as the on-going development of an eco-system that has vigorous and functional services (Strategiaohjelma, 2013–2016, Helsingin kaupunki [City of Helsinki]), we aim to discover policies that aim at founding of what could, arguably, be characterised as ‘good living’ for residents, employees and visitors alike. A very central stage for advancing this general initiative has been the planning and building of housing and residential areas that cater for the ever-transforming lifestyle requirements of Finland’s urban demographic. Thus, we suggest that what underlies the development of urban living environments and city-structure – as understood from the perspective of ‘good living’ – is, we propose, the servicing and supporting of the population’s need for homes that can be experienced as ‘their own’. In satisfying the balance between desired and actual life trajectories (Giddens 1991), the size of one’s wallet and the pre-packaged lifestyles produced by those who plan and build homes and residential areas inevitably comes into play, developing into a politicised process involving the interests and perspectives of several marketplace stakeholders. Furthermore, it is emotionally challenging experience for individual consumers.

Set in the context of the metropolitan housing market, and especially focusing on emotional consumer experiences, this project explores how the notion of ‘good living’ is socially negotiated and contested by consumers. To this end, our broad objective is to contribute to the research theme “The living environment and the city-structure” (“Elinympäristö ja kaupunkirakenne”) by outlining a phenomenological model of Finland’s highly involved housing market consumer, thereby providing qualitative insights into the sub-theme of “housing supply failing to meet demand” (“Asuntokysynnän ja –tarjonnan kohtaamattomuus”).

2.3. High-involvement Purchase Decision-making – A Phenomenological View

High-involvement purchase decision-making has traditionally been studied with the use of psychologically oriented information-processing models in which the consumer is viewed as a rational, relatively autonomous decision-maker who holds significant knowledge about the marketplace (Arnould, Price and Zinkhan 2000). Consumers who are highly involved with their planned purchase(s) are said to be patient and driven in their

efforts (Ohanian and Taschian 1992), motivated in making careful decisions, and to have extensively searched the market for information – all the while holding strong beliefs about personal preferences and the differences between purchase alternatives (Laurent and Kapferer 1985), while also seeking good value for their investment (Beatty, Kahle and Homer 1988). Though there is much truth in such psychological prescriptions of high-involvement consumer behaviour, our study suggests that many individuals looking for a home in the housing market – once certain concrete criteria (housing type; location, etc) – is found the actual experience of searching for a home is far from such a simplistic, calculative process. Thus, it can be a mentally arduous project with a broad emotional register that oscillates between a whole range of feelings and irrational thoughts, which are continuously moulded by perceptions of potential ‘candidate homes’ and associated meanings, as well as the actions and diverging interests of other concerned stakeholders.

Inspired by phenomenological tradition (e.g. Heidegger 1962), we view this type of purchase decision-making behaviour as reflecting what we conceptualize as ‘emotion work’. We understand emotions as ways of finding ourselves in the world as embodied beings. As such, emotions serve as ‘felt’ background orientations, disclosing to us practically ‘what matters’ and ‘makes sense to do’ in given situations (Ratcliffe 2008). Emotions are not, however, comprised of affect alone as they also have a cognitive component to them. This is to say emotions are at once bodily feelings and mental appraisals of what the world is perceived to be like (Solomon 1993). It is because we are always already in the world as embodied beings, experiencing the world through our senses that we are, indeed, able to mentally appraise the things we encounter in the first place. What is meant by ‘emotion work’ is the active solicitation of one’s emotions when attempting to understand, interpret and make decisions about the world we encounter. In brief, the mind tends to see what the body feels. In the following sections we will first briefly discern our adopted methodology and methods and then demonstrate our arguments through carefully selected empirical material.

2.4. Methodology

Here we provide an overview of our data collection process and analysis. The fieldwork for this research project started in late spring 2014 with

visits to several relatively new housing areas in the Metropolitan area (e.g. Myllykylä; Kalasatama; Viikinmäki; Suurpelto). The purpose of these visits was to familiarize us to the different forms of residential development, their respective consumer-occupant demographics, and potential research access. The noticeable presence of the various operators (i.e. stakeholders) potentially involved in the consumers' house hunting and decision-making process (e.g. builders, the city, residents' associations, consumers, real-estate agents) served as a spur for why areas with on-going construction work were selected for closer ethnographic inspection.

At the beginning of Summer 2014, we began looking for interviewees among consumers who had recently or were currently engaged in house hunting. This involved creating a pilot survey with some key questions related to being on the housing market, including an invitation to be interviewed if so interested. A total of 12 households were interviewed in-depth based on this initiative as well as through the researchers' personal contacts. Based on initial analyses of these interviews, several key themes emerged, enabling us to outline an experiential model of the housing market consumer. In contrast to the dominant understanding of the rational well-informed consumer participating in high-involved decision-making, this model suggests that the actual experience of house hunting is filled with emotional tensions molded by multiple stakeholders and their interests, these not necessarily going hand in hand with one another. This model was further developed by adopting Van Gennep's (1960) 'rites of passage' framework (as described in the section below).

2.5. Findings: Instances of Consumers' Emotion Work in the Housing Market

In this section, we disclose the findings of this research in accordance with the continuum of experiences identified in our respondents' 'emotion work'. In order to represent consumers' emotion work intuitively and understandably, we use Van Gennep's (1960) 'rites of passage model' as a frame. Van Gennep (1960) argues that progressing through important life passages generally consists of three phases and associated practices: (1) *separation*, in which the individual disengages from a social role or situation, thereby also engaging in practices of self-reflection; (2) *transition*, in which the individual adapts to the new role and/or situation, thereby engaging in

reflection over possible choices and their implications; and (3) *incorporation*, in which the individual seeks to integrate into the new role or situation, this phase commonly implies retrospective reflection on the process as a whole. In resemblance to our respondents' experiences of being on the housing market, Turner (1969) described the 'rites of passage' model as one of liminality or limbo in which individuals find themselves between a past state and an anticipated future one, the middle stage, which is the present, being a period of ambiguity (for a more detailed review see Schouten 1991). By framing our respondents' accounts accordingly, we hope to shed light on the emotionally and biographically intensive experience of searching for a home and thereby what building a good life can really be.

First moment: Separation

During this phase of being on the housing market, we found our respondents spoke of how they began making sense of their situation and needs regarding the finding of a new home. At this point, all our research participants gave relatively rational accounts behind their reasons for going on the housing market. These reasons naturally varied among individuals and households but what was common to all of them was how they represented culturally sanctioned life stages, events and ways of thinking. For example, all of our respondents made careful plans and considerations regarding their financial situation and were heavily invested in the activities of trying to become familiar with the housing market. In addition to such economic considerations, many had the well-being of their family, relations and significant others in mind when making such decisions. Some felt that it was time to grow up and become a responsible adult, thinking that buying and owning a home together with their life partner would also stabilise their relationship (Anssi 1). Other examples include wanting to find a new home where there was more living space as the family grew due to the birth of their children (Vilma 2). In a similar vein, others wanted to ensure better commuting possibilities for their school-age children (Teemu 3). During this phase, people also engaged in much self-reflection, each projecting, in their own way, how the new home would fit into their imagined new life and what meanings it would carry for them. For instance, for some newlywed couples, visiting potential homes posed an opportunity to instantiate their relationship by telling stories of endearment and romantic relations (Katariina 4). Others reflected on how they would

be able to create a foundation for building their family, making decisions regarding the appropriate numbers of rooms based on how many children they would like to have (Henri 5). For others, this phase of self-reflection became a learning curve, calling for investments into background research on living areas (Vilma 6), and general familiarization with all the small technical details that knowledgeable house buying practice requires (Tuomas 7). These kinds of issues were deemed critical because it is normal that consumers themselves are responsible for what they end up buying. All in all, this phase of being on the housing market and building a good life has one particularly striking theme. In talking about their expectations, dreams and wants, our respondents were engaging in acts of life-story telling. In a way, describing their house buying activity and its meaning, allowed people to chronicle their own lives, trying to make sense of their current life situations. We believe this insight is evidence of the emotional and biographically intense nature of this kind of consumer activity.

DATA: SEPARATION

Anssi 1: Sure, we talked about this. It was time for us to grow up and make some adult commitments. Getting a place of our own was a good way to commit to our relationship as well.

Vilma 2: Why did we leave, because Viena was born, of course. And even though we didn't need more space, we noticed that Jonathan works at home quite a bit and so we needed an extra room.

Teemu 3: We lived in Viikki but decided to move because the bus connections were so bad. It was just impossible for our girl to go to school to Kulosaari. The trip took over an hour in each direction.

Katariina 4: We had a few locations that we ended up making an offer for. It was kind of nice, finding these places with your loved one, seeing yourself living there together.

Henri 5: We thought about it from a family perspective. Y'know, a place where you would have one or maybe two kids. A place where we could live for a while.

Vilma 6: I started doing a lot of background research... but my strongest impressions came from walking along the river next to the area... and then we had a look at the school nearby and the park that is planned to be built... I just fell in love with the area.

Tuomas 7: We started all this as complete novices but we also learned a lot quickly, like the state of the pipes in the house and what other kinds of renovation and repairs are required. You could say that we took this deductive approach to house-hunting. First we searched pretty widely with price and location as initial criteria, then what kinds of tram connections there were, shops and playgrounds for the kids.

Second moment: Transition

At this phase of being on the housing market, we found our respondents to be concerned with the actual choices they had with regard to a new home and the implications these choices might have. What was evident in peoples' discussions was a slight shift from overtly rational ways of thinking to more emotionally based criteria. For instance, Anssi (8) describes how the experience of finding a potential candidate home shifted from basic economic criteria to whether it 'feels like it's yours'. This, in turn, leads to further projections as to how the potential home could be renovated and decorated to look and feel like one's personal dwelling. What he also describes is something we came across in several other accounts that is the emotional swing that takes place when the house hunter finally has the opportunity to make an offer on a home and is unsuccessful (Anssi 9).

It was not uncommon that the gradually 'built' future scenarios and visions of their future selves were wiped out in one blow, easily causing feelings of emptiness and even depression. Henri (10) gives a related account in describing the anguish he and his wife felt when finding that a suitable home was being denied by his father, a party who thought the house was technically substandard. What this further highlights, we find, is the sense of personal investment that searching for a new home implies and the feeling of one's sense of self-sovereignty being under siege when an external party is perceived as interfering. For others, however, the sense of bouncing back and forth in search of a home, though experienced as tasking and tedious, is relatively easily managed. Katariina (11), for instance, expresses how the hope of finding something new helps in situations of disappointment. Indeed, the market is commonly perceived to be full of potential new homes and this, in part, presents house hunting and its associated identity-reforming practices a positive light. This is a theme that was present in several other accounts as well but only to a certain extent. We have had informants telling us how the constant emotional swings and setbacks can become a very arduous experience over time, describing it as something that 'pisses you off' ('sapettaa') (Anssi 12) as it can be such an up and down experience, a really significant mental investment (Anssi 13). Thus, to avoid emotional swings, others have remarked how they allow themselves to enter into the emotional side of things only once the candidate home fulfils the most stringent of economic and technical criteria (Henri 14).

In turn, others might first be hesitant in investing themselves emotionally regarding an alternative home but once they experience the enthusiasm of their co-buyer, rationally based viewpoints may well be set aside (Katariina 15). For Tomas, being on the housing market started as fun and after a while turned into a stressful race against the clock. Lastly, for some unfortunate others, the emotional swing comprised of being promised wonders by building contractors and then only later finding out how the homes they bought were riddled with technical problems. These respondents expressed deep disappointment and feelings of being duped by particular parties, again reflecting the dark side of the housing market: one in which consumers have little or no protection against bigger and stronger players such as builders (Teemu 16; Eetu 17).

DATA: TRANSITION

Anssi 8: I guess its pretty much down to seeing the place and feeling the vibes and whether you like it or not. On the one hand, it's a pure game of numbers like whether there are enough square meters and so on but then again it's also an emotional thing, y'know does this feel like a place that could be mine...

Anssi 9: When you go and make an offer and then somebody overbids you, that's a quite a disappointment, you feel quite empty after that. You kind of find yourself at the starting line again.

Henri 10: I liked the place at once and my wife liked it too. Then I called my dad to come and have a look at it and he rejected it right off, said 'no way you are buying this. I understood his point in the matter but my wife didn't appreciate it that much.

Katariina 11: Its like, your hopes and dreams come alive again and again and you get this feeling that is could really be the right place. It's like "hey, there are so many great opportunities and choices to be made." You kind of see yourself there like this could be mine, sure... So, having all these possibilities kind of helped you recover from any disappointments.

Anssi 12: When you find yourself starting all over again, you deal with it by talking about it. Sure, talking about it won't get you anywhere really but it kind of helps you process it all. It pisses you off but after a while you get back on track.

Anssi 13: It's like a series of ups and downs that you go through together. In that sense it's a pretty big investment and not only money wise. You invest in a place emotionally and you talk about it and then you make an offer and wait in anticipation because "is this really the place we want?".

Henri 14: For us, it turned into this rational... mapping out of potential risks and that sort of thing... Before you go to see a place, you first figure out the risks, like is this place a waste of time. And only once you're sure of the place, then you go and have a look at it and if you like it, if it looks good, then the emotional part comes into the picture. Only once the place fulfils the criteria.

Katariina 15: First I was like "we can't buy this place" and then I was like "ok, lets go and have a look it". Then we went and I thought 'ok, this is pretty cool'. But then

I saw Simo scurrying around looking at things and I saw it through his eyes ... and then he grabbed me by the arm and said that "I feel really good about this place, I think this could be it"... That's how I kind of started liking the place too.

