Developing Customer Insight Process for Multi-business, Multimarket Company.

Heli Koljonen

2021 Laurea

Laurea University of Applied Sciences

Developing Customer Insight Process for Multi-business, Multimarket Company

Heli Koljonen

Service Design
Master of Hospitality Management
Thesis
June, 2021

Laurea-ammattikorkeakoulu
Palvelumuotoilu
YAMK

Tiivistelmä

Heli Koljonen

Asiakasymmärrysprosessin kehitys moniliiketoiminnalliselle monimarkkinayritykselle

Vuosi 2021 Sivumäärä 73

Kilpailun kiristyttyä asiakasymmärryksen merkitys kilpailuedun saavuttamisessa on kiistaton. Syvällinen ymmärrys asiakkaista, heidän tarpeistaan ja arvonmuodostumisesta heidän näkökulmastaan sekä ymmärrys heidän asiakaskokemuksensa muodostumista on välttämätöntä. Vain sen pohjalta voidaan luoda merkityksellisiä ratkaisuja. Tietoa asiakkaista on nykyisessä digitaalisessa informaatioyhteiskunnassa tarjolla enemmän kuin koskaan, mutta pelkkä asiakasdata ei itsessään synnytä asiakasymmärrystä vaan sitä tulee prosessoida sekä asiakkaan että yrityksen kontekstissa, jolloin asiakasymmärrys alkaa muodostua. Hyödylliseksi asiakasymmärrys muuttuu siinä vaiheessa, kun se johtaa toimenpiteisiin tai sitä voidaan käyttää yrityksessä päätöksenteon tukena. Parhaimmillaan hyödynnettynä se synnyttää uusia oivalluksia ja ratkaisuja, jotka sekä hyödyttävät asiakkaita että tukevat yrityksen liiketoimintatavoitteita sekä lyhyellä että pitkällä aikavälillä.

Tässä opinnäytetyössä tarkoituksena on selvittää, millaisella yrityksen sisäisellä prosessilla voidaan varmistaa asiakastiedon jalostaminen asiakasymmärrykseksi. Koska kyseessä on usealla eri liiketoiminta- ja markkina-alueella toimiva yritys, tavoitteena on myös tarkastella, millaisella prosessimallilla voidaan löytää mahdolliset synergiaedut eri liiketoiminta- tai markkina-alueiden välillä. Käytännössä opinnäytetyössä kehitetään kohdeyritykselle asiakasymmärrysprosessi käyttöönotettavaksi. Samalla tutkitaan, kuinka hyvin muotoiluajattelussa käytettävät menetelmät ja työkalut toimivat yrityksen sisäisinä työvälineinä tukemassa uusien oivallusten synnyttämistä, sisäisen hiljaisen asiakastiedon keräämistä ja muokkaamista tallennettavaan sekä jaettavaan muotoon.

Prosessi kehitetään teoreettisen tietopohjan perustalle. Tietopohjassa tarkastellaan asiakaskeskeistä liiketoimintalogiikkaa ja näkemyksiä arvon muodostumisesta asiakkaille. Samoin asiakasymmärrystä ja siihen liittyviä prosesseja tarkastellaan teorioiden näkökulmasta. Lopuksi kartoitetaan muotoiluajattelun visuaalisia menetelmiä ja niiden käyttämistä välittämässä asiakastutkimustietoa, auttamassa yhteisen näkemyksen luomisessa sekä näiden viestinnässä sekä sisäisesti että ulkoisille kumppaneille. Kehittämisotteena empiriassa käytetään konstruktiivista lähestymistapaa ja noudatellaan sen vaiheita. Tietoa kerrytetään erilaisin laadullisin menetelmin, joista useat ovat myös osallistavia. Kohdeorganisaation jäsenet ovat mukana prosessin kehittämisessä ja testaamisessa. Osallistamisella pyritään varmistamaan sekä tulevien käyttäjien sitoutuminen että heidän tarpeidensa huomiointi prosessia kehitettäessä.

Kehitetystä prosessista keskeisenä johtopäätöksenä nousee esiin se, kohdeorganisaation kontekstissa vastuualueiden tulee olla selkeästi määriteltyinä erikseen keskitettyihin ja hajautettuihin tehtäviin. Samoin se, että toteutuksen tasolla prosessi vaatii räätälöintiä eri liiketoimintatarpeiden mukaisesti. Jatkokehitysehdotuksena tuodaan esille näkökulmia, jotka toisentyyppisissä organisaatioissa olisi hyvä sisällyttää prosessiin. Muotoiluajattelun menetelmät osoittautuivat hyvin toimiviksi tarkoituksissa, joihin niitä käytettiin.

Asiasanat: asiakaskeskeisyys, asiakasymmärrys, asiakasymmärrysprosessi, muotoiluajattelu

Laurea University of Applied Sciences
Service Design
Master of Hospitality Management

Heli Koljonen

Abstract

Developing Customer Insight Process for Multi-Business, Multimarket Company

Year 2021 Pages 73

In the current fiercely competitive business environment, the importance of customer understanding in achieving competitive advantage, is undeniable. An in-depth understanding of customers, their needs and formation of the value perception, as well as an understanding of their customer experience are essential. Meaningful solutions can be created only based on this customer insight. In the current digital information society, more customer data is available than ever, but customer data alone does (not) create insight. The information needs to be analyzed and assessed in the context related to customers and companies. Only then is customer insight generated. However, customer insight only becomes useful when it leads to action or can be used to support decision-making in the company. When utilized at its best, it generates new insights and solutions that are beneficial for both the customer and for the company's business goals.

The purpose of this thesis is to find out what kind of internal process can ensure generation of customer insight. In the multi-business, multimarket case company, one focus area is synergy benefits. In practice, a customer insight process was developed for the target company. At the same time, the thesis explores how well the methods and tools used in design thinking function as internal tools of the company in supporting the generation of new insights, as well as in the collection and editing of internal tacit customer information into a stored and shared format.

The process was developed on the basis of a theoretical framework. The knowledge base examines customer-centric business logic and views on value creation for customers. Similarly, customer understanding, and related processes are viewed from the perspective of different theories. Finally, the visual methods of design thinking and their use in conveying customer research information, helping to create a common vision and in their communication to both internal and external partners are mapped out.

The empirical approach was constructive and phased as such. The data were collected using a variety of qualitative methods, several of which were also participatory. The members of the target organization were involved both in the development and in the testing of the process. Participation was aimed to ensure the commitment of future users and to take their needs into account in developing the process.

A key conclusion from the developed process is that, in the context of the target organization, the responsibilities must be clearly divided into centralized and decentralized ones and defined separately for each. Likewise, at the implementation level, the process requires customization according to different businesses' needs. As a further development proposal, aspects that should be included in the process in other types of organizations are highlighted. Methods of design thinking proved to work well for the purposes for which they were used.

Keywords: customer centricity, customer insight, design thinking

Table of Content

1. Introduction

In the current world, nondependent of the industry, the competition is fierce and finding competitive advantages is harder than ever. This is partly due to rapidly developing technologies and data availability, which enables benchmarking and even makes both tangible and intangible offerings vulnerable to copying. To be a forerunner company, capability to innovate is needed, and to keep that position, innovating needs to be constant.

Also, in the current information society, the massive amount of information is available to all customers. Finding vast range of offerings for all possible needs and comparing them is easy for customers. Making comparisons based on the found facts is though not the only factor, based on which, decisions are made. Decisions are also influenced by the experiences of the customers themselves or those of the others. These influence not only on how the offering is perceived, but on what kind of expectations customers has. Will the perceived total experience meet the expectations customer has?