Teemu 16: Well, all newly constructed buildings have their glitches and they're repaired afterwards. One thing is true, though. The schedules these places are built in are just insane and it's just cheaper for builders to do the job poorly and then fix it later. This is what we are facing today. It's just insane. Builders build shit houses and then we as buyers have to point their errors out and prove them. And in the worst case scenario I have to pay lots of money to get this process going. People have more rights and protection in car deals than in the housing market.

Eetu 17: Well, when we were looking at this area, they said it was designed to be an Italian spirited place with high quality materials. But that was all just talk, nothing was written in print. [...] They said this area had won architectural competitions and so our expectations of the place were pretty high. The actual delivery was a big disappointment, though.

Third moment: Incorporation

During this final stage, and in much resemblance to Van Gennep's (1960) portrayal of salient life passages, we found our respondents reflecting on their house buying experiences in relation to their lives as a whole. Naturally, people experienced the aftermath of the process differently. For some it was a time of stability and authenticity, feeling as if the purchased home really was 'the one' (Vilma 18), while others found it more difficult to adjust to the new living environment due to extended time spent on the market (Anssi 19). For those who found house hunting to be a tedious project, getting an offer finally accepted was reason for celebration (Henri 20), while others experienced a sense of accomplishment in completing the deal and being able to provide for their family (Tuomas 21). For some unfortunate others, feelings of being betrayed by builders were just something they had to learn to live with (Eetu 22). By and large, whatever the experience of being on the house market held for these individuals, it is important to appreciate how attaining a final sense of closure and incorporation was a precarious and contested experience for many of the interviewees. By this we mean that, although the actual process of house hunting is over, small feelings of release were evident. This is evidence to the fact that the practice of house hunting is also a practice of narrating and building the sense of a good life, and as we all know, this is a never ending process.

DATA: INCORPORATION

Vilma 18: But really, it was that feeling when you walked in the house. It just felt so right.

Anssi 19: We searched for our place for such a long time that... it just took a while to get used to the place. It was a process in itself that you realise that you live there. As long as you have to actively think where you live and not get lost on the way, it won't feel like home yet.

Henri 20: For me being on the housing market was a pain. I didn't enjoy it. Others do but I didn't. It was more like a project that you wanted over as soon as possible. It wasn't like "wohoo, let's go see places". It was more like, "Shit! Do I really need to do this again".

Tuomas 21: It was kind of an up and down thing, it varied. But at the end of the day, it's been an interesting adventure and kind of an accomplishment and investment. "Lets take a risk and start building towards something for the family, for the kids, something permanent."

Eetu 22: Sure, the area will be pretty nice when it's finished. Our house just isn't as good as it should be. It's not like its awful or anything. I just feel betrayed by the builder. They promised to see this through properly but instead they just left when it wasn't profitable for them anymore.

2.6. Final Words

For a majority of consumers, Building Towards a Good Life through participation in the housing market is an evolving experience that involves the investment of time and energy, learning, interaction with a variety of stakeholders, and perhaps most importantly, constant reflection and revision of what a 'good life' actually means to them in the first place. This sense-making process may be best characterised as a continuous oscillation between rational and emotional criteria as market offerings are siphoned off, reordered and narrowed down. Rather than viewing a "Good Life" as something handed top-down to consumers by the City and its builders, it should be understood as a practice that is shared by these parties, with specific appreciation as to how intense and meaningful it can be for the individuals seeking a home.

In this research, we have described consumers' *emotion work* as the active solicitation of one's emotions when attempting to understand, interpret and make decisions about the world we encounter. We have also argued that engagement in the housing market and the accompanying story-telling that consumers' participate in may also be understood as a form of biographical self-reflexivity wherein salient life passages are made

sense of. Most, if not all, human activity involves some form of emotion work, implicit or explicit, intentional or unintentional. Even so-called rational decisions are underlined and shaped by this felt relationship between the self and the world. Nevertheless, emotion work is not, however, without its tensions and conflicts, especially in high-involvement contexts such as being on the housing market. We draw this argument from the established phenomenological notion that humans are, in their activities, always pushing ahead into new, self-concerned ways of being, implying that whatever dealings we engage in, our actions are always guided by some notion of the concept of self, desired or otherwise (Heidegger 1962).

In circumstances where we are absorbed in our activities, for example, a well-rehearsed routine, such self-projection remains undisturbed, and hence, unconscious. However, as soon as the object(s) in our use or in our focal attention becomes unavailable – in that it breaks down or requires further mental consideration – we shift into a reflexive mode where selves are, again, subject to questions (Dreyfus 1991). In a sense, then, conscious mental activities such as purchase decision-making are always a making of selves as well. It is the frequent and sometimes violent transitioning – or even the swinging between such modes of tacit doing and reflexive circumspection – through the self that characterises we propose, the tasking nature of the emotions that consumers can face when dealing in the housing market. We find such experiences are typical when home buying projects are disrupted for some reason, forcing consumers to step back and reassess the situation, adapt to their disappointments, and realign their plans and begin the search once again.

That high-involvement consumer behaviour, such as house hunting, involves the constant, trial-based extending of salient self-conceptions into new contexts of meaning is by no means however, a new insight (e.g. Belk 1988; Markus and Nurius 1986). What is a fresh theoretical development, we believe, is conceptualising this process as one that is continually put into check by actual, emerging realities and associated world-disclosing feelings. Ultimately, what our model of emotion work infers, especially in the current research context, is that rarely are consumers' preconceived expectations, criteria and self-related values catered for by the housing market in a one-to-one manner. There is always room for emotion work in which consumer needs and marketplace offerings are actively assuaged. For consumers, the 'good life' is indeed a precarious and shifting notion that is subject to multiple revisions and reinterpretations during their stay

in the market place and even beyond. As we have argued, even though consumers have exited the housing market, the narrative construction of good life inherent to it continues, albeit in different forms.

By and large, 'building a good life', whether in the context of the housing market or other commercial or public exchange situations, is a process that involves, or better yet, demands co-partners, structures and practices that enable and can improve the possibilities available in a situation. As our interviewees have demonstrated, this is, unfortunately, not a given. There continues to exist a serious power imbalance between private home-buyers and builders, which often leaves individual consumers with little or no power or protection when problems emerge.

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APPENDIX

DATA: SEPARATION

Anssi 1: Sure, we talked about this. It was time for us to grow up and make some adult commitments. Getting a place of our own was a good way to commit to our relationship as well.

Vilma 2: Why did we leave, because Vieno was born, of course. And even though we didn't need more space, we noticed that Jonathan works at home quite a bit and so we needed an extra room.

Teemu 3: We lived in Viikki but decided to move because the bus connections were so bad. It was just impossible for our girl to go to school to Kulosaari. The trip took over an hour in each direction.

Katariina 4: We had a few locations that we ended up making an offer for. It was kind of nice, finding these places with your loved one, seeing yourself living there together.

Henri 5: We thought about it from a family perspective. Y'know, a place where you would have one or maybe two kids. A place where we could live for a while.

Vilma 6: I started doing a lot of background research... but my strongest impressions came from walking along the river next to the area... and then we had a look at the school nearby and the park that is planned to be built... I just fell in love with the area.

Tuomas 7: We started all this as complete novices but we also learned a lot quickly, like the state of the pipes in the house and what other kinds of renovation and repairs are required. You could say that we took this deductive approach to house-hunting. First we searched pretty widely with price and location as initial criteria, then what kinds of tram connections there were, shops and playgrounds for the kids.

DATA: TRANSITION

Anssi 8: I guess it's pretty much down to seeing the place and feeling the vibes and whether you like it or not. On the one hand, it's a pure game of numbers like whether there are enough square meters and so on but then again it's also an emotional thing, y'know does this feel like a place that could be mine...

Anssi 9: When you go and make an offer and then somebody overbids you, that's a quite a disappointment, you feel quite empty after that. You kind of find yourself at the starting line again.

Henri 10: I liked the place at once and my wife liked it too. Then I called my dad to come and have a look at it and he rejected it right off, said 'no way you are buying this. I understood his point in the matter but my wife didn't appreciate it that much.

Katariina 11: It's like, your hopes and dreams come alive again and again and you get this feeling that it could really be the right place. It's like "hey, there are so many

great opportunities and choices to be made.” You kind of see yourself there like this could be mine, sure... So, having all these possibilities kind of helped you recover from any disappointments.

Anssi 12: When you find yourself starting all over again, you deal with it by talking about it. Sure, talking about it won't get you anywhere really but it kind of helps you process it all. It pisses you off but after a while you get back on track.

Anssi 13: It's like a series of ups and downs that you go through together. In that sense it's a pretty big investment and not only money wise. You invest in a place emotionally and you talk about it and then you make an offer and wait in anticipation because “is this really the place we want?”

Henri 14: For us, it turned into this rational... mapping out of potential risks and that sort of thing... Before you go to see a place, you first figure out the risks, like is this place a waste of time. And only once you're sure of the place, then you go and have a look at it and if you like it, if it looks good, then the emotional part comes into the picture. Only once the place fulfils the criteria.

Katariina 15: First I was like “we can't buy this place” and then I was like “ok, let's go and have a look at it”. Then we went and I thought ‘ok, this is pretty cool’. But then I saw Simo scurrying around looking at things and I saw it through his eyes ... and then he grabbed me by the arm and said that “I feel really good about this place, I think this could be it”... That's how I kind of started liking the place too.

Teemu 16: Well, all newly constructed buildings have their glitches and they're repaired afterwards. One thing is true, though. The schedules these places are built in are just insane and it's just cheaper for builders to do the job poorly and then fix it later. This is what we are facing today. It's just insane. Builders build shit houses and then we as buyers have to point their errors out and prove them. And in the worst case scenario I have to pay lots of money to get this process going. People have more rights and protection in car deals than in the housing market.

Eetu 17: Well, when we were looking at this area, they said it was designed to be an Italian spirited place with high quality materials. But that was all just talk, nothing was written in print. [...] They said this area had won architectural competitions and so our expectations of the place were pretty high. The actual delivery was a big disappointment, though.

DATA: INCORPORATION

Vilma 18: But really, it was that feeling when you walked in the house. It just felt so right.

Anssi 19: We searched for our place for such a long time that... it just took a while to get used to the place. It was a process in itself that you realise that you live there. As long as you have to actively think where you live and not get lost on the way, it won't feel like home yet.

Henri 20: For me being on the housing market was a pain. I didn't enjoy it. Others do but I didn't. It was more like a project that you wanted over as soon as possible. It wasn't like “wohooh, let's go see places”. It was more like “Shit! Do I really need to do this again”.

Tuomas 21: It was kind of an up and down thing, it varied. But at the end of the day, it's been an interesting adventure and kind of an accomplishment and investment. "Let's take a risk and start building towards something for the family, for the kids, something permanent."

Eetu 22: Sure, the area will be pretty nice when it's finished. Our house just isn't as good as it should be. It's not like it's awful or anything. I just feel betrayed by the builder. They promised to see this through properly but instead they just left when it wasn't profitable for them anymore.

3

Building a Brand Image for a City District – Two Approaches

Annukka Jyrämä

3.1. Introduction

■ Among marketing researchers the importance of brands and especially brand loyalty for companies is well acknowledged (Muzellec & Lambkin, 2009). Among non-profit organizations, city branding has become a rapidly growing research domain (Lucarelli & Berg, 2011). Recently, the concept of brand attitude to living in the city has been studied extensively (Merrilees, Miller, & Herington, 2011, 2012, 2013). This paper continues this research stream by looking at the city brand at city district level.

Earlier studies have discussed place branding mainly in the context of nations and cities having various stakeholder groups, such as visitors, current and potential residents and investors (Ashworth and Kavaratzis, 2009; Merrilees et al., 2009; Insch and Florek, 2010). Merrilee et al. (2009, 2011) developed measurements for city brand attitude but in this study we focus on studying how a specific city brand image can better capture the brand image of a city district in comparison to studying it through brand image dimensions (e.g. Rubio, 2008, Jyrämä, Kajalo, Mäkinen and Johansson, forthcoming). We are, thus, interested in how various views on building the image of a city district capture it and how they can be used to build the brand image of a district in a city.

The theoretical discussion builds on a theoretical model in which brand image is looked at through various dimensions – brand loyalty, brand identification, identity attractiveness – in connection to the reputation and social responsibility that contributes to the local community and the brand image of a city. These concepts are based on previous research in the fields of marketing and management that have been adapted to the

context of this study. The social responsibility of the city has its background in the concept of corporate social responsibility (He & Li, 2010; Marin, Ruiz, & Rubio, 2008), which is a driver of brand loyalty (Marin et al., 2008; Vallester, Lindgreen, & Maon, 2012), and brand value (Melo & Galan, 2011). Likewise, the concepts of city brand identification and city reputation have been developed using the research on brand identification (Lam, Ahearne, Mullins, Hayati, & Schillewaert, 2013; Mael & Ashforth, 1992) and corporate reputation (Lai, Chiu, Yang, & Pai, 2010; Wang, Kandampully, Lo, & Shi, 2006). City brand image was adopted from Merrilees et al. (2009, 2011). The paper contributes to the literature by providing a theoretical framework that can be used both to study the city brand attitudes and to develop the attractiveness of a city at the city district level in the context of residents.

The empirical study is based on a quantitative 417 respondent survey among residents of Helsinki metropolitan region, focusing on Helsinki residents. Principal component analysis with the varimax rotation method is used to examine the residents' city district brand image perceptions, and then the residents are categorized using the cluster analysis method.

Next, we present the theoretical framework of the study. Then we describe the context and the method of study, which is followed by the empirical section of the paper. The findings are presented in two sections, focusing first on the factor analysis of the brand-identity dimensions and then on the results of the cluster analysis categorizing the residents. Finally, both theoretical and managerial conclusions are drawn from the main results of the study.

3.2. Theoretical Framework of the Study

Branding and brand image have been researched extensively during last decade. The research on brand image has been studied in a wide variety of contexts, for example, in for profit fields (e.g. Aaker 1991, Keller 1993) and non-profit organisations (e.g. Laidler-Kylander and Simonin, 2009). To capture brand image, one needs multiple dimensions (Hsieh et al. 2004, see also Hieke 2010). Brand image has been defined through various dimensions (see, e.g. D. Aaker 1991; Keller 1993).

Place branding is a growing field of brand research, several authors have discussed the branding of place (e.g. Skinner and Kubacki, 2007, Kavaratzis, 2012, Hansen, 2010, Merilles et al. 2009) from nations to city

levels. Place branding has included various perspectives from citizens to investors, all of which can be applied in city management, including the view of multi-stakeholder governance (Van Assche and Chien Lo, 2011). Lahti, (eds) 2013). In this study we shall look at place branding through various brand image dimensions, focusing on city district level.

The City Brand Attitude (CBA) dimension has been developed by Merrilees, Miller, & Herington, 2009, 2011. It is based on previous brand attitude scales (Delgado-Ballester and Munuera-Aleman, 2001; Low and Lamb, 2000; Taylor and Hunter, 2003) and adapted to a city situation. In addition, Merrilees et al. (2009, 2011) developed an extensive measure for **city brand image**, including various dimensions such as nature, creativity and business, shopping, brand/reputation, and commitment to a place. The dimension are built form various theoretical approaches, such as urban studies, cultural and heritage research on places, business development and sociological studies on creative cities and so on. In this study, we look to the specific ways of measuring city brand image and then relate it to brand image dimensions as such. However, in order to emphasize the context of the city district, we add to the brand image dimensions items on city brand attitude.

Brand image is studied through various dimensions adapted from earlier research. In order to understand residents' commitment to living in a particular city district we adopt **brand loyalty** dimensions from brand image. Brand loyalty is a concept that has been researched extensively (Chaudhuri & Holbrook, 2001; Punniyamorthy & Prasanna Mohan Raj, 2007). Brand loyalty is a mixture of attitudinal and behavioural elements. Oliver (1999, p. 34) defines brand loyalty in a following way: "brand loyalty is [...] a deeply held commitment to rebuy or repatronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behaviour". It can be conceptualised as greater brand repurchase intentions, willingness to pay a higher price, engagement in positive word-of-mouth, and resistance to negative information (Batra et al., 2012).

We are particularly interested in what role the neighbourhood or city district plays in building an identity for residents, hence we include **brand identification and identity attractiveness dimensions** to study the brand image. Brand identification relates to people's way of branding their own identity. (He and Li 2010; Marin et al. 2008) In addition, to ascer-

tain how attractive the (city brand) identity is seen we use identity attractiveness. This dimension captures perceptions of how the brand is seen in comparison to other (competing) brands and oneself. (Marin and Ruiz 2006, Marin et al. 2008) Moreover, in order to capture the context, a **city brand attitude** dimension was added to the brand image framework. It summarises the city brand image perspective; economic and social and attractiveness as dimensions especially for city, and city district branding (see e.g. Merrilee et al. 2009).

The concept of (company) reputation was added to study how people in long term like their city districts. Corporate reputation is seen to build from likability and competence (Walker et al., 2010). Similarly for city districts a good reputation, which we define as Organization Reputation (OR), would be important. The reputation dimension capture long-term perceptions and overall perspectives about a city district (Wang, Kandamully, Lo, & Shi, 2006, Lai, Chiu, Yang, & Pai, 2010).

The role of social responsibility and contribution to local community has gained attention as cities face problems of sustainability challenges, the marginalisation of residents, segregation, etcetera. On the other hand citizen activism has developed in new ways. Hence cities (and city districts) face the same social responsibility challenges as corporations and should not themselves or by other stakeholders be allowed to be above CSR considerations (see Colbert, 2008). These challenges are universal ethical issues that are present in every organisation, whether non-profit, company or city (district). However, we wish to emphasise that CSR might have different meanings in different organisations and contexts (Andreini et al., 2014; Matten and Moon, 2008).

Andreini et al. (2014) conceptualise social responsibility in the non-profit context in two ways. First, the organisations ability to fulfil its missions, its societal aims: such as art for citizens or providing medical facilities. Second, social responsibility is viewed through the concept of CSR in which the focus is on an organisation's ability to respond to other societal issues, such as ecological questions or equality (see also Cornelius et al., 2008). Below, three dimensions for social responsibility will be proposed: material product; labour and employee behaviour and attitudes; and the environment (Andreini et al., 2014). Overall, CSR can be defined in several ways and incorporate a number of issues (see, e.g. Berens et al., 2005; He and Li, 2010; Mohr and Webb, 2005).

Moreover, to capture social responsibility with respect to a residential district, we apply the recent concept of **contribution to local communities** (CLC) (Kajalo and Jyrämä, 2015). We believe this is of great importance in the context of cities and should be equal to SR in terms of importance. CLC emphasises the relationships between the organisation (city) and its surrounding local community (residents), thus providing a fruitful avenue for elaborating on CSR in the context of city districts.

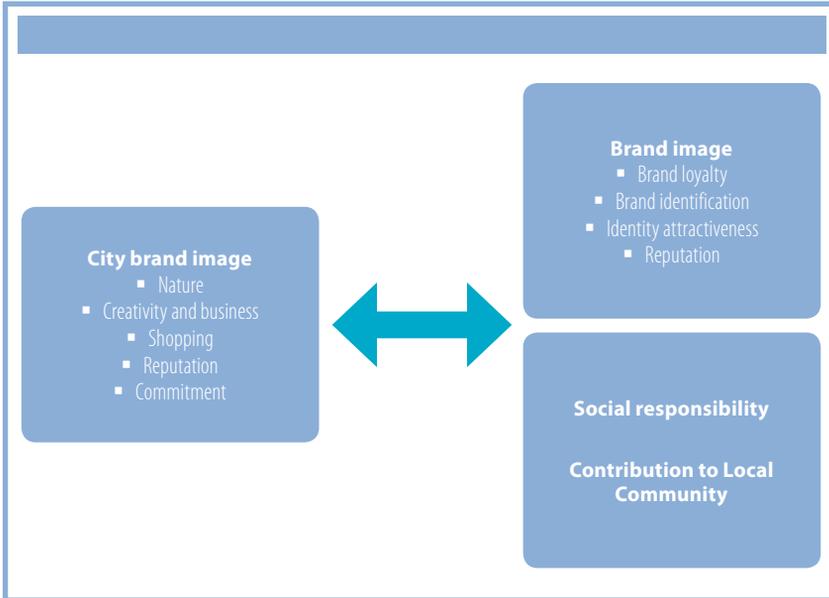


Image 1. Summary of the theoretical frame.

3.3. Methodology

We conducted a consumer panel survey (N=417) on consumers. The questionnaire was adopted from a previous study. (Jyrämä and Kajalo, 2014, 2015, Kajalo and Jyrämä, 2015) ¹. A total of 417 responses were collected through the consumer panel that was administered by an established international marketing research company in January 2015. In the consumer panel invitations sent to the respondents the final sample represented the whole population aged between 15 and 75 years. The confidentiality of interviewees was maintained and the identity of the respondents was never revealed to the authors of this paper. The survey was equally balanced between males and females and the average age of respondents was approximately 44, which corresponds well with the target groups, who were

people living on their own with experience of living environment and/or searching for a new home.

Measures and Variables

The variables explaining the brand-image dimensions were adapted from previous studies. The responses were rated on a seven-point Likert scale and the data were treated as interval scaled:

City Brand Image (CBI) was adopted from Merrilees, Miller & Herington (2009, 2011) and adapted to city district level.

Brand image:

City Brand Attitude (CBA) was adopted from Merrilees, Miller & Herington (2009, 2011) and adapted to city district level.

Brand Identification (BI) was measured with five items borrowed from He and Li (2010), who had created their scale based on previous work by Mael and Ashforth (1992) and Marin, Ruiz, and Rubio (2008). Even though the original measure is from another context (Alumni) the measure has demonstrated strong construct reliability in recent studies (He and Li 2010; Marin et al. 2008)

Brand Loyalty (BL) has been measured in several studies (e.g. He & Li, 2010; Punniyamoorthy & Prasanna Mohan Raj, 2007; Wang et al., 2006). We adopted the three item scale used by He and Li (2010).

Identity Attractiveness (IA) was adopted from Marin and Ruiz (2006) and Marin et al. (2008). We chose to use the 3-item scale from the more recent study (Marin et al., 2008).

Corporate Reputation (CR) was measured by three items from Wang, Kandampully, Lo, & Shi (2006). The same construct has been used more recently by Lai, Chiu, Yang, & Pai (2010).

Consumer Social Responsibility (CSR) has been previously measured by several researchers (Berens et al. 2005; He and Li 2010; Marin and Ruiz 2006; Mohr and Webb 2005). We chose to measure CSR by four items borrowed from Marin and Ruiz (2006). The item "X is a high concern for

women's issues" was changed to "X is high concern for the equality of men and women" which was considered more suitable for the Finnish context.

Contribution to Local Communities (CLC) was measured by three items which were developed by Kajalo and Jyrämä (2014, 2015)

The factor analysis method was used to examine the respondents' views on the studied brand items. This method's primary purpose is to define the underlying structure among the variables in the analysis (Hair et al. 2010). Of the various factor analysis methods, principal components analysis (PCA) with Varimax rotation was used (Costello and Osborne 2005; Hair et al. 2010; Henson and Roberts 2006). The data met the requirements for factor analysis, as the recommended minimum number of cases ranged from 50 to 300 (e.g., Gorsuch 1983; Hair et al. 2010; Hatcher 1994). There should also be at least five times as many observations as the number of variables to be analysed (Bryant and Yarnold 1995; Hair et al. 2010). As the data of the present study consists of 417 cases and the factor analysis on the perception of town districts had 22 variables, the subjects-to-variables ratio is 19. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy should be over 0.50 (Hair et al. 2010). It was 0.87 for this study and clearly exceeded the recommended level. To conclude, our data meets the requirements for using factor analysis and the results are likely to be reliable.

Analysis on the dimensions of city brand image

In deciding the number of factors, we used the most commonly employed technique, which is the latent root criterion. This means that factors that account for the variance of at least a single variable are retained in the analysis. This is the case for factors that have eigenvalues greater than 1 (Hair et al. 2010). When this criterion was used, factor analysis on the two part perception 22 variables included in the factor analysis resulted in five factors explaining 69.28% of the total variance (Table 3). The Cronbach Alpha values measuring reliability exceeded 0.50 for all factors: Factor 1: 0.917; Factor 2: 0.863; Factor 3: 0.820; Factor 4: 0.820; Factor 5: 0.799 – all loadings are considered practically significant (Hair et al. 2010).

Analysis on brand image and social responsibility

Similarly, in the second analysis, deciding the number of factors, we used the latent root criterion. When this criterion was used, the second factor analysis included 24 variables and resulted in three factors. The Cronbach's alpha values measuring reliability exceeded 0.50 for all factors (Factor 1: 0.968; Factor 2: 0.941; Factor 3: 0.949). The loadings are considered significant (Hair et al. 2010).

3.4. Results of City Brand Image Dimensions

Factor analysis on the dimensions on city brand image

The factor analysis resulted five factors that point out the different dimensions within the city's brand image (Table 1).

- Factor 1: named *positive image* can be seen as containing the positive image of the city district. It covers items related to a positive economic situation, a good amount of services such as cafes and cultural services, as well as the attractiveness of the area of town/city district.
- Factor 2: named *transport*, covers items mainly linked to public transport, good connections and roads.
- Factor 3: named *family life* is related to items on family life, for example, good schools.
- Factor 4: named *culture and urban life* consists of items on cultural activities and services as well as loadings on cafes and restaurants.
- Factor 5: named *hospitality consists of only one item; "It is nice to bring family and friends to my city district"*

The identified factors point out dimensions important for city brand image, The dimensions do not correspond exactly with Merrilees et al (2009, 2011) originals, for which dimensions such as nature, creativity and business, shopping, brand/reputation, and commitment to a place were proposed.

ROTATED COMPONENT MATRIX ^A	Component				
	1	2	3	4	5
q12. What do you think about your city district/neighbourhood? – My city district has a lot of innovative companies	.825				
q12. What do you think about your city district/neighbourhood? – My city district is stylish and sophisticated	.755		.302		
q12. What do you think about your city district/neighbourhood? – My city district has good employment opportunities	.739				
q12. What do you think about your city district/neighbourhood? – My city district is a good location for companies	.724				
q12. What do you think about your city district/neighbourhood? – My city district has a good selection of different kinds of restaurants	.717			.389	
q12. What do you think about your city district/neighbourhood? – Companies located in my city district seem to be successful	.715				
q12. What do you think about your city district/neighbourhood? – My city district has good shopping facilities/opportunities	.702				
q12. What do you think about your city district/neighbourhood? – My city district has nice café's	.694			.394	
q12. What do you think about your city district/neighbourhood? – My city district is attractive/exciting	.656		.355		
q12. What do you think about your city district/neighbourhood?? – My city district has many cultural events and festivals	.652			.404	
q12. What do you think about your city district/neighbourhood? – It's easy to get to know other residents of the district	.413		.371		
q12. What do you think about your city district/neighbourhood? – My city district has good transportation access		.863			
q12. What do you think about your city district/neighbourhood? – The public transportation services are functional in my city district		.822			
q12. What do you think about your city district/neighbourhood? – Traffic in my city district is smooth		.728	.312		
q12. What do you think about your city district/neighbourhood? – Streets and roads in my city district are maintained well		.715			
q12. What do you think about your city district/neighbourhood? – My city district has good public healthcare services		.529			
q12. What do you think about your city district/neighbourhood? – My city district is suitable for families			.844		
q12. What do you think about your city district/neighbourhood? – My city district has many parks and greenspaces			.745		
q12. What do you think about your city district/neighbourhood? – My city district has good connections to clean parks and outside spaces			.714		
q12. What do you think about your city district/neighbourhood? – My city district has good schools			.673	.329	
q12. What do you think about your city district/neighbourhood? – My city district is multicultural				.780	
q12. What do you think about your city district/neighbourhood? – My city district is a nice place to bring family and friends to visit.					.796

Table 1. Factors on city brand image dimensions.