Understanding customers and their needs, even the latent ones, as well as the importance of understanding customer experience, is recognized as one of the key factors from which, the competitive advantage can be derived. From this recognizing arises the need for customer insight rises. In our digital information society, more customer data is available than ever, but the data alone does create customer insight. Information needs to be analyzed and assessed in customer's and company's context. Then is transforms to customer insight. However, customer insight only becomes useful when it leads to action or can be used to support decision-making in the company

The purpose of this thesis is exploring the terms and phenomena related to the buzzwords of resent years in business discussions and practices: customer insight and customer centricity. They are explored from theoretical perspective to understand their full meaning and implications. Customer insight is also approached from process perspective. How should the organization be structured, and which kinds of process phases should be included into process connecting sources of information, to its usage in building competitive advantages as well as more customer centric organization.

1.1 Purpose and Objectives of the Thesis and Development Case

The purpose of this thesis is to study, which kind of process would ensure customer insight's impact on business decisions, support knowledge sharing, and make the most of synergy benefits, in multi-business, multi-market company. Additionally, the purpose of the thesis is to study how applicable are the participatory, user centric, visual methods and tools used in Design Thinking, for supporting internal customer insight generation and sharing.

This thesis targets to solve how the current issue of conducting individual ad hock studies for one time or one purpose use in “organizational silos”, could be replaced with strategy based, forethought, synergy maximizing annual customer insight process. The participatory co-development is chosen as an approach to process development, to ensure user commitment to the process implementation. The process developed together with its users, will both serve their needs better, and makes it easier for them to accept new ways of working.

The case company set specific, operational efficiency-based business objectives to the development project and its outcome, the new process. The new process though has an additional purpose. It aims to develop organizational culture towards more customer centricity. The new process and new ways of working aim to support changing the case company’s orientation from the company to the customer. For example, to change company’s development initiatives starting point from being based on businesses’ needs to be based on customers and their needs. Changing the perspective, from company to customer, is one essential aspect for a company in adapting customer dominant business logic.

The development objective was to design a new process model for customer insight. New process aims to maximize possible synergies within the company. These synergies are related both to cost efficiency and to knowledge sharing. The focus of the new process is however on customer insight generation and sharing. Not only within different business units, business lines or market areas, but also between them. At the case company, this development project was included into a larger integration project portfolio, carried out during 2019. Based on the official project status, project’s purpose, objectives, participants, and the schedule were set by the case company

The additional objective of this thesis is to test how well the user centric methods and tools used in Design Thinking practices, suite for internal, not directly design related work. Firstly, for supporting generation of customer insights. Secondly, for collecting existing tacit customer knowledge within the organization and transforming it into an explicit format for storing it. As well as for sharing this generated customer insight within the organization, for its different functions and processes. Testing methods and tools was carried out during 2020.

The research question, which this research oriented development aims to answer, forms based on the purpose and objectives as follows: What kind of process maximizes customer insight’ impact on business decisions, as well as maximizes synergy benefits and knowledge sharing in multi-business, multi-market company. Based on theories of co-design and participatory design, the additional development hypothesis is that co-designing new process with its future users, ensures better implementation though engagement.

Based on issues of current situation in case company, the following sub questions are set to be answered:

Q1 What needs to be included into a common of process description and relevant conducts, to ensure synergy benefits cross Business Units in knowledge sharing and cost savings? E.g. in order to avoid overlapping, or to get synergy cost savings in tendering.

Q2 Is it even possible to have a one common process for a company, that has several different businesses, each operating in different industry branches, on different market areas?

Q3 What kind of tools, templates and guidelines support customer insight generation? And storing and sharing the generated customer insights?

Q4 How to ensure that customer insights generated are actionable? And how to follow up of the actions taken?

Overall, the resulting solution aims also to support the change of an organizational mindset towards more customer centricity. Customer centricity is something that very many companies, case company included, claim to build their organization and strategy on.

1.2 The Contexts of the Development Case

This chapter introduces the case company and the business contexts, in which the development project is executed. It also gives background to the development objectives, reasoning the development needs.

The case company A-B (later referred either as Company A-B, or case company) was formed in 2019 from a Finnish company A and Dutch company B, as a joint venture. The Finnish owner of the former company A owns 70% of the current joint venture. The organization of the Company AB is structured as a matrix around three business units, each offering relevant products and services to different business branches of the industry in which company operates. Besides having global export operations, Company A-B operates in three so called home markets in Europe, each having their own legal entities and country organizations. In addition to business units and country organizations, the organizational matrix has supporting functions, which offer their internal service to all business units (later referred as BU) and to all countries. These support functions include e.g., Finances, HR, IT and a special support function dedicated to Sustainability, Brand and Communications (SBC). Customer Insight Manager (CIM) is one of the shared SBC function resources, that serves all businesses and countries.

The case Company A-B operates in growing media industry. It focuses on the industry business branches of professional growing, landscaping, and gardening retail. In general, the growing media industry is quite traditional and on a global scale, it is also mostly a low-tech industry.

In professional growing though, there are markets and segments with very advanced technologies. In this business area, the high-cost pressure among the customers has led to price

competition. Also, the fact is, that the amount of diversification of growing media products is very limited, and they can be quite easily copied. In professional growing, the importance of growing media and its performance is though well understood. The value-in-use of high-performance product or specific product features, that deliver good growing results on customers' own produce, is recognized by customers.

For most of the landscaping customers, growing media is a low interest product, only a mean to an end. The same applies as well to consumers, who are the end customers in gardening retail value chain. Quite small segment of consumers or landscaping customers understand the significance of growing media in home gardening or in landscaping but see it as a necessary must instead. The products are easily perceived as bulk. The product features which factually add value-in use to the plant's life cycle, are not understood by the customers. Hence, these do no deliver added value-in use to the customers. Based on this, there is seldom willingness to pay for those features. It also makes it difficult for the growing media producers to differentiate themselves by their products.

Therefore, the competitive advantage of the company cannot rely on products or product related processes. The value to the customers, leading to loyalty, needs to be based on something else than produced and delivered goods per se. The added value to the customers forms partly from their total customer experience with the company, covering all interactions with the company, its products, and services. But it is not limited to the customer experience with the company but happens partly in customer's own everyday lives or in their own business processes before, during and after product or service is used. Hence the deep understanding of customers and their own contexts is needed. Actionable Customer Insight generated from that customer understanding, should be the starting point of all development initiatives.

This is well recognized within the top management of the case company. Customer insight has been set as part of the foundation, on which the company strategy is built on. The focus on customer success is also one of the key company values. The maturity level of customer centricity is not only nominal, but company do try act accordingly. But the company has still the traditional product based, inside out organizational setup and mindset. To be able to adopt more customer than product dominant business logic, the maturity of customer centricity needs still to be developed quite a lot.

Related to customer understanding and insight, lots of time and money is invested into market and customer surveys, studies and research at each business unit, business line and market. Most of these are ad hock studies to serve some specific decision making. Based on the results or findings, relevant decisions are made, or actions are taken. Some, on the other hand, are used as information sources to certain phases of specified annual planning processes. The information from them is mostly used only in verification of the current state in

hindsight, and utilization of them for generating new actionable insight is limited. For both cases, there seldom is a follow up on actions decided or taken based on them.

Based on this current situation, customer insight process is needed to ensure that the findings are used for actionable insight generation in wider scale, not limited to the specified decision making in question only. Related to specified decision making, the process should cover the following up insight-based actions and their effect. The customer insight process should also ensure that generated insights are used to support not only short-term business targets, but long-term business strategies as well. Centrally coordinated and led customer insight process should also enable controlling the annual setups, keeping them similar over years for comparisons and for analyzing changes and trends over time.