Next, we wished to look into the brand and social responsibility in the town area and city district contexts. The variables analysed were Brand Identification, Brand Loyalty, Identity Attractiveness, Corporate Reputation and Contribution to Local Community. We examined the key dimensions identified from theoretical discussions and previous research on branding and building a reputation for a city and adapted them in order to measure city districts. In addition, the variable on social responsibility was included to see whether it played a role in building brand image in this particular context (see e.g. Kajalo and Jyrämä 2015)

Factor analysis on perceptions of a town or city district – brand image

Factor analysis revealed three factors (Table 2).

- Factor 1: is named *brand image*. Interestingly the first factor covers most of the variables connected to brand image, it has items on brand loyalty, city brand attitude, identity attractiveness as well as reputation and contribution to local community.
- Factor 2: *Identity building* consist of items mainly from brand identification and it can be interpreted as covering the dimensions of seeing the town or city district as part of the respondents' identity building.
- Factor 3; *social responsibility* clearly includes items on social responsibility

These results highlight the brand dimensions that are connected, which supports previous theoretical discussions. However, items from reputation are also loaded into the brand image factor. Moreover, the contribution to the local community seems connected in the minds of the respondents to the brand rather than social responsibility. On the other brand identification, seeing the city district as being close to one's own identity building is distinguished as separate factor and, as expected, social responsibility created its own factor.

FACTOR ANALYSIS ON BRAND IMAGE AND SOCIAL RESPONSIBILITY	COMPONENT		
	1	2	3
q13. What do you think about your city district/neighbourhood? - I want to recommend my city district to others	.806		
q13. What do you think about your city district/neighbourhood? - I am proud of my city district	.779		
q13. What do you think about your city district/neighbourhood? - Lifestyle in my city district is good	.776		
q13. What do you think about your city district/neighbourhood? - Residents of my city district appreciate its reputation	.741		.392
q13. What do you think about your city district/neighbourhood? - I would rather live in my current city district than anywhere else	.734		
q13. What do you think about your city district/neighbourhood? - My city district is very important for the well-being of the city's residents	.728	.314	
q13. What do you think about your city district/neighbourhood? - Residents of my city district think it's better than other neighbourhoods in the city	.721		.359
q13. What do you think about your city district/neighbourhood? - My city district has a very important role in the positive image of the city	.693	.407	
q13. What do you think about your city district/neighbourhood? - I would like to spend more time in my city district	.682	.404	
q13. What do you think about your city district/neighbourhood? - My city district is a very appealing part of the city	.681		.381
q13. What do you think about your city district/neighbourhood? - Residents experience of the city district are quite good	.678		.442
q13. What do you think about your city district/neighbourhood? - Residents of the city district think that the future of the city district is good	.673		.404
q13. What do you think about your city district/neighbourhood? - I want a close relationship with my city district	.669	.474	
q13. What do you think about your city district/neighbourhood? - In my city district environmental responsibility is taken care of	.627		.542
q13. What do you think about your city district/neighbourhood? - I like my city district because it is different to other city districts	.609		.371
q13. What do you think about your city district/neighbourhood? - My city district has a very important role in the economic success of the city	.571	.446	
q13. What do you think about your city district/neighbourhood? - I experience the success of my city district as part of my own success		.838	
q13. What do you think about your city district/neighbourhood? - When someone criticises my city district it feels as I am being insulted		.828	
q13. What do you think about your city district/neighbourhood? - If the media criticises my city district. it makes me feel bad		.822	
q13. What do you think about your city district/neighbourhood? - When someone compliments my city district it feels like I am being complimented		.819	
q13. What do you think about your city district/neighbourhood? - I am very interested in what others think about my city district		.793	
q13. What do you think about your city district/neighbourhood? - When I use the services in my city district. I feel good if I believe that the service providers understand me	.479	.485	

FACTOR ANALYSIS ON BRAND IMAGE AND SOCIAL RESPONSIBILITY	COMPONENT		
	1	2	3
q13. What do you think about your city district/neighbourhood? – Charity work is supported in my city district	.368		.791
q13. What do you think about your city district/neighbourhood? – Responsibility regarding men and female equality is supported in my city district	.316	.382	.772
q13. What do you think about your city district/neighbourhood? – Responsibility in regarding disabled peoples issues is supported in my city district		.359	.765
q13. What do you think about your city district/neighbourhood? – Responsibility in caring for local residents is taken care of in my city district	.520		.684

Table 2. Factor analysis on brand image and social responsibility.

When looking at the dimensions on city district and brand image we notice that the dimensions based on previous research seem to adapt well. The factors point out dimensions that separately examine brand image and its attractiveness, how a brand relates to personal identity and how social responsibility is seen as a separate dimension.

Cluster Analysis

The respondents were further categorised using the cluster analysis method. We conducted a cluster analysis for each of the main topics: city brand image and the brand image of the city district; and the brand image of the city district associations and city activists. The objective of a cluster analysis is to group objects based on their characteristics so that there is a greater similarity among units within groups than there is among units in different groups (Everitt et al. 2011; Hair et al. 2010; Klatorin 1983). Cluster analysis begins by defining the variables on which the clustering will be based (Hair et al. 2010). In the present study, the clustering was based on the preceding factor analysis. The clustering method used was a non-hierarchical clustering method where the number of clusters had to be determined in advance and for which each analysis was evaluated separately, from 2 to 6 clusters.

3.5. Results on City Brand Image

City brand image

The cluster analysis on city brand image created 6 clusters. These clusters can be used as a basis for example on segmentation. Next, we shall describe each cluster based on the analysis of factors and look into their background characteristics.

- Cluster 1: the people in this cluster value good accessibility and attractiveness in terms of cafes and services. In comparison to other clusters they place less value on family friendly services and green area as well as its positive image or hospitality aspects. Cluster 1 consists mostly of elderly men from Helsinki with a small family.
- Cluster 2: this cluster is best described in a comparison that places less value on family life and cultural activities and services, but does give some importance to the district's image and economics as well as its attractiveness and hospitality. Such people are mainly young small households from Helsinki and Vantaa.
- Cluster 3: consists of people for whom the family life factor is most important, they are mainly households from Espoo or outside of Helsinki. They also value relatively little accessibility and transport as well as city services.
- Cluster 4: The people in cluster four value family life, parks and nature and are . They value relative to other less hospitality. They are mainly large households from Espoo.
- Cluster 5: is best described as people who value urban life, a district's image and economic strength, cafes and city services. People in this group mainly come from Helsinki. The cluster 5 was clearly the biggest one, including most cases.
- Cluster 6: in cluster six people value do not value economic factors and the attractiveness of the district or urban life such as cafes. Instead they value family life and good access to schools and other areas. This group mainly came from Vantaa and were larger households.

FINAL CLUSTER CENTRES	CLUSTER					
	1 n= 30	2 n=35	3 n=64	4 n=66	5 n=132	6 n=82
Factor score 1: Vitality / economy	-.61860	.24915	-.33877	.29814	.65511	-.91017
Factor score 2: public services / transport / health services	1.10177	.17077	-1.54600	-.26110	.21171	.60001
Factor score 3: Family and greenspaces	-1.62104	-1.05103	-.46187	.59783	.18252	.62717
Factor score 4: Stylish city district and restaurants and cafés	1.04050	-1.44125	.08783	.08519	.46407	-.64966
Factor score 5: Multiculturalism / culture events	-.91056	.49075	.04195	-1.27580	.63640	.09334

Table 3. Cluster analysis by city brand image.

The clusters identified reflect different valuations of the dimensions from the city brand image variable. This could be developed into a segmentation or marketing tool to for marketing city districts and for creating differing brand images. Next, we examine how the brand image factors on the brand dimensions that have social responsibility factors create clusters.

Brand image adapted to city district/town part level

The analysis identified four clusters.

- Cluster 1 is described as people who emphasise the brand image of the district, whereas these people do not value social responsibility factor within a district. For them the living environment was not especially important in their identity building. People in this cluster were rather heterogeneous.
- Cluster 2 on the other hand consists of people for whom brand image is relatively less important but who value social responsibility in a district. This cluster was second largest.
- Cluster 3 is characterised by their people who do not see the district as part of their identity, but value its social responsibility. These were usually large households from Espoo, southern Helsinki or outside the Helsinki area.
- Cluster 4 includes people for whom their district and living environment is part of their identity building and for whom social responsibility is important. Families from Helsinki were mainly found in this cluster, which was the largest – 148 cases.

The results point out interestingly that for some the brand image is important, whereas others are more interested in the social responsibility factor. It also shows that there is a cluster for whom their living environment and its image, but especially its social responsibility is an important factor for their own identity building.

The brand image variables combined with social responsibility variables show that they capture various aspects of importance regarding districts, which can be used in building up a district's brand image.

FINAL CLUSTER CENTERS	CLUSTER			
	1 n=62	2 n=96	3 n=111	4 n=148
Factor score 1: Vitality	1.01080	-1.13506	0.07399	0.25732
Factor score 2: Extensions for own identity	-0.42076	0.23304	-1.04390	0.80803
Factor score 3: Social responsibility	-1.08872	-0.57595	0.54500	0.42092

Table 4. Cluster analysis on brand image.

3.6. Conclusions

The use of two different tools of analysis to examine the city district brand image was found to be useful. The analysis revealed different aspects regarding city brand image. City brand image reveals the various characteristics of city districts and could be used as a tool to build brand images for city districts that can be aimed at different customer segments. For example, urban city districts with cafes and services for the elderly. However, we need to be careful not to build these into stereotypes but need to keep an open mind for more subtle differences, for example the role of accessibility.

Brand image measured through brand image dimensions from brand literature pointed out the need to create different ways of connecting to a district's brand. For example by using brand attractiveness, emphasizing the district's social responsibility and by connects the city district to one's own identity building processes.

To summarise, both concepts deal with building a city's brand image, but they approach them from different aspects. A city's brand image has the specific characteristics of a city district and its evaluation as a starting

point. It moves from discussing the nature of city district to building its image through rather concrete characteristics and is apt to use these ideas in a practical setting. On the other hand, a city's brand image viewed through its theoretical dimensions highlights the various ways we can connect to the brand, especially to the city brand and how its image can be used to connect the brand to our own values and identity building. Branding a district involves both concrete city district characteristics and abstract dimensions regarding branding. Both are needed to build city districts to represent the values and identities of their inhabitants and at the same time respond to their needs for a living environment. We wish to emphasise that we do not perceive these two brand images as "the same" but as two different ways to discuss and study the branding of a city district. The tools resulted in interesting segmentation that revealed differences in how living environments are valued. However, we need to be careful not to generalise the clusters as such. These results are only indicative and further analysis is needed to generalise them to the population.

Finally, we wish to emphasize that the key role of city district branding is to create a good and happy living environment for a good life. Nurturing the inhabitants' needs and values by building attractive city districts and responding to differing brand images. The brand of a district needs to be created by understanding the different ways of living a good life and by acknowledging the key differences to be incorporated into the different city districts and by communicating the corresponding brand images to inhabitants.

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APPENDIX

CITY BRAND IMAGE

- Kaupunginosassani on paljon puistoja ja viheralueita (2)
- Kaupunginosassani on paljon innovatiivisia yrityksiä (3)
- Kaupunginosassani on hyvät työllistymismahdollisuudet (4)
- Kaupunginosani yritykset tuntuvat menestyvän (5)
- Kaupunginosani on hyvä sijaintipaikka yrityksille (6)
- Kaupunginosassani on hyvät shoppailumahdollisuudet (7)
- Kaupunginosassani on mukavia kahviloita (8)
- Kaupunginosassani on hyvä valikoima erilaisia ravintoloita (9)
- Kaupunginosassani on hyvät kulkuyhteydet (10)
- Kaupunginosani kadun ja tiet pidetään hyvässä kunnossa (11)
- Kaupunginosassani liikenne sujuu hyvin (12)
- Kaupunginosassani on paljon kulttuuritapahtumia ja festivaaleja (13)
- Kaupunginosani on tyylikäs ja hienostunut (14)
- Kaupunginosani on vetovoimainen (15)
- Kaupunginosassani on hyvät koulut (16)
- Kaupunginosassani julkinen liikenne toimii hyvin (17)
- Kaupunginosassani on hyvät kunnalliset terveyspalvelut (18)
- Kaupunginosani sopii perheille (19)
- Kaupunginosani on monikulttuurinen (20)
- Kaupunginosassani on helppo tutustua muihin (21)
- Kaupunginosaani on mukava tuoda perhettä ja ystäviä vierailulle (22)

Social responsibility

- HC1 environment (CSR)
 - HC2 local communities (CSR)
 - HC3 corporate charity for worthy causes (CSR)
 - HC4 women's issues (equality) (CSR)
 - HC5 disabled minority issues (CSR)
-

Brand identification

- HC6 When someone criticises X, it feels like a personal insult (BI)
 - HC7 I am very interested in what others think about X (BI)
 - HC8 X's successes are my successes (BI)
 - HC9 When someone praises X, it feels like a personal compliment (BI)
 - HC10 If a story in the media criticised X, I would feel embarrassed (BI)
-

Identity attractiveness

- HC11 X is a very attractive company (IA)
 - HC12 I like X because it is different from the rest of companies (IA)
 - HC13 When I deal with X I feel good because I see they understand me (IA)
-

Reputation

- HC14 Customer perceptions of the experience in the firm is rather good (CR)
 - HC15 Customers' comparative perceptions of this firm with other competitors are very good (CR)
 - HC16 Customers believe in a good long-term future for this firm (CR)
-

Brand loyalty

- HC17 I would like to repurchase the offerings from X (BL)
 - HC18 I would like to recommend X to others (BL)
 - HC19 I would like to keep a close relationship with X (BL)
-

Contribution to local community

- HC20 X is very important for the positive image of the Helsinki Metropolitan Area (HMA)
 - HC21 X is very important for the economic success of the Helsinki Metropolitan Area (HMA)
 - HC22 X is very important for the well-being of the residents of the Helsinki Metropolitan Area (HMA)
-

City brand attitude

- HC23 Proud to live in Helsinki
 - HC24 Overall lifestyle is good
 - HC25 I would rather live here than in any other place
 - HC26 Good reputation among residents
-

4

Building Towards a Good Life! Neighbourhoods as a Source of Good Life for Citizens – A strategy-as-practice Approach

Lauri Tuomi and Pekka Lahti

4.1 Background and the Aim of the Paper

■ In Finland as well as in the Helsinki Metropolitan region the strategies on urban planning are often based on humanistic presumptions of the values of a *good life*. Through these values, the aim is to create sustainable and attractive living environments for citizens. In this paper this analytical frame is integrated into the practices of estate agents matching home seekers and homes. The specific interest is on how the potential of the neighbourhood providing the environment for a good life is used as a strategic resource enabling a match between the demand and supply. In a wider context the aim is to provide new tools for urban actors, e.g. cities, urban planners, apartment brokers, to use the potential of neighbourhoods to provide an asset for citizens wishing to construct their own *good life*.