Often only in retrospect, it is found out that the same topic or subject has been surveyed also some-where else in organization. This kind of double work should be avoided. The root cause of this issue is the fact, that the results and findings are handled and used only within that business unit's functions and markets, that conducted the survey in question for their own specific purpose. The information is not shared more widely in organization; hence it is not used as an input for other business units, markets, and not always even as input to other processes of the business unit in question. E.g., There are no common practices that would even ensure, that findings from customer or consumer surveys would be used an input to innovation process on more general level.

The possible economy of scale benefits in outsourced surveys etc. are lost when the outsourcing is not centralized. In multi business unit organization, with different business lines within each, operating in several different markets, the coordinative role of the insight process is emphasized to ensure maximal synergies when those can be found. This in turn, should enhance the return on insight investments.

Based on the issues described above, the need for customer insight process is evident and recognized in the case organization. The integration of two different companies in joint venture stressed the need even more. To produce a solution, the project to develop common customer insight process for implementation was launched.

The project implementation started immediately after the development project kick-off, with the literary review to find ready existing solutions. It did not provide any direct solutions for building customer insight process. No models relevant to the situation at Company A-B was found to be applied for testing, not even to be used as benchmark. Of course, there are global business consultancy agencies such as Gartner and Forrester, which are selling their related process designs services from the current state analysis to the planning and execution (Gartner' Market Insights and Analytics Management). Their perspective is though not applicable to the situation at company A-B. They focus either on building, structuring and leading

full insight teams within the organization as well as on developing capabilities within insight teams. Same applies also to e.g., Insight Management Academy and its member services. Or these consultancies focus on management and measurement, or analyzing and using data, providing also technological solutions to support these actions. None of the above was relevant to the Company A-B in its current situation.

The existing academic literature of customer insight process and the use of customer insight is mostly based on Market based organizational learning studies. These MBL studies are focused on marketing functions in intra organizational context and are from pre digital decades. In todays' digital world, the amount of customer data is massive, also from companies' own data sources, and the speed of information flow has increased. (Said, Macdonald, Wilson & Marcos 2015.) According to Said et. al. (2015), these single informant research and surveys from earlier decades fail to capture the diversity of experiences of customer insight within an organization and they do not manage to describe the full range of managerial practices by which learning is enabled in a changing environment. Also, in this development case, conduct of customer insight generation should extend to all users of customer insight throughout the company and not being limited to marketing function.

Another academic perspective to customer insight process comes from Knowledge Management literary. Knowledge Management focuses mostly on the knowledge as an asset and on the management of knowledge from system perspective. In addition, the KM perspective refers to customer information or customer knowledge, which is not precisely equivalent to customer insight, so that literary lacks managerial implications to support the generation of actionable insight from the knowledge. As Smith, Wilson, & Clark (2006) state, customer insight is distinct from customer information, as information requires transformation to generate insight. In the chapter 2, Customer insight is defined, and the theories found in literary review, are elaborated into more detail.

Besides looking for a solution from literary, four benchmark interviews were made with other insight managers. These interviews did not provide any practical solutions to be applied and tested either. Instead, they revealed, that need for this kind of insight process development, is wider than just for the development case organization.

1.3 Limitations of the Development Case

The development of insight strategy was excluded from the project scope during the development project. In the light of the organizational setup and resources in the case company, a customer insight strategy is not needed. Instead, the customer insight process supports the development of business strategies and their execution.

In general, the customer insight process is developed to serve the needs of the case company, to be directly applicable to its structure and functions, and to be implemented with the resources available at the case company. In practice, the total customer insight function for multi business, multimarket case company, consists of one full time employee, the Insight Manager. This limits the areas of responsibilities as well as the conducts of the developed process, compared to examples given in the literature. None the less, at the last chapter of this thesis, some suggestions are discussed for different types of organizations.

Taking customer insight process into use is also not expected to solve the issues of the siloed case organization in general, but only related to customer insight. Neither it is not expected to turn the organizational thinking in the case company to customer centric as its own accord, but to support the change on its own part.

In this thesis, the use of terms “maximizing” or “enhancing” does not refer to any measurable quantity. There are, for example, no monetary targets for cost savings or other synergy benefits. The terms refer more to “as much or as good as possible” or to “better than before implementation of the new process”. The results of the new process or changes in the ways of organizational thinking, will not be quantified or measured in any means as part of this thesis or at the case company. The assessment of the process will be discussed at the last chapter of this thesis. The assessment of the benefits gained will be assessed in the case company, with the more qualitative approach as well, during the years to come.

1.4 Structure of the thesis

This thesis is structured as follows. In this first chapter 1. Introduction, the purpose, and the objectives of both the thesis and the development case are introduced, as well as the case company to give background to the development, as well as setting its limitations. After this part 1.5 explaining the structure, the key concepts of the thesis are introduced shortly at part 1.6.

At the second chapter 2, Theoretical Approach, Background Theories and Key Concepts, these key concepts related to customer insight, are elaborated into more detail. The chapter 2 describes the chosen business and marketing approach, customer dominant logic, which is used throughout the whole thesis and acts as a business framework reasoning the significancy of customer insight. The second part of the chapter 2 explores customer insight as a concept and phenomena. It approaches customer insight process from different theoretical perspectives, which at the end form together a framework for the development part

The third chapter 3, Research Oriented Development Setting, focuses on methodology. It describes the development setting and reasons the chosen constructive development approach,

elaborating its phases. It also explains the chosen methods used in collecting and analyzing relevant needed data during the development phase.

After explaining the methodology, in chapter 4 Results, the implementation of development phases is presented. It explains actions made in each phase of the development process, as well as presents the main findings and possible outcomes delivered.

The final chapter 5, Conclusions and Discussion summarizes the main development process findings and results. They are reflected on key theories for making conclusions. In the Discussion part of the chapter 5, they are assessed on more general level. In addition to results of the development project, also the development process is evaluated, including the assessment of validity, reliability and ethical issues. Finally, the limitations are expressed, as well as suggestions for further development within the case company, as well as for different organizational setups.

1.5 Key concepts of the thesis

Next, the key concepts of the thesis are defined and introduced shortly. In the next chapter 2, Theoretical Approach, Background Theories and Key Concepts, all these key concepts are elaborated into more detail.

Customer Dominant Logic

Customer Dominant Logic (CDL) is a business and marketing logic based on customer dominance, which is to be applied to the whole business as its strategic foundation. Customer-dominant business logic means that customer related aspects, rather than anything else, drive managerial thinking at all levels, from management board to daily operations and for all functions. The term “dominant” refers to customers having a dominant role in the firm. CDL empathizes a holistic understanding of the customer’s life, in their own contexts. It addresses the questions of how value emerges for customers and how they are forming their experience of value through a sense-making process. (Heinonen, Strandvik, Mickelsson, Edvardsson, Sundström, Andersson 2010, Heinonen & Strandvik, 2015.)

Customer

In the theoretical context customer is defined as in Customer Dominant Logic. In CDL term “customer” covers all kinds of customers, including consumers, companies, and organizations. It is then applicable both to business-to-business and business-to-consumer situations. Heinonen and Strandvik (2015) use the term customer just to stress the importance of the business perspective.

In the context of the development case, term “customer” is used a bit differently. Within the case company, term “customer” can refer to any person having a role in the purchase decision. The term neither is not limited to direct business transactions, but it covers all the stakeholders in the downstream value chain up to end users, e.g., consumers or professional growers. And on the other hand, in the contexts of the customer insight, it does refer to a person or persons, not to a legal entity or account. And in similar way, customer-centricity in this thesis is used as a synonym of human-centricity and user-centricity.

Customer Insight

It is a non-obvious understanding of customers, which is generated from several sources of information. It needs to be something, based on which, can be acted upon, and the action can lead to change of customer behavior. (Laughlin 2014, Smith et.al. 2006.)

Design Thinking

Design Thinking is a systematic, creative, and human-centered an approach for innovation and solving difficult problems. It is a “designerly” approach, a complex thinking process used by designers. With Design Thinking the processes and tools used by designers, can be used to enhance, accelerate and visualize creative processes with multidiscipline team in any given field. In practice this is implemented by using creative, visual, and concretizing methods. Currently, it is used widely in innovating, product and service development, business development and even strategy creation. (Curedale 2013a, 13, Lockwood 2010, xi Miettinen 2014, 11, Ojasalo, Koskelo and Nousiainen 2015,b 198, Tschimmel 2012, 2.)

Participatory development, co-development, co-creation

In thesis, all the terms are used as synonyms describing the situations, where all the people participating process of creating, designing or developing, work collaboratively together. Participant can represent e.g. users, customers, designer and other stakeholders in design process. But participants can as well all internal stakeholders, like in the development part of this thesis, all participants are employees of the case company. Most of them will also be active participants, or users, of the process developed. In internal co-development, taking in participants from different functions ensures input from different viewpoints and from professional expertise to be included into the development.

2. Theoretical Approach, Background Theories and Key Concepts

This chapter describes the theoretical knowledge base of this thesis. It begins with the broad spectrum, describing the marketing theory used as approach to the subject and reasons, why it was used. Then the concept of customer insight, and the relevant MBL theories related to customer insight process, as well as connected knowledge management theories are

explained. At the last part of the chapter, a connection between generating customer insight and Design Thinking is drawn. It reasons the decision to use methods and tools from Design Thinking to support some of the phases in the developed process. Those methods and tools are elaborated more into details in chapter 4, Results.

Placing value creation for the customer, based on customers value perception, at the center of business is an approach known as customer centricity (Heinonen et al. 2010). Customer centricity can be described as the opposite of product centricity. Product-centric organizations are internally oriented and focused on manufacturing and selling products efficiently (Galbraith, 2005). During the last decades, the management focus has moved from company's internal processes and product and services offered, to customer and interaction between customer and company. Placing customer's value perceptions at the core of the business, and building the organization, its strategy, structure, and processes accordingly describes the customer centric approach, which is increasingly considered as a source of sustainable competitive advantage. Understanding customers is commonly seen as a key aspect for companies to improve their performance in increasingly competitive markets. That though requires understanding of the customer and its value perception as well as understanding customer behaviour and their unmet needs, ahead of competition. (Heinonen et al. 2010.)

As noted in earlier chapter, in the business practice the term "customer-centric" or "customer centricity" is widely used. Often by organizations in defining themselves as being customer centric. In the reality, the maturity level of customer centricity can be anything from being true in name only, to an organization having fully adopted customer dominant business logic, in which all is based on the needs of customers. Forsberg, Koivisto & Säynäjäkangas (2019) describe these different maturity levels of customer centricity, or by their definition, customer orientation, in Palvelumuotoilun Bisneskirja. At the maturity level of customer orientation being only nominal, a company communicates being customer centric, but does not act on it. It is part of the written and spoken strategy but has not been defined from operational perspective. Usually, on the next maturity level of customer centricity, the offering is tailored based on customers. This second level already requires understanding of different customer needs. When company's customer orientation progresses from being only nominal to acting accordingly, understanding different customer needs requires collaboration within the organization and the mechanisms enabling the exchange of customer insight. Moving forward on maturity level, to achieve the solution centric customer orientation, lots of collaboration within the organization is required. In addition, company needs to trust and delegate decision making to the personnel closest to customers. The only way the solution centric approach can be applied, is with the close contact to customer. Building customer-based solutions requires finding out customers' real goals and focusing on supporting customer to achieve those goals with offered solutions. To succeed in this, company needs to have the ability to acquire and apply customer understanding holistically. In addition to that, all employees of the company

are required to be trained to capable solvers of customer's problems, if the customer orientation is to be developed to the full maturity. At this fully mature customer centricity level, the company also needs a capability to understand and solve customers' problems from the customers' point of view. This is capability is based on deep customer care and customer relationship management, focusing on the long-term results instead fixing the current issues. (Forsberg et. al. 2019.)

2.1 Customer Dominant Logic

The prevailing perspective by which a business is driven, is called dominant logic in marketing theory and academic research. These perspectives, embodied in concepts and mental models, are important both in academic research and in business practices. Dominant logic has been defined by Prahalan and Bettis (1986) as an information filter directing the focus of managers and researchers. Perspective does not only influence on thinking but also on the actions taken. In practice dominant logic is a strategic mind set or mental model of the business and the administrative tools to accomplish goals and make decisions in that business. (Heinonen & Strandvik 2015a, 111, Heinonen & Strandvik 2015b, 472.)

Almost through the whole 20-century, ever since marketing emerged in the early 1920´, the dominant logic within the industry was the goods dominant logic (GDL), also referred as manufacturing logic. In GDL, central was the production and exchange of goods. The value is perceived to be created into goods through manufacturing process and customer is not involved in value creation. From GDL perspective services are outcomes as well as goods are, and the management focus is on company's internal processes. (Lush & Vargo 2014.)

In late 20 century, when the shift towards service economy started, service perspectives emerged into marketing, but the academic discussion focused on the contrast between product and services. Only in early 21-century, marketing research focus changed to a service in society and business, to the service processes and to the points of interaction between company and customer. The focus being either on co-creation processes of the value or on the interactions of those processes involving customers. (Grönroos & Gummerus, 2014, Lush & Vargo 2014.)

In 2004 Vargo and Lush started to develop Service Dominant Logic (SDL) as a general theory of service business marketing and value creation. During the following decade, they made significant theoretical turns and modification of its foundational premises, consolidating it into a set of core axioms. Co-creation of the value is a focal definition in the SDL. The value is formed in co-creation by the customer and the provider when the customer uses the service provided by the company. Customer is always a co-creator. Hence the provider cannot deliver value but creates value proposition for co-creation as the value is always determined by the beneficiary (e.g., customer). SDL core axioms also includes services as fundamental base of

exchange, instead of products, hence all economies are service economies. (Lusch & Vargo, 2014.)

Grönroos elaborated this academic discussion further with the service logic perspective (SL), which focuses to the interaction between the provider and the customer. SL defines value being uniquely, experientially, and contextually perceived and determined by the customer. Hence the customer is the creator of the value and the role of the provider is being the facilitator of that value to the customer. But on the other hand, the provider acts as a co-creator in the customer´s own value creation process, influencing it. (Grönroos 2011.) By itself, the provider can create and present potential value, but customer is responsible for its own value creation (Grönroos & Gummerus, 2014, 214-217). Customer can create value independently. Or the provider can support the value creation of the customer e.g., by added services etc. Only if the customer interacts directly with the provider, the customer can co-create value in interaction with the company (Grönroos & Voima 2013, 141).

Customer Dominant Logic (CDL) was introduced by Heinonen et al (2010; 2013) as business and marketing logic based on customer dominance. Heinonen et. al argue that both SDL and SL logics represent provider dominant logic. As alternative to this provider perspective, in CDL, the focus has shifted from service, the provider, or their interaction to the customer, positioning the customer in the center. (Heinonen et. al 2010, 534). It´s origin is also in theoretical discussion, like SDL and SL, but it was developed to answer a core business issue of **what** company should offer to customers, instead of **how** to sell more of their current offering. Thus, it is not just a marketing theory, but represent a managerial approach to business with five essential features: business perspective, customer logic, offering, value formation and context (Heinonen and Strandvik 2015 472-484).