This research is one of the sub projects of the project ‘Building Towards a Good Life’ under the Helsinki Metropolitan Urban Research Programme. The Haaga-Helia University of Applied Sciences is the coordinator of the project and the project partner is Aalto University.

The aim of this paper is to understand how estate agents have identified the potential of neighbourhoods as a source of a good life for their citizens and how these brokers will use this resource in their daily business.

In addition, the connection to the city level strategies will be analysed.

Thus, the main research questions are:

1. How are city level strategies connected to neighbourhood development, a citizen's own role for searching for a good life as well as to apartment brokers' strategic actions?
2. How have estate agents stated the role of neighbourhoods as a resource for the good life of their customers?
3. How do estate agents act in real-life situations when using the resources of neighbourhoods?

The contribution of this research is on the identification of the potential of all kinds of neighbourhoods to be a source for the good life for their residents. Thus, this research provides an understanding of how urban actors are able to use their strategies as guidelines for the practitioners in their daily work. Moreover, this research provides a deeper understanding on the mechanism of matchmaking in the housing market.

4.2 Strategy-as-Practice Approach

The strategy-as-practice literature highlights the importance of the actors and their practices in planning and implementing the strategies (Whittington, 2006; Johnson et al., 2007). A strategy is not only something an organisation has – actions and operations form the strategy (Whittington, 2006). Strategy is seen as something that is done also by other persons than top management. Thus, the actors are all persons who can influence while planning and implementing strategy (Jarzabkowski, 2004).

Strategy-as-practice approach covers three different angles: the practitioners (e.g. top management and persons who have participated in strategy processes), the praxis (actual activity what people do in practice) and the practices (including shared routines of behaviour and traditions, norms and procedures of thinking as well as societal discourses) (Whittington, 2006). These angles – actors, praxis and practices – are closely interlinked with each other. By using these three angles the strategy-as-practice approach has widened the context of strategies into society and the external environment.

The strategy-as-practice approach highlights the importance of action. Thus, this approach is linked to activity theory. According to activity theory, actions are goal-oriented and they aim at practical and socially shared

results. The aim in this context means wide – even visionary – motives which guide the activities. The activities are constructed in social interaction and they are linked to the past and culture of the actors (Kozulin, 1999; Leontiev, 1978; Jarzabkowski, 2009; Jarzabkowski, 2010).

As data, the published strategies of apartment brokers as well as the strategy of the City of Helsinki will be used. The strategies will be analysed in order to find the narratives, which describe the brokers' role in enabling the construction of good life for/with the client. In addition, the documents provided by the city of Helsinki and construction companies providing the information and marketing material on the neighbourhoods for the apartment brokers and their clients to build their own view on good life will be examined. The strategic approach and the frame of good life has not been researched before, thus the contribution of this research assists researchers and practitioners in finding new ways to match supply and demand in urban regions.

4.3. Strategy-as-Practice Narratives

The narrative research tradition offers a beneficial perspective on the strategy-as-practice approach, because the strategies are seen as organisational stories for its future (Fenton and Langley, 2011). Based on the narrative research tradition, stories can be analysed, both on the micro-level (Georgakopoulou, 2007) and the macro-level (Deuten and Rip, 2000). Narratives have been found to have a critical role in the formation of a common understanding of the future in organisations, for example, understanding the vision of the organisation (Deuten and Rip, 2000). The producers of the strategic narratives can be top management, employees or these two actor groups together. The strategic narrative expresses the path, mile points and potential de-routes in the story as it moves towards a vision (Fenton and Langley, 2011).

Barry and Elmes (1997) define a narrative as follows: “Narrative can be defined as a thematic and sequential account which creates meaning from its creator to its listener/reader” (see also Koskinen et al., 2005). Strategies include the elements of narratives (Fenton and Langley, 2011). Micro narratives can be found, e.g. from the daily interaction between the staff and the management. Narratives can be seen for example as means to produce meaning for the practices used in planning and implementing the strate-

gy. The forms of the narratives are mainly spoken language, texts and discussions (Fenton and Langely, 2011).

Narrative approach adds the fourth element to the framework of strategy-as-practice approach, i.e. the elements of practices, praxis and actors (Image 1). The fourth element is “the narratives”. The role of this element is to produce the narratives of the strategy planning as well as the narratives of the strategy itself (Picture 1). The narrative research tradition analyses both the micro narratives (Georgakopoulou, 2007) and the meta-level narratives (e.g. Deuten and Rip, 2000).

Strategic narratives include prioritising and, thus, they direct the power structures of an organisation, the roles and action (Mumby, 1987). Linked to the elements of strategy-as-practice approach the narratives can be analysed as (1) the established activity to produce and implement the strategy, (2) macro-level ‘meta narratives’ that affect the practices of making and implementing the strategy, or (3) instruments to understand the activities of strategy actors (Fenton and Langley, 2011).

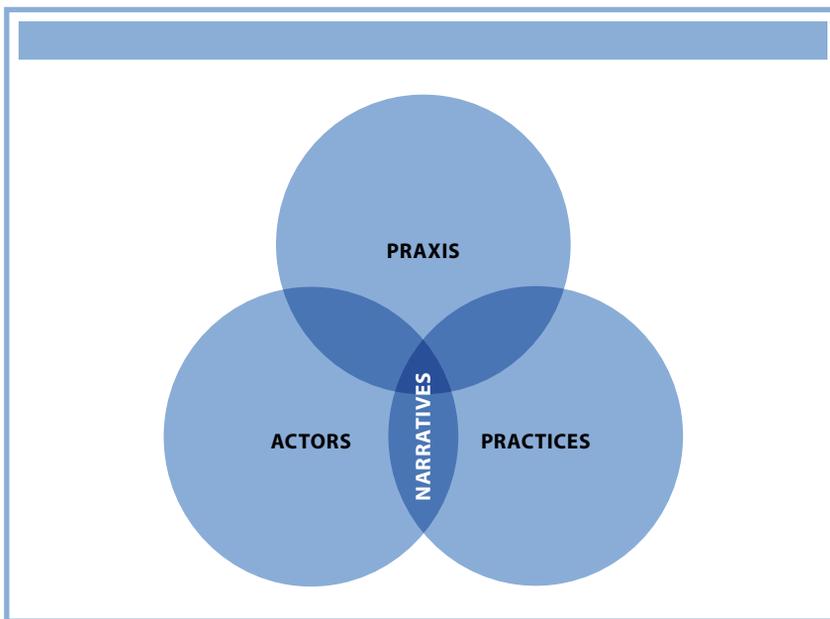


Image 1. Narratives and strategy-as-practice approach.

The narrative and strategy-as-practice approaches provide a useful way to understand the relationship between strategy and practices providing the

possibility to answer to the question: “How can strategy be seen in everyday activities?” The planning of the strategy and its implementation are interlinked: strategy is an activity model for an organisation (Tuomi and Sumkin, 2011). Strategies can be seen as multilevel and complex structures of narratives (‘narrative infrastructure’) or as a mosaic of narratives (Deuten and Rip, 2000; Fenton and Langley, 2011). Official strategies enable the management to make a narrative of the future of the organisations. However, these strategies cannot define ultimately, how the actors act in real life: shared strategies enable the actors to tell narratives of how to act according to the strategy (Deuten and Rip, 2000).

4.4. The Methodology and the Frame

The research was conducted on three strategic levels (see Image 2). First, the strategy of the City of Helsinki was analysed. Then, the documents presenting the neighbourhoods (both new and existing) were analysed. Finally, the strategies of the estate agents were analysed. The specific focus was on how these strategies enable the estate agents to match the apartments and their customers.

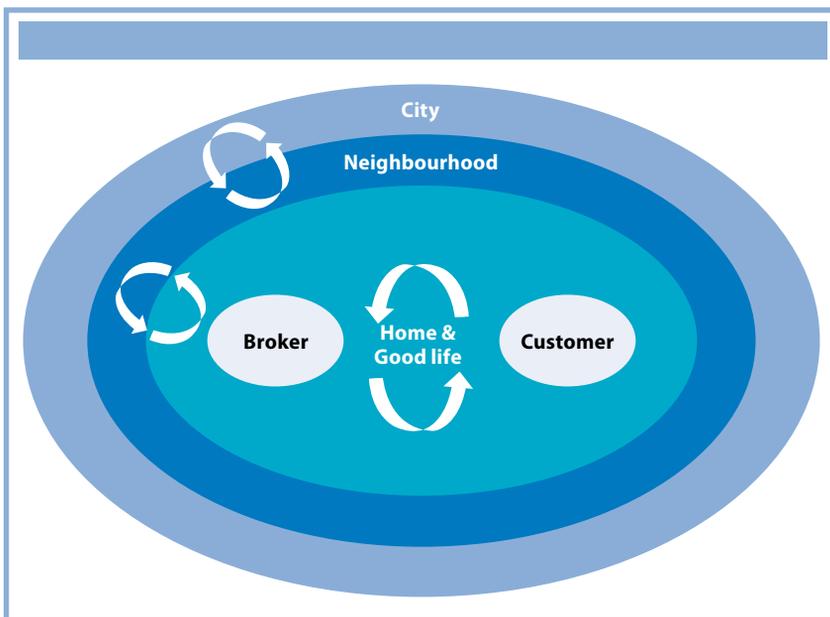


Image 2. The research setting.

During the research process, it became evident that the apartment estate agents were very cautious about providing researchers with their strategies. The overall explanation for this cautiousness was the hard competition. However, one of the main companies in the field was willing to share their strategies. A thematic interview with the development director of the company was conducted and the strategic information on their website was analysed.

4.5 The Role of the Neighbourhood in the Action of Estate Agents

A survey of 1668 citizens in Helsinki Metropolitan region was conducted in order to understand how citizens value the estate agent's role as a matchmaker between the neighbourhood and the client. According to the factor analysis, a unified factor was found with respect to estate agent actions regarding the neighbourhood (Table 1).

The correlation is strong between seven variables describing the estate agent's actions, such as advertising, sales speech, communication, as well as the client's actions, such as participation in the apartment presentation and the decision-making.

VARIABLE	C
q17. The neighbourhood was attractively presented in the estate agent's advertisement	0.881
q17. The agent presented the neighbourhood positively during the sale.	0.876
q17. The agent presented the strengths of the neighbourhood in the advertisement	0.861
q17. The presentation of the neighbourhood in the estate agent's advertisement had a strong influence on my decision to view the apartment	0.840
q17. The agent presented the neighbourhood during contact after the apartment viewing	0.809
q17. The agent's sales speech about the neighbourhood had a strong influence for my decision to buy the apartment.	0.782
q17. The agent's sales speech was realistic and matched my assumptions about the neighbourhood	0.774

Table 1. Estate agent's activity in presenting a neighbourhood.

The factor analysis shows that the neighbourhood has a strong connection to the client's decision-making. Next, the estate agent's real-life actions were analysed. The variables and the percentage of the positive responses (numbers 5-7 on the scale 1-7) are presented in the Table 2.

VARIABLE	%
q17. The neighbourhood was attractively presented in the estate agent's advertisement	58
q17. The agent presented the neighbourhood positively during the sale.	42
q17. The agent presented the strengths of the neighbourhood in the advertisement	46
q17. The presentation of the neighbourhood in the estate agent's advertisement had a strong influence on my decision to view the apartment	38
q17. The agent presented the neighbourhood during contact after the apartment viewing	51
q17. The agent's sales speech about the neighbourhood had a strong influence for my decision to buy the apartment.	52
q17. The agent's sales speech was realistic and matched my assumptions about the neighbourhood	39

Table 2. The estate agents activity regarding the neighbourhood in real-life situations.

According to the results of the survey, it is evident that the agents do not fully use the potential of the neighbourhood to influence the decision-making of their customers. For example, only 39% of the respondents said that the broker's sales speech on the neighbourhood was realistic and responded to his or her assumptions. In addition, only 42% of the respondents felt that the broker presented the neighbourhood positively during the sales situation. There is a discrepancy between the clients' expectations and agent's actions. Thus, the potential of the neighbourhood is not fully exploited.

Next, we will look at the neighbourhoods and their role in the wider context by analysing the strategy of the City of Helsinki.

4.6 The Strategy of the City – The Citizens and the Neighbourhoods

■ **The City of Helsinki has stated in its vision statement that** “Helsinki is a community for all its residents and a capital with good services, open decision-making processes and flourishing science, art and creativity scenes. Helsinki is a world-class business and innovation centre and its success will benefit the residents’ wellbeing and the whole country. The Metropolitan Area will be developed as an uniformly operating area, surrounded by nature, i.e. a good place to live, study, work and do business.” (The City of Helsinki, 2013).

In addition, the values of the city are resident orientation, ecological approach, fairness and equality, economy, safety, involvement and participation as well as enterprise-friendliness (The Strategy Programme, 2015).

In the strategy programme of the city of Helsinki (2015) there are several sub-chapters, which take into account the neighbourhoods. A specific chapter is Functional Helsinki, stating that the districts and neighbourhoods are developing as lively and attractive areas. The new areas offer personal features and a personal built environment and become versatile city districts in terms of their resident structure. Also the programme states that the suburban areas and neighbourhoods remain attractive in the eyes of the residents and the operators of the business life. Some districts are mentioned in their specific themes: campus areas, renewal energy, transportation, etc. In addition, the strategic programme describes the measures on housing. Housing options that are of high quality, reasonably priced and suitable for all life situations are available for different households (The City of Helsinki, 2013). Some specific measures on housing will be taken during the strategy period of 2013-2016: rental housing, youth and student housing and the development of the market of self-owned housing, etc.

The strategy programme (2015) highlights the democracy and participation in the City’s operations. The openness of the preparations will be improved and citizens are encouraged to influence and give feedback. Also the development of district based democracy will be continued and, e.g. permanent structures will be created for the interaction. In Finland the aim of the City of Helsinki is to be the leading city of open data.

Through the content analysis of the strategy programme the word ‘resident’ was found 56 times but only 16 times was the role of the ‘resident’,

i.e. the citizen, described as an active participant. The activity was linked to the following topics: participation in decision-making, collaboration on development, self-service and an active role in taking care of the common city. Interestingly the activity in building a good life as an active resident could not be directly found in the material. Thus, the strategy – even though highlighting the importance of activity – makes citizens merely targets for the operations of the city.

Next, the documents of three neighbourhoods (Kalasatama, Kruunuvuorenranta, and Jätkäsaari) were analysed in order to get an understanding of how these strategies can be seen on the neighbourhood level. The content of the documents were analysed from two angles: encouragement for active citizenship and the features of the area (Table 3).

NEIGHBOURHOOD	RESIDENT ORIENTATION, ACTIVE CITIZENSHIP	SPECIFIC FEATURES
Jätkäsaari	wide selection of services and housing opportunities, active citizenship is not specified	17000 residents 6000 jobs urban environment effective transportation residents of all ages
Kalasatama	“Kalasatama tale” – a narrative of the neighbourhood, Smart Kalasatama project “Fisuverkko” portal	20000 residents 5000-7000 housing units 8000 jobs lively urban district
Kruunuvuorenranta	essential services and a wide selection of housing opportunities, active citizenship is not specified	sea shoreline & wilderness “the district of lights” 11000 residents 5000-6000 housing units

Table 3. The neighbourhoods and their connection to the strategy

The content analysis of the three neighbourhoods’ websites (Uutta Helsinkiä website 2015) shows that there has been an encouraging on activating the current and/or future residents of the Kalasatama region to be active residents. In the two other case neighbourhoods, the active role of the citizens was not specified. The development of active citizenship and the tools for the residents to create their own and meaningful ‘good life’ is merely based on specific projects not on continuous services. An exception is Kalasatama where the regional service company is responsible for maintaining a portal service for the residents. In summary, the strategy of the

City of Helsinki partly guides operations in the selected case neighbourhoods.

4.7 The Strategy of Apartment Brokerage Company – Case Company Z

During the past few years the strategy of Company Z has been targeted to cost-effectiveness and process development aiming at creating a base for renewal in the competitive business of selling and renting housing property. The vision is to become the most profitable estate agency with the best expertise in the market. The company owns several brands as well as a franchising chain. All of the brands have their own specific strategic focus either for the Helsinki metropolitan region or for the rest of Finland.

Currently the strategy does not specify how the neighbourhoods should be taken into account when marketing property. The local offices prepare their own action plans in which the specifics of the region are taken into consideration. An overall goal is to serve clients better by tailoring the services to them and understanding their needs. With this aim, some pilots projects in service design has been accomplished together with customers.

The new and old neighbourhoods need specific approaches by the estate agency, especially for the new regions as target markets are discussed and goals are defined in the main strategy. According to the development manager, their apartment estate agents are experts in their field. Therefore, it is rather that their actions determine strategy – not vice versa. For that reason, strategy does not take into account how the neighbourhoods can be used in the sales process.

However, the development manager highlights the fact that the insight information about the neighbourhood and even the exact location is a highly strategic issue especially in the Helsinki metropolitan region where a distance of 200 meters in a certain region may affect the expression and feeling of an environment and neighbourhood. For that reason, the development manager mentions that their service should include and deliver much more information about the neighbourhoods: “Today, it varies a lot how much the neighbourhood is present in the sales process. It should be about 50% neighbourhood and 50% apartment. Our agents possess a

huge amount of knowledge. Some even live there. This is a strategic issue for us.”

Company Z is seeking a strategic renewal on understanding where their customers are happiest. Therefore, they are stressing the importance that the neighbourhood should be much more prominent in the sales process. Furthermore, they are already currently participating in a few projects which aim at developing neighbourhoods and their image. Previously, this kind of activity has been natural for new neighbourhoods when an area is ‘created’ together with the construction companies and the city. The same approach is now being taken with the old districts and neighbourhoods, too. As a result, a transition in traditional ‘product’ sales is taking place as the neighbourhood plays an increasingly important role.

Conclusions

The aim of this paper was to understand how estate agencies have identified the potential of neighbourhoods as a source of good life for citizens and how they have used this resource in their daily business. In addition, the connection to the city level strategies was analysed.

First, on the city level there were gaps between the city level strategy and how the strategy was implemented in the three case neighbourhoods. Even though the strategy emphasises the active participation of citizens, they were only mentioned 16 times in their written strategy, and although the citizens were mentioned as active participants they were presented as the targets of the actions to be taken by the city. In addition, only one of the three case neighbourhoods was presented as an environment in which the citizens could take an active participatory role in its development.

Second, there seem to be a transition in the brokerage field from traditional ‘product’, i.e. apartment sales, to the service business. Thus, the current strategies will be challenged in the forthcoming years. In case company Z, the importance of neighbourhoods is identified as one of the main sources for customers making the decision to buy or rent their new home. However, today the strategy does not provide guidelines for the daily practices. Consequently, there is a strong variation in the real-life actions taken by the estate agents.

In the case company, the new strategy will highlight the understanding that their customers may live the happiest in a certain district. Therefore, they are stressing that the neighbourhoods should be much more

included in the sales process. Also, they will be more active in the projects aiming at developing the neighbourhoods and their images.

The survey among citizens confirmed the current situation; by analysing the findings of the factor analysis, it became evident that neighbourhoods has a strong effect on the decision-making process of the house buyers. According to the results of the survey, the agents did not fully use the potential of the neighbourhoods to influence the decision making of their clients.

To conclude, the power of strategies is not being fully used to enable citizens to be active in developing their good life. There are gaps (see Image 3) which may hinder the strategies that could be realized by practitioners, i.e. the City of Helsinki, citizens, estate agents etc.

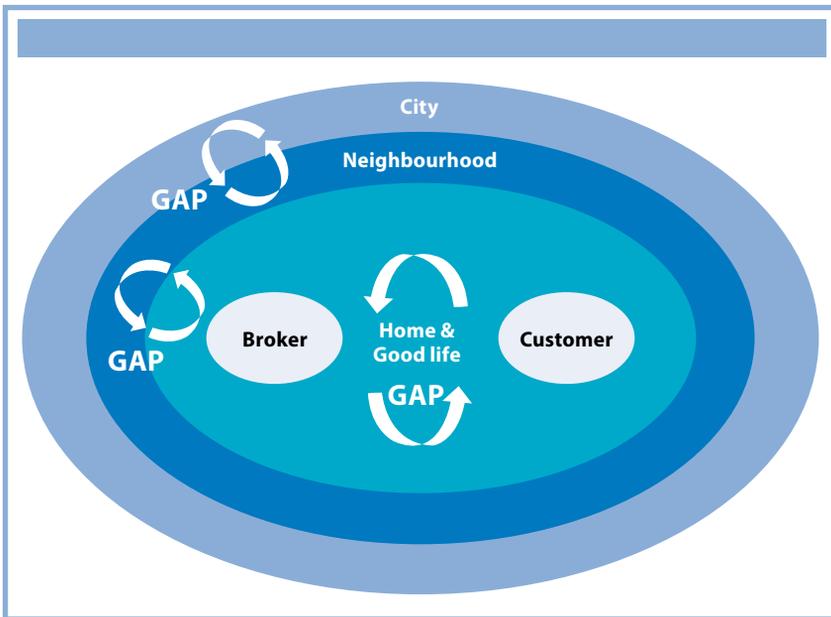


Image 3. The gaps between the strategic levels.

Some suggestions may be relevant to express to the different actors in the field. First, the city councils should ensure that their strategies affect how the neighbourhoods are developed and presented and the activity of the citizens is enabled. Secondly, the connection and collaboration between city councils and estate agencies may be seen as a tool for fostering the matchmaking between citizens and the apartments, i.e. between the de-

mand and supply. A good life is a citizen specific issue, thus all neighbourhoods (no matter how good or bad in traditional thinking) may be platforms for a good life. Thirdly, there is an urgent need for estate agencies to renew their strategies in order to integrate the neighbourhoods in their service concepts and not to get stuck in the traditional 'product' selling mode.

It is recommended that further research is conducted in the field because there is a strong transition in the field of estate agency and in the expectations of their clients. A deeper understanding of the phenomenon of the matchmaking involved in supply and demand is required.

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5

In-Between – The townsmen and the City

Annikka Jyrämä

5.1. Introduction

■ Cities are increasingly competing for inhabitants and business to be located within their city. The international grading of a city's quality of life or "good life" are key news events followed by many city officials. Cities are trying to beat their competition by building a good brand image through city management and marketing efforts. Simultaneously, the role of the city inhabitant's own activities and perceptions are becoming vital because their voice is easily heard through social media. There is an increasing phenomena of people wishing to influence their living environments and city culture by activism. At the same time existing organisations, city district associations seem to be in search of their identity and role as representative of the city district.

This paper aims to look into this phenomena by analysing the role of city activist and city district associations through two different approaches. On one hand, we will look at city district associations and city activists as mediators. We assume that inhabitants and city officials can be considered to be two communities of practice (Lave and Wenger, 1991) in which the participants of a community share similar values, norms and practices. The focus here is on the intersection of these differing communities; where inhabitants meet city officials, where city activists or associations are creating a joint space between the inhabitants and the city. We focus on how these different actors take the role of mediator, how they themselves see their role as mediators between the city and its inhabitants in the context of a city district. On the other hand, we look at the city district associations and city activists from the point of view of the residents. We look at their perceptions of these actors through brand image, social responsibility, reputation and mediator concepts (see e.g Kajalo and Jyrämä 2015,

Jyrämä and Äyväri 2007) Each of these discussion is looked at to answer the question: *How do the inhabitant create an understanding of what the good life is? By focusing on the role these mediators become interpreters or co-creators of understanding in a city district context.*

The paper is structured as follows: First, we present the theoretical framework of the study. Second, we describe the context and method of the study, followed by the two empirical parts of the paper. Next, we present the findings on mediators' role in building a good life in a city district context. We conclude by highlighting the key findings and making suggestions for further research.

5.2. Theoretical Framework

The theoretical framework is built around discussions on the community of practice that is defined as a community that shares values, language and brings actors together in mutual engagement. Often communities of practice have been defined through professions, e.g. insurance clerks or through joint activity, e.g. the art world contains various professions: artist, museum directors, critics, etc (e.g. Lave and Wenger, 1991; Wenger, 1998; Wenger and Snyder, 2000, Jyrämä and Äyväri, 2007) In this study, we focus on the mediator concept or broker (Jyrämä and Äyväri 2015, Wenger 2000). The second stream of theoretical discussions builds on brand identity and image discussions (see Jyrämä et al. 2015) focusing on place branding, especially at the city district level.

Mediator Concept

The mediator concept has been defined in various ways from different perspectives and in different contexts: internationally (Karppinen-Takada, 1994) in diplomacy and negotiation literature (e.g. Arnold, 2000); and in organizational fields (e.g. DiMaggio and Powell 1983) and communities of practice (e.g. Wenger 2000) and for example organizational identities or as boundary brokers (Burt 2005, Gilpi and Miller 2013, Johansson and Jyrämä, 2015). Mediating or the mediator concept is not, however, established and similar activity has been named in various ways. Jyrämä and Äyväri (2015) summarise and identify various conceptualisations of mediators. In this study, we focus on looking at mediators as interpreters who

can work as brokers between inhabitants and city officials, within conflicts, as well as creators of identity (Arnold, 2000, Handley et al. 2006).

In order to better conceptualise our understanding of the mediator concept we adopted various dimensions. Mediators need to have knowledge about both fields and need to be seen as expert in order to create a sense of trust and ability to engage in practice within both communities (Arnold 2000). Mediators are also important in the process of building organisational identity. They are seen as interpreters of 'the others' and they share their view on the communities' identities, acting to build a sphere of shared identity for a community (Jyrämä and Äyväri 2007, Gilpin and Miller, 2014).

Mediator dimensions on knowledge and expertise are adopted from Arnold (2000) in order to analyse perceptions on trustworthiness. We also added items to the concept of **social responsibility**. Social responsibility has been conceptualised within the non-profit context through two levels; First, the organisations ability to fulfil its missions, which are the societal aims for its activities, such as art for citizens or providing healthcare. Second, social responsibility is looked at through the concept of CSR, where the focus is on an organisations ability to respond to other societal issues, such as ecological questions or equality (see Andreini et al., 2014, Cornelius et al., 2008).