Heinonen and Strandvik state (2015) that in this approach, marketing is not limited to be a function within the company but is a foundation for business. And CDL is to be applied to the whole business as its strategic foundation. The term “dominant” refers to customers having a dominant role in the firm. Customer-dominant business logic means that customer related aspects, rather than products, service, costs, or growth, drive managerial thinking at all levels, from management board to daily operations and for all functions. CDL also guides managers to understanding markets and customers. (Heinonen & Strandvik 2015 472-484.)

The customer in CDL covers all kinds of customers, including consumers, companies, and organizations. It is then applicable both to business-to-business and business-to-consumer situations. Heinonen and Strandvik (2015) use the term customer just to stress the importance of the business perspective.

Offering is defined in CDL as a generic concept, covering all that the provider offers, from products and services to solutions and promises. CDL does not make distinction between

products and services, but between customers and providers perspectives to the offering. What is offered is not necessarily the same thing that is bought. (Heinonen & Strandvik 2015 472-484.)

Heinonen and Strandvik (2015) use *value formation* instead of *value creation* and the value-in-use is also understood more broadly. They state that value forms separately for customers and providers. Value for customers emerges in customer´s practices when interpreting, experiencing, and integrating offerings into their own contexts, either in their everyday life or as part of their business process. The value is not formed only in-use, but before, during and after the service or goods are used including "the outcome and process of an activity" (Heinonen et al., 2010,539). Besides that, earlier experiences and other's opinions and experiences influence the formation of value-in-use. Provider's own business logic and activities drive their separate value formation process which is influenced by other actors' actions. (Heinonen and Strandvik 2015 472-484.)

The value-in-use for customers forms in their context. This context is called customer ecosystem and it includes providers, other customers, and actors as well as elements and structures relevant to the use. It is important for provider to understand how they are positioned into it and, what is the extent of their influence and input. (Heinonen and Strandvik 2015 472-484.) So the formation of the value for customer is not controlled by the provider, neither does it take place only in a service transaction as a special occasion, but as a part of the customer's everyday life in their own context (Heinonen et al., 2010, 542).

The Table 1. Shows the comparison of service-dominant logic, service logic and customer-dominant logic perspectives on how value is created, co-created or formed and determined.

SDL	SL	CDL
Customer determines value, based on the context, e.g. value creation, value-in-use or value-in-exchange. Provider drives and co-creates value at all-encompassing value creation process in which all actors involved co-create value. **Customer** may or may not take part in the value creation process.	Customer determines value, which is created within process. The process includes all actions from all actors involved and leads to value-in-use for user. Value creation is driven by customer. Provider may engage with the customer's value creation or co-create value with the customer.	Neither value-in-use or value-in-experience are not created but emerges in customers the everyday life of business practices, before, during and after the use. Value formation is determined by the customer based on customer's own logic. Customers earlier experiences and those of others also influence on how customer determines value formation. Value forms collectively within customers' own context, called ecosystem, which consist of other relevant actors, elements, and structures.

Table 1 Comparison of value formation, modified from Heinonen & Strandvik (2015)

According to CDL approach the most imperative to is to understand the customer logic and how firms' offerings become embedded in customers' lives or business (Heinonen & Strandvik 2015).

Customer logic is defined by Heinonen et.al (2010) "as customers' idiosyncratic reasoning of and their sense making about appropriate ways for achieving their goals and conducting their tasks". Customer's actions and practices, reactions, and preferences, as well as the decision making is driven by this logic, whether in personal life or doing business. This logic guides customer´s level of involvement and focus to the offerings. It also influences how the customer experiences the value of these offerings. (Heinonen & Strandvik 2015 478.)

This understanding should be gained by entering customers own particular context, using ethnographic approach (Heinonen & Strandvik 2015). Traditionally customer research has focused

on finding out customers perceptions of the providers offering. With the co-creative approach, providers focus more on how customers use and experience their offering. But that still the provider perspective, trying to understand how customers fit into their logic. Heinonen et al argue that this approach should be turned around (Heinonen et. al. 2010, 545). The focus should be getting understanding of customers goals, their logic to fulfill tasks and experience value. What are the activities they are involved in their own context? How the customers see the value and how it is forming in their life? From that insight, the provides should discover potential value in supporting those activities and match their offering accordingly. And not start from what they see as a valuable offering and then trying to find activities to fit it into. (Heinonen & Strandvik 2015 472-484.)

As mentioned at the introduction, customer insight is set as one of the building blocks of case company's strategy. Customer-dominant logics is grounded on customer insight, making it a logical choice to be used as marketing perspective in this thesis. And, as Heinonen and Strandvik stress (2015) CDL is not limited to marketing as a function but covers the whole business as its strategic foundation.

Heinonen and Strandvik point out that the major challenge for managers is to generate actionable insights from customers' logics for all levels and functions within the company. Internal challenges will arise when all different functions and actions need to be aligned. For example, how can an insight into customers' value-in-use formation be converted to communication strategies and or to sales practices? (Heinonen & Strandvik 2015 472-484.) The purpose of the developed customer insight process, is to support the understanding of the customers logic in the case company, and to support the translation and transformation of these insights into actions for all organizational levels and functions

CDL reflects also to the other purpose of this thesis, support the needed shift of the perspective. Mindset in all management needs to shift to put the customer in the center of all decisions and to viewing business through customers lenses. Customer centricity defined as Heinonen et. al (2010) define it, requires new kind of 'outside-in thinking' even from sales, marketing, and product development. The customer centric business is not driven by what company sees as valuable offerings but by how might it support its customers in their activities achieving their goals. The development of offering is only to be started after deep understanding of customers' needs and priorities is gained first, in contrast to 'inside-out thinking' pushing the developed offering to customers. (Heinonen et al. 2010.)

2.2 Defining Customer Insight

In CDL literature, it is stated that other expressions than customer could be used as well, e.g., user, beneficiary, consumer, buyer, or client, which all the term "customer" covers (Heinonen & Strandvik 2015). In the development context of this thesis, the term "customer"

is used also used in this broad sense. It refers not only direct customers of a case company, but also to other participants in business-to-business purchase processes, as well as company's other stakeholders, including end users, which are equally called customers. The same applies to the term "customer centricity". In design thinking and service design literature, e.g. Polaine et al. (2013, vii) prefer the term of "user" instead of "customer". Stickdorn et al., 2018a, 25) stated "the user" in service design is covering any actor in the service, including employees, the service provider and other stakeholders in addition to customers. Stickdorn et al (2018a, 25) proposes using the term "human-centered", introduced by IDEO (2015), could be the most appropriate.

Whilst the term "Customer Insight" is widely used term in marketing and business, there is no one consistent definition in marketing lexicon neither academic, nor theoretical. Hence it has multiple interpretations and is vulnerable to misinterpretation and misuse. (Arantola 2006, Laughling 2014.)

Smith, Wilson, and Clark (2006) defined customer insight as knowledge about the customer that is valuable for the firm. Customer insight is distinct from customer information, as information requires transformation to generate insight (Smith et. al. 2006).

There is lots of customer data and information available, but neither data nor information per se give answers to the core business development questions. Companies know what is happening, but not why it happens. Or the reason is known, but there is no understanding of how to develop a solution for customer. (Korkman & Arantola 2009, 7.) For that, customer insight is needed. Customer insight is often referred as customer understanding, having extensive knowledge about the customers, and understanding of their needs and wishes, motives and reasonings. Mere information is not sufficient to create customer insight, but it needs to be connected to customers context and in-use. It is important to understand the formation of customers value in use (Tuulaniemi 2011, 71.), which is, In the light of earlier chapter, understanding customers' logic. This applies both to consumer business and business to business contexts, and both to current customers and all potential customers on the market.

Paul Laughling (2014) elaborates definition of customer insight by Smith et. al. (2006) by stating it is as "A non-obvious understanding of your customers which, if acted upon, has the potential to change their behaviour for mutual benefit". Here the non-obvious refers to the above stated fact that it does not come from data analysis nor research but is generated from evidence convergence gleaned from several sources of information. It cannot be just theoretical hypothesis but needs to be he actionable. Information turns to insight only when decisions can be made based on it. It means that it can be acted upon and the action can lead to change of customer behavior. And for the change to be sustainable, there must be a mutual benefit for the customer as well as for the company. Mutual benefit referring to acting in

customers best interest as well as generating long-term value for the organization. (Laughling 20014.)

The Market Based organisational Learning theory (MBL) gives quite different perspective to customer insight. It approaches customer insight by categorizing it according to the purpose to which the insight is put, instrumental, conceptual, and symbolic. The instrumental use involves the use of insight in specific, direct ways to solve a particular dilemma that is relevant to an immediate opportunity. The conceptual use on the other hand involves the exploitation of customer insight for general enlightenment, influencing choices and behaviour in more indirect ways than instrumental use without relatively immediate tangible action. This can be viewed as increasing customer understanding in organization, but as its own, it lacks the requirement of insight being actionable. The symbolic use involves users applying customer insight to justify and sustain previously held positions including using insight to justify an action after reaching a decision. This symbolic use of insight does seem to conflict with the earlier mentioned idea of customer insight including the mutual benefit, acting in customers best interest. This conflict with other definitions of customer insight stems from MBL theory´s perspective of viewing knowledge as fixed asset and conceiving insight as being generated or acquired at a centralized point and then being distributed around an organization (Said et. al. 2015.)

One of the reasons for multiple interpretations or misinterpretations arises from three different customer related information domains: Customer Intelligence, Customer knowledge management, and Customer Insight. The term “Intelligence” means acquiring data, storing it, and turning it into report form, as well as the organizational capability. But it does not cover generation of insight as a brainwork, the process of thinking, pondering, and reasoning. Customer knowledge management is often referred as customer data or information management. (Arantola 2006, 52-54.)

Customer Knowledge management is linked to Knowledge Management, which refers to a process for collecting and sharing information. Originally the purpose of the knowledge Management was to improve efficiency by enhancing both the quality and the availability of knowledge. Currently knowledge management is widely used to support innovation and organizational learning for competitive advance and cost savings. It is based on the idea of context thinking, to have right information available at the right situation. As a function, knowledge management is responsible for collecting, refining and storing information as well as sharing it. (Arantola 81-82.) Knowledge integration mechanisms, physical conditions facilitating the knowledge are needed for integrating and sharing the information throughout the organization, i.e. processes and structures to collect, analyze and synthesize the knowledge. (Ordanini & Parasuraman 2011.)

Essential to the very basic idea of knowledge management is, that knowledge comes in two forms —explicit and tacit. Explicit knowledge is that which is recorded, in manuals, documents, databases, intranets, etc. Tacit knowledge is in people's heads, and is based on learning, skills and experience. This idea of tacit and explicit knowledge then leads to four forms of knowledge communication. Things such IT data transfers are explicit to explicit form of knowledge communication. Transforming tacit to explicit knowledge form is done by formally recording what people know. Turning explicit knowledge to tacit form is done by getting stored knowledge into people's heads such that it can be applied, meaning in practice a learning. Tacit to tacit form is helping people to communicate directly to share knowledge and experience. (Said et. al. 2015.)

The current emphasis on knowledge management is to make tacit knowledge to explicit. It is done for capturing and securing the vast amount of organizational knowledge in people's heads as an asset. But with customer insight, the emphasis should be other way around as well. Most of the information is in already in explicit form but it needs to be made tacit. The goal is to communicate the generated customer insight widely in the organization and to get it into the heads of all for it to be used in their decision making. (Said et. al. 2015.)

The misuse of the term customer insight on the other hand derives from the fact that there are two forms of the term "insight". The plural form "insights" refers to individual pieces of analyses or research findings, discoveries that can lead to specific opportunities. (Laughling 2014.) It reflects quite well the MBL categorizing of the instrumental use of insights. It covers the requirement of insight being actionable, but the scope of the customer insight is narrow. The singular form "insight" is defined in dictionaries as 'the ability to perceive clearly or deeply'. That kind of customer insight is having a deep, embedded knowledge about the customers and the market that is used to support decision making. (Laughling 2014.) This kind of customer insight combines both the instrumental and conceptual and uses of insight defined in MBL.

Lacking the one established definition Arantola (2006) has combined the most used descriptions from different sources and concluded Customer Insight as follows: It is deep understanding of customer's behavior and needs. It emanates from customers and their role in generating it is vital. It also refers the function that collects all customer related information from different parts of organization into one place. It forms a framework that describes where does the information come from, what does it describe and who uses the information. Generating customer insight is to understand the meaning of that information. Including the evaluation of what value does it have for business, and what sort of issues it can solve. (Arantola 2006, 55.)

Perspective to data and information differs from information from customers to company about themselves and information about customers in multiple forms from other data sources. (Arantola 2006, 52-54). Data can be automatically stored in organization into customer databases or in financial data form. Or it can be acquired data and information such as marketing and customer research or market and competitor intelligence data. One important source is customer listening, which means collecting other information from customers than research or survey related. That includes e.g., customer feedback and complaints and internet monitoring. Tacit information comes from e.g., supply chain and other partners, as well as from sales and customer service staff, including customer complaints. (Arantola 2006, Wills 2005.) The complete picture needs to be built from combination of multiple pieces of data form multiple sources (Williams). Hence e.g., the insights (plural from) from marketing and customer research are not customer insights as such.

Processing customer information and the usage of generated customer insight is not without challenges. Some of these include the vast amount of customer data, location of customer knowledge in organizational siloes and the fact that some data is not even recognized as customer information. The knowledge about customers within the organization can be both tacit and explicit. All the information gathered needs to be processed, and tacit information needs to be transformed, to explicit sharable and storable form. (García-Murillo & Annabi 2002.)

The feedback from sales and customer service staff relates also to the fact that the personnel of the organizations have lots of tacit information about customers. That empirical knowledge is difficult to store, share and multiply. Yet it is very important to collect, store and share this information within organization to be used in decision making and in generating customer insight. (Arantola & Simonen 2009, 33.)

It is important to understand the difference between information describing the business environment and information describing customers. The business environment information covers market data, demand, and economy - both within own industry and that of the customer´s. It includes information about competitors and indirect competition, products and services as well as technologies. Business environment information also describe the end users in business-to-business sector. Customer information on the other hand, in consumer business organizations describes end users, their values, attitudes and lifestyles as well as their households. In B2B organizations it describes customer's targets and strategies, their organizations, competitive positions and supply chains. Both in B2B and B2C customer information covers the history of customer relationship. (Arantola 2009, 69.)