The mediators' role in identity building is looked at through the brand identity and image concept. To capture brand image, one needs multiple dimensions (Hsieh et al. 2004, see also Hieke 2010). Thus, brand image and identity in this paper are analysed through various dimensions adapted from earlier research (Aaker 1991, Laidler-Kylander and Simonin, 2009).

In order to understand residents' commitment to city district associations or activists we adopt **brand loyalty** dimensions from brand image. Brand loyalty is a concept that has been researched extensively (Chaudhuri & Holbrook, 2001; Punniyamoorthy & Prasanna Mohan Raj, 2007) and can be defined as a deeply held preference for city and district associations and activists in this context (see Oliver 1994, Batra et al 2012).

To analyse and understand the role city district associations and activists play in the life of an inhabitant we need to look at **brand identification and identity attractiveness dimensions** with the study of the brand image and its relationship to identity building. Brand identification relates to how people brand their own identity. (He and Li 2010; Marin

et al. 2008) and how identity attractiveness captures perceptions and how a particular brand is seen in comparison to other (competing) brands and oneself. (Marin and Ruiz 2006, Marin et al. 2008) Moreover, in order to reflect on the role these associations and activists play in the context of a whole city a **city brand attitude** was used, which summarises the city brand image perspective; economic and social attractiveness as dimensions for city, and city district, branding. (see e.g. Merrilee et al. 2009).

In addition, their role as **contributing to a local community** was adopted to gain a broader view on their role between inhabitants and how the city contributing to local community emphasises the relationships between the organisation (city) with its surrounding local community (residents), (see e.g. Kajalo and Jyrämä 2015). **The concept of (company) reputation** was added to study how people in the long-term perceive the role of city district associations and activists. The reputation dimension especially captures the long-term perceptions and overall view of the city district (Wang, Kandampully, Lo, & Shi, 2006, Lai, Chiu, Yang, & Pai, 2010).

To summarize the key theoretical approaches and concepts adopted to build the framework of analysis are the community of practice with a mediator, and brand identity and image with social responsibility and reputation. Next, the research design is presented.

Research Design

In order to gain a holistic view of the phenomena, we looked at the role of the city district associations and activists as mediators between residents and the city through the perspective of both sides; the associations themselves as well as the residents. The points of view of the city district associations and the activists were examined by use of a qualitative method: interviews with association directors and activist and the analysis of social media communications. The residents' perceptions were analysed by means of a quantitative method, by a consumer panel survey.

Qualitative Study

This study consists of two sets of data. The first data set is qualitative interviews with city district association and activist representatives. In total 5 interviews were conducted, two associations (Kallio and Suurpelto) an association's central office (HELKA) and two city activist movements

(Kallio and Töölö) were interviewed. The city activist interviews and an association interview were collected in connection with an earlier study.

The method of analysis applied in the paper is qualitative content analysis. The data analysis proceeded from the identification and categorisation of various views of the role of the city district association and the role of the activists. Analyses of the qualitative research material focused on how the organisational members describe the collaboration with the city and also with the city's residents, and the issues that enable or hinder the collaboration. Each new piece of information was compared to the current state of understanding on a particular aspect of housing, and sometimes previous conceptions were revised due to the new data. Hence, previous readings of data informed the study's later analysis, while the later assessment gave the researchers the time to identify patterns in the data not identified in the initial analysis (see Miles & Huberman, 1994).

Survey

The second data set is a consumer panel survey (N=417) of consumers in the Helsinki metropolitan area. The questionnaire was adopted from a previous study. (Jyrämä and Kajalo, 2014, Kajalo and Jyrämä, 2015)¹ and contains dimensions on mediator. A total of 417 responses were collected through the consumer panel administered by an established international marketing research company in January 2015. The confidentiality of informants was maintained and the identity of the respondents was never revealed to the authors of this paper. The respondents also matched the male and female population in wider society, and the average age of the respondents was approximately 44, which corresponds well with the groups studied, the target groups were people living on their own with experience of the living environment and who were currently looking for a new apartment. We assumed the role of a living environment become more important for participants. The data was analysed by factor and cluster analysis.

1 The original questionnaire was carefully developed, all the questions were based on a tested survey where feedback from several academics and non-academics through a preliminary study were collected. Furthermore, the back translation method, whereby the questionnaire was first translated into Finnish, and then back translated from Finnish to English by a professional translator, was used for the majority of the items. When the final result was not the same as the original the Finnish version was corrected after careful consideration and discussions with marketing scholars, who also helped to identify questions that were vague, ambiguous or the source of possible bias. Also, we attempted to minimize consistency artefacts by keeping the questionnaire relatively short.

Measures and Variables

The variables explaining the brand-image dimensions were adapted from previous studies. The responses were rated on a seven-point Likert scale, and the data thus obtained were treated as interval scaled.

- Mediator – this concept has previously been measured by, for example, Arnold (2000). We chose two items from his model that looks at the mediators' role for sharing information and being knowledgeable, i.e. experts (Arnold 2000).
- To understand the mediators' role as trustworthy we adopted the concept of Social Responsibility (SR) that was previously measured by several researchers (Berens et al. 2005; He and Li 2010; Marin and Ruiz 2006; Mohr and Webb 2005). We chose to measure CSR with four items borrowed from Marin and Ruiz (2006). The item "X is of high concern for women's issues" was changed to "X is of high concern for the equality of men and women" the wording of which was considered more suitable for the Finnish context. To analyse the mediators' role as building commitment, identity and as estate agents within the city we adopted the following measurements:
 - Brand Identification (BI) was measured with five items borrowed from He and Li (2010), who had created their scale based on previous work by Mael and Ashforth (1992) and Marin, Ruiz, and Rubio (2008). Even though the original measure is from another context (Alumni), the measure has demonstrated strong construct reliability in recent studies (He and Li 2010; Marin et al. 2008).
 - Identity Attractiveness (*IA*) was adopted from Marin and Ruiz (2006) and Marin et al. (2008). We chose to use the 3-item scale from the more recent study (Marin et al., 2008).
 - Brand Loyalty (BL) has been measured in several studies (He & Li, 2010; Punniyamoorthy & Prasanna Mohan Raj, 2007; Wang et al., 2006). We adopted the three item scale used by He and Li (2010).
 - City Brand Attitude (CBA) was adopted from Merrilees, Miller & Herington (2009, 2011) and adapted to city district level.
 - Corporate Reputation (CR) was measured by three items from Wang, Kandampully, Lo, & Shi (2006). The same construct has been used more recently by Lai, Chiu, Yang, & Pai (2010).
 - Contribution to Local Communities (CLC) was measured by three items which were developed by Kajalo and Jyrämä (2014, 2015)

Next, we elaborate on the results of the qualitative study followed by the results of the quantitative study (see appendix for the items in the measures).

5.3. City District Associations and City Activist – Mediators?

Identity of the Mediator – Building Identities

The analysis of the city district association and city activists pointed out that they saw their own identities in different ways. The city district association saw themselves as a mediator, acting between residents and the city. They had a long history, which they were proud of, yet not all associations are long established organisations, there are also many young city district associations that have been created to bridge the gap between inhabitants and the city (see also Burt 2005) The city district association give opinions, made statements but also organised leisure activities for inhabitants. However, they seem to consider their role as expert statement makers, giving opinions on behalf of the inhabitants as their major role. Their internal identity seemed to be rather formal and being a legitimate representative of the residents was emphasised. Nevertheless, they realised there was a lack of interest from many new residents for their activity, thus membership was diminishing. This was seen as their major challenge.

On the other hand, the city activists did not see themselves as mediators between the city and its inhabitants, but rather as building a sense of community amongst the inhabitants of their local area. They saw themselves as internal mediators within a city district rather than as mediators working inwards out. They had a strong wish to be open and create activities based on individual needs and wishes rather than a joint agenda. Where city district associations emphasised legitimacy, the activists were almost the complete opposite – wishing to be “activist” without established forms. They saw their main task as being to create various events and promote activity between the inhabitants in local area.

We give statements; take a stand, for example, moving prostitution away from streets. We have this movement and city district associations, which are more established [...] and registered, who have so, and so rules... so this is somewhat to balance their activity. You can act without joining

and being so official [...] We established an association just to get urban gardens, so then it was started, but then other issues got involved, this entire joint agenda.

Knowledge and Being Knowledgeable

The city district association is very important for sharing discussions and have expertise regarding the topics raised by city authorities with them. They are happy to engage architects in their activities – as they often deal with issues relating to city planning, where many of the employees share a similar educational background. Hence, knowledge of the other communities' language was seen as important. On the other hand, they also emphasised the long history and that they had members who had lived “all their lives” in the city district, hence they had a deep knowledge of the long-term identity of the place and its development. Thus, having knowledge and expertise about the city district itself and its inhabitants' lives.

For the city activist, the role of knowledge and expertise is somewhat different. It seemed that it was not seen as the key element. Yet, for example, in order to organise an event, various knowledge and expertise is needed and this was welcomed. However, this was not particularly emphasized.

... However, you have to be somewhat organised, it does not need to be categories and closed, but you need some leadership in whatever activity, be it Töölö day or cleaning day... You have to think about how to join who does what and who connects these two people. It used to be that city's urban planning office had the expertise, but nowadays we have expertise and competence in the associations as well.

To summarize, a city district association can be seen as mediators between the city and its inhabitants in building bridges of knowledge and expertise from one community to another. The city activists are best described as internal mediators within a local area – the city district where they build a sense of community and shared activities – for the residents to interact with. Next we shall look at the perception of city district associations and city activist from the residents' perspective.

5.4. Factor Analysis

The factor analysis method was used to examine the respondents' views on the studied brand items. This method's primary purpose is to define the underlying structure among the variables in the analysis (Hair et al. 2010). Of the various factor analysis methods, principal components analysis (PCA) with Varimax rotation was most used (Costello and Osborne 2005; Hair et al. 2010; Henson and Roberts 2006). The data met the requirements for factor analysis, as the recommended minimum number of cases range from 50 to 300 (Gorsuch 1983; Hair et al. 2010; Hatcher 1994). There should also be at least five times as many observations as the number of variables to be analysed (Bryant and Yarnold 1995; Hair et al. 2010). As the data of the present study consists of 417 cases and the factor analysis on the perception of the factor analysis on association 26, and on city activist 24, this subjects-to-variables ratio is 16 and 17. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy should be over 0.50 (Hair et al. 2010). It was 0.923 for city district associations and 0.951 for analysis on a city activist, thus clearly exceeding the recommended level. To conclude, our data meets the requirements for using the factor analysis, and the results are likely to be reliable.

Analysis of the Perceptions of Town Area Associations

The factor analysis was conducted for perceptions on town area associations. In deciding the number of factors, we used the most commonly used technique, which is the latent root criterion. This means that factors that account for the variance of at least a single variable are retained in the analysis. This is the case for factors that have eigenvalues greater than 1 (Hair et al. 2010). When this criterion was used, a factor analysis of 26 and 24 variables included in the factor analysis resulted in five factors explaining the total variance. In the factor analysis on the city district association perception 26 variables included in the factor analysis resulted in three factors explaining 52.5% of the total variance. The Cronbach alpha values reliability exceeded 0.50 for first factor and the level where loadings are considered practically significant (Hair et al. 2010). The three loadings slightly below 0.50 clearly exceeded the minimum level for interpretation, which is 0.30 to 0.40 (Hair et al. 2010). Likewise factor analysis was conducted for perceptions on city activists. In the factor analysis on the perceptions on the city activist, the 24 variables included in the factor anal-

ysis resulted in two Cronbach’s alpha values measuring a reliability that exceeded 0.50 for the first factor and the level where loadings are considered practically significant (Hair et al. 2010). The three loadings slightly below 0.50 clearly exceeded the minimum level for interpretation, which is 0.30 to 0.40 (Hair et al. 2010).

Next, we focus on the brand image of the associations of the city districts and the city activists, asking what are the dimensions in their perceived brand image?

Factor Analysis on the Perception of the City District Associations and City Activists

The factor analysis on the city district associations brand image resulted in only two factors.

- Factor 1, *responsibility and brand image*, covers items linked to both brand image dimensions such as city brand attitude, but equally, also items from social responsibility. It can be interpreted that in this context there is a strong connection between the brand image of the association and social responsibility.
- Factor 2, *identity identification*, highlights items linked to brand identification and brand loyalty, seeing the association as part of identity building. This factor captures the connection of the association to identity building.

ROTATED COMPONENT MATRIXA	COMPONENT	
	1	2
q15. What do you think about your city district association? – My city district association takes responsibility of environment	,900	
q15. What do you think about your city district association? – My city district association takes responsibility of local people	,887	
q15. What do you think about your city district association? – My city district association is very important for my city districts positive image	,875	
q15. What do you think about your city district association? – My city district association has a lot of needed knowledge	,854	,311
q15. What do you think about your city district association? – My city district association is very important for the well-being of districts residents	,824	
q15. What do you think about your city district association? – My city district association is competent	,822	,391
q15. What do you think about your city district association? – My city district association supports charity	,774	,398

ROTATED COMPONENT MATRIXA	COMPONENT	
	1	2
q15. What do you think about your city district association? – The members of my city district association feel positive about the future of the district	,746	,374
q15. What do you think about your city district association? – My city district association members experience about the district are quite good	,726	,489
q15. What do you think about your city district association? – My city district association takes responsibility of disabled people	,688	,479
q15. What do you think about your city district association? – My city district association takes responsibility of equality	,665	,526
q15. What do you think about your city district association? – My city district association is very important for the districts economic wellbeing	,634	,511
q15. What do you think about your city district association? - Kaupunginosayhdistykseni jäsenet pitävät sitä muita järjestöjä parempana	,588	,450
q15. What do you think about your city district association? - When someone praises my city district association it feels like I am being praised		,903
q15. What do you think about your city district association? – I feel the success of my city district association as part of my own success		,898
q15. What do you think about your city district association? – If someone criticizes my district association it is as I was criticized		,884
q15. What do you think about your city district association? - I am very interested about what others think about my city district association		,879
q15. What do you think about your city district association? – If my city district association is criticized in the media I feel bad		,857
q15. What do you think about your city district association? – I want a close relationship with my city district association	,436	,753
q15. What do you think about your city district association? - I like my city district association as it is different from other associations	,537	,753
q15. What do you think about your city district association? – My city district association is very desirable organization	,532	,736
q15. What do you think about your city district association? - I would like to be a member of my city district association	,374	,723
q15. What do you think about your city district association? – I feel good being part of a city district association as I feel that they understand me	,582	,715
q15. What do you think about your city district association? - I want to embrace my city district association to others	,553	,694
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.		

Table 1. Rotated Component Matrix^a.

The factor analysis conducted on the city activist created somewhat similar results to those of the city district associations. The factor analysis,

a. Rotation converged in 3 iterations.

thus results in two factors. They can be said to be similar to the previous analysis on city district associations and cover similar items: Factor 1 (*responsibility and brand image*) and Factor 2 (*identity identification*).

ROTATED COMPONENT MATRIXA	COMPONENT	
	1	2
q16. What do you think about your city districts, city activists? – City activists take responsibility of the local people in my city district	,873	,340
q16. What do you think about your city districts, city activists? – City activists take responsibility of environmental issues	,861	,330
q16. What do you think about your city districts, city activists? – City activists are very important actors, regarding the positive image of my city district	,839	,306
q16. What do you think about your city districts, city activists? – City activists have a lot of useful knowledge	,827	
q16. What do you think about your city districts, city activists? – City activists are very important actors for the wellbeing of my city districts residents	,810	,349
q16. What do you think about your city districts, city activists? – City activists take responsibility for the matters of disabled people in my city district	,754	,435
q16. What do you think about your city districts, city activists? – City activists in my district support	,753	,471
q16. What do you think about your city districts, city activists? – The experience of city activists is quite good in my city district	,749	,417
q16. What do you think about your city districts, city activists? – City activists in my are very important actors for the economic wellbeing of my city district	,745	,427
q16. What do you think about your city districts, city activists? – City activist in my city district think that the future is bright for the community	,743	,354
q16. What do you think about your city districts, city activists? – City activists are knowledgeable in my district	,741	,473
q16. What do you think about your city districts, city activists? – City activists take responsibility of equality in my city district	,669	,533
q16. What do you think about your city districts, city activists? – City activists in my district think that their actions are better than others	,652	,442
q16. What do you think about your city districts, city activists? – When some praises my city districts activists it feels like I am being praised	,316	,875
q16. What do you think about your city districts, city activists? – I feel the success of my city districts city activists as my own success	,358	,841
q16. What do you think about your city districts, city activists? – When someone critics my city districts activists, it feels like I am being insulted	,311	,840
q16. What do you think about your city districts, city activists? – I am very interested what others think about my city districts, city activists	,356	,819
q16. What do you think about your city districts, city activists? – I would like to be a city activists in my city district	,363	,801
q16. What do you think about your city districts, city activists? – If the media critics my city districts, city activists I feel bad Jos	,322	,801
q16. What do you think about your city districts, city activists – I want a close relationship with my city districts city activists	,450	,760

ROTATED COMPONENT MATRIXA	COMPONENT	
	1	2
q16. What do you think about your city districts, city activists? – When I'm part of my city districts city activists i feel good as I experience that they understand me	,528	,759
q16. What do you think about your city districts, city activists? – City activists of my city district are a very desirable community	,512	,758
q16. What do you think about your city districts, city activists? - I want to praise my city districts city activists to others	,508	,720
q16 What do you think about your city districts, city activists? – I like my city districts city activists because they are different than others	,576	,663
Extraction Method: Principal Component Analysis.		
Rotation Method: Varimax with Kaiser Normalization.		

Table 2. Rotated Component Matrix^a.

The results point out interestingly, that the residents did not make a clear distinction between dimensions on city districts and dimensions on city activism. Each resulted in somewhat similar dimensions for brand image. Interestingly, the dimensions build on brand image, combining items generally linked to brand image in previous studies, such as brand loyalty, brand attractiveness, but also items connected to social responsibility. In this context, it seems that social responsibility is an integral dimension in evaluating the brand image of the city district associations or city activists. Next, we conducted a cluster analysis based on the factor analysis dimensions on city district associations and city activists.

Clustering – City District Associations and City Activists

The cluster analysis on city district associations resulted in five clusters. Thus the city district association can be considered to have potentially five different types of segment.

Cluster 1 consists of people who have, in relation to other clusters, quite a strong negative perception of city district associations, they especially react negatively to its role as a building community, nor do they see it as part of their identity building. This cluster was the smallest and it included mainly elderly men with families (n=36).

Cluster 2 includes people who see the city district associations as part of their own identity, yet feel negatively towards its role in building com-

a. Rotation converged in 3 iterations.

munity or brand image. This group has somewhat more males, and from eastern and northern Helsinki (n=81).

Cluster 3 has a rather low emphasis on either of the factors, positive to community building and negative to identity building, there were a few more females than males and more people from Vantaa. This was the largest cluster (n=166).

Cluster 4 on the other hand has quite strong loadings on both of the factors, they have positive views especially on seeing the associations as part of their identity building and likewise building community and brand image (n= 44).

Cluster 5 is clearly in relation to groups 2 and 3 a negative perception about having associations as part of their identity building but positively see their role in building the community and the brand image. This group has a female majority and more families from Espoo (n=82).

FINAL CLUSTER CENTERS	CLUSTER				
	1	2	3	4	5
Factor score 1: Community/brand image	-,213601	-,37546	,01593	,98948	,74546
Factor score 2: Extension of own identity	-,41957	,94311	-,14971	1,37419	-,18170

Table 3. Final Cluster Centers.

The cluster analysis of city activist created four clusters.

Cluster 1 is characterised by strong sense of community. The sense of community is perceived as important but it is not as part of one's own identity. When examining the background items the cluster is found to be mainly elderly people from Vantaa (n=102).

Cluster 2 has a low connectivity to both factors and they feel slightly positive about city activist roles as community builders and they feel a slight connection to their identity building. This cluster consist of families in Espoo, and northern and eastern Helsinki are well represented This was the biggest cluster (n=181).

Cluster 3 is positive towards both factors, they see city activists as building community and brand image and as part of their identity building. The, cluster mainly includes people from Helsinki (n= 72).

Cluster 4 this cluster perceives that city activists are relatively negative about their community and brand image, but are slightly positive towards

identity building. This group is mainly made up of elderly males from Southern Helsinki (n=54).

FINAL CLUSTER CENTERS	CLUSTER			
	1	2	3	4
Factor score 1: Communality	,67202	-,10572	,63603	-1,76305
Factor score 2: Extensions for own identity	-1,07688	,12486	1,37971	-,22400

Table 4. Final Cluster Centers.

When comparing the cluster for the city district association and city activist we find that they are somewhat similar, in both we can find people who feel negatively or neutrally towards the actors as well as positively towards brand image building. In both clusters the positive towards community building seems to create the biggest clusters, whereas in brand image they differ – in city district associations the biggest cluster has relatively negative perceptions on the brand image dimension and in city activist both the dimensions are positive.

5.5. Conclusions

In this study, we wished to elaborate on understanding the city district associations and the city activist role and their role as mediator between the city and its inhabitants. We looked at the phenomena both from the organisations perspective as well as a survey on the inhabitants. The analysis pointed out that the city activists did not see themselves as acting as mediators between the city and its inhabitants but did see themselves as creating communities for the inhabitants. Hence, acting as inward mediators or inside mediators, whereas the city district associations can be categorised as mediators acting between the city and inhabitants. These observations points out the different roles the mediator may take and the various ways mediating may occur both within as well as between different actors (see also Ahola et al 2004).

On the other hand, the inhabitants saw both actors as building a city district’s brand image and community. It was interesting to note that the role of social responsibility was an integrated part of the brand image building for both actors. This could indicate that the role of being perceived as socially responsibility is important and an integral element for

these organisations in their role of creating a city district brand image as well as a community.

The theoretical contribution of this study is to recognise that social responsibility is a part of brand image and to point out the mediators' role both between and internally when building a sense of community. This study points out the need for city district associations as well as city activists to work on their profiles. It seems that the inhabitants did not make a distinction regarding being community builders or mediators. It was interesting to note that both, city district associations as well as city activists did see themselves as creating a good life for inhabitants but in different ways. In addition, both were seen by inhabitants as contributing somewhat to their identity by building and building a sense of community – contributing to the building of a good life for the city district.

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6

Conclusions



■ This paper has looked at how the different parties involved in the metropolitan Helsinki housing market can be better brought together to more effectively match supply with demand. To provide insight into this issue we approached it in a holistic manner and conducted three case studies that are centred on the main stakeholders in the housing rental and purchase market: consumers-as-home-buyers, consumers-as-residents and city activists; town planners and real-estate agents. In the following, we briefly summarise the main findings. The findings are presented with respect to each research question: What meaning does building towards a good life have for the stakeholder group in question? How does it enter into their respective practices? How do the different stakeholder groups' practices of building towards a good life relate to one another? What are the implications of that building?

RQ1: What meanings does building towards a good life have for the given stakeholder group in question?

For consumers-as-home-buyers building a good life means creating a sense of ownership of one's potential home and residential area. This process of creating meaning has been found to be an emotionally challenging experience for individual consumers because different stakeholders in the marketplace will rarely adopt the perspective of others.

Furthermore, from the consumers-as-resident point of view and by examining brand image frameworks, we note that residents seem to evaluate the concept of a "good life" within a city district through its economic situation, the availability of services on the one hand and by access to public transport, etcetera. Some residents link the good life to the evaluation of their current life situation, the availability of good schools, green areas or the available cultural activities or by overall attractiveness of the district: "It's nice to bring family and friends to my district". These evaluations

correspond to existing discussions on the branding of residential locations. However, we also observed that residents do not only consider traditional brand image dimensions, but also feel that building a good life is connected to the sense of social responsibility that is felt within a district and how the image of the district relates to their own identity building.

Regarding the city perspective, the focus of our research was to analyse the city level strategy of Helsinki and how it stresses the role of citizens as active participators in developing their residential area and neighbourhood. The perspective held by estate agents was focused on ascertaining how they could identify the potential of a neighbourhood as being a source for the good life of its residents and how estate agencies could use this resource in their business and marketing activities when dealing with potential customers.

RQ2: How does building towards a good life enter into stakeholder groups' respective practices?

For consumers-as-home-buyers, the idea of building towards a good life is inherent in their housing market practices. This study recognises searching for a home as being a mentally arduous project that involves emotion work, i.e. the emotionally charged, highly reflexive and dynamic renegotiation of salient identities in which the values and meanings attached to residences and their social and material implications are assessed and 'tried on'. Ultimately, the practice of house hunting is experienced as a practice of biographical story-telling that narrates and hence constructs the image of a good life, which is a continuous process.

House hunting also incorporates the notion of a residential area as having a brand image, which consumers-as-residents use in order to make their choices and also to decide how to evaluate a residential area. Furthermore, a residential area as a brand plays a role in building and adding to the identity of the house hunter. Additionally, for city and town councils, building a good life for residents has meant building areas that would represent the type of people they wish to be resident in them, while also emphasising the role of architects. For residents group and local residential representatives, building a good life has mainly meant creating a feelings

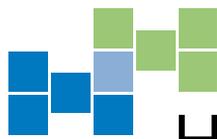
of belonging and community building, i.e. a sense of engagement, joint activity, co-creation, openness.

From the town and city councils' perspective, although the written strategy emphasises citizens as active participants, in most cases citizens were merely targets for action taken by the city, not co-participants in residential development. Furthermore, only one of the three neighbourhoods in the case studies was presented as an environment in which residents take an active participatory role in developing it. The findings obtained from estate agency case studies and the survey study indicate that their current strategy and actions in their daily business activities were found to be focused predominantly on the product (homes) and the neighbourhood itself did not feature in a strong way in the transaction. There also appears to be a strong variation in the operational practices of the individual estate agents regarding the neighbourhood during a transaction. However, based on the findings of the future goals of the studied case company, there seems to be an ongoing transition in their strategy, which will identify neighbourhoods, residential areas, locations, districts, etc. as a main influence on customers in making a decision to buy or rent their new home.

RQ3: How do the different stakeholder groups' practices of building towards a good life relate to one another? What are the implications of that building?

By and large, it is apparent that all stakeholders in this research shared similar themes in what building towards a good life meant for them, albeit from different vantage points. The meanings of ownership, community and sense of participation and agency were clearly important for consumers and city activists at a personal level, whereas for town and city planners and estate agents these meanings were the basis for strategic decision making and planning processes. In a similar vein, building towards good life was present in the practices of home-buyers and city residents and residents' groups in a very similar manner. For these stakeholders, being on the housing market or involved in the development of a residential area was an experience close to their sense of self and their place-embedded identities. The creation of feelings of ownership were not, however, limited to their personal interests but also involved establishing a sense of owner-

ship among town and city officials and organisations. Getting a town or city council 'on board' regarding an individual residential group's agenda was significant. However, from the town and the city developers and estate agents' vantage points aspect this is largely absent, at least for the foreseeable future, although, establishing participatory modes of conduct with potential consumers-as-home-buyers and consumers-as-inhabitants is on their agendas. Overall, building towards a good life was reflected in all stakeholder's practices and interests. However, how this concept is understood and carried out differs according to the perspective of the stakeholder involved.



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