As Arantola (2009) states, generating customer insight begins when qualitative and quantitative information from multiple sources is combined. But that is not enough, there needs to be an understanding of the meaning and application of the information. Customer insight is only

generated when decisions can be made based on it. Hence it requires that combining and processing of information happens close to the decision making, where the understanding of the background and the context of the decision is. (Arantola (2009.) Customer insight involves exploration, either when it is acquired to the organization or is generated within it, and exploitation as a result of deploying customer insight (Said et. al. 2015). In principle, customer information is available for decision makers, but it should be used in addition in all functions throughout the whole organization. And e.g. for all development processes, as early as possible. Korkman and Arantola (2009) state that often the usage of generated customer insight is taken into the organization's development processes at too late phases. (Korkman & Arantola 2009, 7.)

2.3 Customer Insight from Process Perspective

Customer Insight capability rerefers to organizational capability of having information about customers and business environment available for all decision makers. This capability is common to the whole organization and the understanding is developed focused and systematically. This competence development needs processes, expertise and skills, tools and recourses. (Arantola 2006, 116.)

In addition, as stated earlier, customer information per se does not form customer insight. All the information without further interpretation, requires more than dissemination to be useful. There needs to be a structured way for interpreting and putting this customer information into a relevant context, a process for the brainwork of generating customer understanding and insight from it. (Arantola 2006, 52-54.) The process is also needed to ensure that the right information is being supplied to the right people, at the right time and in the right way, so that it is applied to greatest effect (Wills 2005, 308).

There are several different perspectives to the process of customer insight generation. The knowledge management perspective, as mentioned in previous chapter, refers to a process for collecting and sharing information. That perspective is yet too narrow for customer insight process in its entirety, and it does not cover the vital part of generating insights from that information at all.

Said et al. (2015) made a review of Market Based Learning theory, which views customer insight as an organizational learning process about the customer, and summarized insight process based on MBL theory as follows. The first phase of customer insight process based on MBL is identifying insight needs and acquiring and, where necessary, transforming the needed information, which may or may not require synthesis and analysis. The second phase involves the dissemination of this insight across the organization. The third phase involves building a shared interpretation and agreed application of this interpretation into decision making. This

is the actual generation of actionable insight by brainwork, referred in earlier definitions. The final stage involves storage of insight into organizational memory. (Said et al. 2015.)

After that, they have elaborated the MBL approach with their research of their own, resulting a framework where the insight generation itself is seen as this organisational learning process of acquisition, dissemination, application, and storage of insight.

Based on their research, the important part of generating insight are the different practices, like the form insight takes, the nature of any automation for the insight process and procedures for shepherding insight through the organisational learning process, through which the process is being embedded to organization. (Said et. al. 2015.). These then relate to the insight strategy.

Wills (2005) also sees the role of customer insight as a strategic asset, which should be managed as such. He also suggests that the emphasis should move from generating insight into management and communicating forward that insight (Wills 2005, 302). The objective of managing customer insight is by Willis is to make sure that right information is applied most effectively.

Arantola (2006) views the insight process from a bit different perspective, determining it as a process of a function connecting the acquisition and utilization of information. She states that the process should be cross functional and centralized, at least on the coordination level, and both the process and the needed infrastructure need an owner. (Arantola 2006, 116-117.)

Managing the strategic level is ensuring that insight strategy is aligned with the strategy of the organizational strategy, and the portfolio of insight must be developed to support the company level strategic decisions. There were whole issues about what insight should be generated, and when, to fit overall corporate strategic need. This is done by ensuring that right information is being delivered at right time in the right form to the right audience. He states that insight function has as strategic role in determine proactively what insight is needed where to reach the strategic targets. (Willis 2005, 308.)

Management, leading and developing the insight process and monitoring the costs and benefits needs to be made on the company level. This also includes the company level optimization of information sourcing, storing and handling resources (data management, analytical tools, research methods), routine analyses, trends and sharing information (both tacit and format, weak signals). The core insight process connecting information acquisition and utilization should be centralized. On the other hand, process does not own the content. Generating insight often happens after the information has been shared, within the right contexts and at relevant time. For that reason, part of the process or tasks within in should be done as decentralized, in local functions. (Arantola 2006.)

The management of the insight demand chain is connecting information acquisition and utilization, hence a part of the centralized core insight process. It involves the identifying, tendering, and contracting of external suppliers according to organizational purchase process. (Said et al. 2015.)

Identifying insight needs requires team involvement with insight function and insight users. Insight function should help users to understand their insight needs to support them reaching their objectives. Insight function is not just for delivering the required information. Insight functions supports users in both identifying their needs and in using the acquired information in their decision making. (Wills 2005.) In case of multiple internal stakeholders, insight function must proactively coordinate different, sometimes even competing insight demands. The last part includes the role of insight management in in ensuring that outsourced market research is matched to business objectives. (Said et. al 2015.)

After the insight needs are identified and coordinated, insight function does the value alignment. It is responsible for aligning the required value for the insight users with the competencies of external providers. It is not just an organizational purchasing process but managing the network of external information providers and supporting insight users in most effective application of insight. (Said et. al 2015.)

The delivery of results from individual projects in isolation is sometimes all that is needed. Mostly though insight is used to address more strategic issues where wider sources of information should be used. So, in addition to purchasing data, the acquiring of information covers the integration, where synthesis and analysis of information from different sources is made. (Wills 2005.) This phase of the insight process then also includes combining information, analyzing and information processing as well as providing guidelines for utilization of information and serving the decision making (Arantola 2006).

The continuous work of collecting information from different sources should be de-centralized, collecting data where it emerges. Evaluation of the meaning should be done in right contexts and at relevant time. For local competition, customer satisfaction, weak signals as well as identifying questions, the contexts is important. It is difficult to identify centrally, which information is valid to which business or function. Business intelligence process should cover competitor monitoring and benchmarking, market monitoring including demand and economic trends as well as company level information about customers. Customer intelligence covers customer listening including customer feedback and research, customer data including purchase behavior and external data. It should also include the tacit knowledge and organizational capabilities, partners and distribution channels. (Arantola 2006,116-117.)

The second phase of insight process involves the dissemination of this insight across the organization. As stated earlier, the same information, e.g. research results need to be delivered

in different forms and at different strategic levels to cover all the organizational needs fully. Governing and monitoring internal information flow is part of the insight value monitoring.

Insight function is responsible of the format in which the insight delivered to be accessible for effective use. The form is important for information processing as aiding the interpretation, but the insight form has also an impact to the credibility of the insight.

When disseminating information across organization, besides ensuring that it is easily is accessible, the information overload on the other hand needs to be avoided. In this phase, conceptual applications of insight rely on users' direct engagement with multiple sources of insight. (Said et al.2015.)

Insight function is also responsible of the practices on how the insight is "sheparded" around the organization. In knowledge management literature, same practices are defined as ''*a set of social and physical conditions facilitating the transference of knowledge within and among organizations*". Said et al observed that both acquisition and dissemination of insight involves both formal and informal interactions. Formal interactions are organized, structured and verifiable by third parties, while informal interactions happen between persons including casual and spontaneous conversations. (Said et al. 2015.) Different tools used in Design Thinking are tested in the development part of this thesis, as a way to facilitate the knowledge transference within organization.

The mere dissemination to organization is not enough to make it useful (Said et. al. 2015). When information has been disseminated across the organization, the insight process has become to application phase. This phase involves building a shared interpretation and agreed application of this interpretation into decision making. (Wills 2005). This phase may as well include providing guidelines for utilization of information when serving the decision making (Arantola 2006).

Also, the value monitoring continues by insight function monitoring, or in practice, following up how the insight actioned upon. This phase includes practices – interactions and behaviors – within the insight process that are used to ensure that users engage with customer insight most effectively to enable instrumental benefits from insights. (Said et. al. 2015). Wills (2005) gives as an example the assembled comprehensive 'fact packs' pulling together all the research and analysis that has been done in specific area combining it to produce a comprehensive view. At the development part of this thesis, the use of developed customer and market intelligence intranet library is tested for both as a way to disseminate information as well as a tool to deliver similar types of information packs, with introductions and executive summaries, to be available for decision making.

As stated earlier, Customer-dominant logics is grounded on customer insight, and is not limited to marketing as a function but covers the whole business as its strategic foundation (Heinonen & Strandvik 2015 472-4848). Customer insight process should support all management in understanding customers logic and in generating actionable insights from customers' logics for all levels and functions within the company. Said et al (2015) findings also point out the importance of applying customer insight in identifying and qualifying business opportunities. Arantola (2006), points out a similar example; market research should not only be used more but also earlier phases in development. It should be used as general market and consumer behavior information for ideation and in starting phase, instead of using it only for validation in the launch decision phase (Arantola 2006).

The final stage involves storage of insight into organizational memory. Customer insight is generated into the organizational memory by learning, and as Said et al (2015) state, the storing it is an important phase, as stored insight may become a source of future customer insight. Customer insight is stored in a number of ways, and from learning perspective, customer insight may also result in cognitive, affective and behavioural changes in managers over the longer term, but MBL literature has paid little attention to the storage of customer insight (Said et al 2015). The responsibility of the organizational learning; use of analytical tools and development of collective intuition as part of customer insight capabilities falls to the centralized insight process. Organizational learning needs to be done also on local level, by developing local intuition and utilization of common process. (Arantola 2006 116-117.). The use of Design Thinking tools, like Persona, are tested during the development work as one form in which, the customer understanding, developed through organizational learning, can be collected and transformed and transferred to a form that is easy to share and store within the organization.

2.4 Framework for the development phase

As Said et al (2015) concluded in their research, that while sometimes of all four phases of organisational learning occur in insight process, these phases do not necessarily happen in a linear way. Neither they are implemented by a single individual or even within a single department or function of the company. Instead, the content of customer insight emerges from a process involving the collaboration of multiple individuals both within and across departments.

Based on the nonlinearity characteristics of the insight prosed phases, the synthesis of theories described in the previous chapters, does not form a linear process description but a framework. It combines MBL process phases described earlier, to ones developed by Said et. Al. (2015), with Arantolas perspective of insight process as a function that combines acquisition and usage of information, into the following framework. This framework is used the

following chapters, as a formation on which, the developed customer insight process is applied to.

Figure 1 Theoretical Framework. Applied from Arantola (2006) and Said et. el. (2015)

Theories referred in this chapter did not provide thesis writer any practical solutions, methods, or tools with which, the case company could be supported in generating customer insight and enhancing customer understanding. Neither practices for transferring tacit customer knowledge to explicit form for storing it for further use and sharing it across the organization to enhance customer centricity in the case company.

In 2018 Elsbach and Stigliani concluded that the use of design thinking tools in organizations triggers an experiential learning process that ultimately supports the development of organizational cultures defined by a user-centric focus, collaboration, and learning. Their conclusion was made based on a literary review on scholarly, empirical research, providing insight

into how tools used in design thinking relate to organizational culture. (Elsbach and Stigliani 2018.)

Design thinking, mentioned in the previous paragraph, is a systematic, creative, and human-centred an approach for innovation and solving difficult problems (Lockwood 2010, xi, Curedale 2013a, 13, Ojasalo, Koskelo and Nousiainen 2015, 198). The word "design thinking" started to appear in 1980', e.g. in 1987 by Peter Rowe using it in architecture de-sign context (Liedtka 2015). Since that, during last decades, the concept of design thinking has evolved and changed. In the beginning, the focus was on the complex thinking process used by designers but has since evolved to be much broader concept with versatile applicability. Currently, it is used widely in innovating, product and service development, business development and even strategy creation (Curedale 2013a, 13.). It is a "designerly" approach with which, the processes and tools used by designers, can be used to enhance, accelerate and visualize creative processes with multidiscipline team in any given field. (Tschimmel 2012, 2.) Design thinking enables working in multidisciplinary and solution focused way. In practice this is implemented by using creative, visual, and concretizing methods. (Miettinen 2014, 11.)

Some key principles of design thinking are empathy, collaboration, making the business analysis simultaneously with the design process and the use of different visual and physical tools and methods (Lockwood (2010, xi). Different methods and tools are also used to understand customers "habits, culture, social context and motivation" (Schneider & Stickdorn 2010, 29). Tools are concrete, structured practices, often including appropriate templates, with which a task or intention is performed. Hence tools answer the question "what we use". Examples of tools are journey maps and storyboard templates. Method is systematic process of achieving certain end, usually in an ordered sequence of fixed steps. Methods can refer for example to research methods or prototyping methods. Hence methods describe "how we create or work with certain tools" (Stickdorn et al. 2018a, 37).

In their review, Elsbach and Stigliani identified three categories of design thinking tools. So called "needfinding" tools were used to empathize with and understand the needs of end users. Idea-generation tools were used to generate possible solutions to problems. The third category was idea-testing tools, which used to test ideas on a small scale to determine their desirability, feasibility, and viability. Interestingly they found out, that using needfinding tools contributed to the development of organizational cultures that were user centric. Elsbach and Stigliani concluded, that what was common feature to all the needfinding tools adding user centric organizational culture, was that they required empathetical engaging. Those tools typically included in-depth contextual interviews, ethnography or developing a holistic understanding of user experience through customer journey mapping.

A key to truly and deeply understanding customers, stressed in both design thinking and service design, is empathy as an approach (IDEO 2011, Lockwood 2015, xi). Empathy is defined as the ability to recognize the feelings of others from the signals they give off (Mayer & Geher, 1996; Salovey & Mayer, 1990). On the practical level, empathy is “understanding people’s practices, complex interactions, diverse contexts, latent needs, emotions and hidden motives" (Ojasalo et al. (2015, 198). With empathy, it becomes possible to enter customer’s lives, see through their eyes and actions. This helps to understand even their hidden needs and find customer insights. (IDEO 2011, Lockwood, 2015, xi). In the design thinking process, empathy represents a key characteristic, which is stimulated and promoted by the main tools of design thinking, especially by the needfinding ones (Elsbach and Stigliani 2018). The experience of empathy, Elsbach and Stigliani argue, is also an important emotional signal of cultural values of collaboration and “user focus” in organizations.

Based on this, the search for the best practices supporting customer understanding and insight generation, the methods and tools used in finding the needs in design thinking as well as in service design, were applied to test how well they would be suitable for this kind of internal use. One application of the tested tools was using them in collecting tacit customer knowledge, as well as adding empathy and understanding of the customers during the process. The other application tested, was using them to communicate generated customer Insight in an easily sharable and storable form.

The design practice of making external representations to communicate stakeholder insights is commonly referred to as visualization. The insights need to be communicated to the clients as well as within the design team. (Segelström, 2013.) Visualization is communication tool to knowledge transfer enhancing empathy, providing inspiration, and supporting engagement. Each of these different purposes have distinct places in the parts of the design process as well as different recipients. Visualization translates e.g., stakeholder research insights into easily accessible form to communicate the information collected. (Keller, Sleeswijk Visser, van Der Lugt & Stappers 2009.) Visualization helps getting overview of large amount of information, bringing structure into complex data. It helps identifying patterns as well as gaps showing relationships between elements. Visualization transfers gathered insight from ones collected the information, to the design team, communicating to the team. Visualization is used also as in communication within the design team. Creating visualizations to articulate insights helps members of the design team to externalize the results of their sensemaking of the findings. It is a good basis for collective approach in activating discussion, giving all participants the common language, and understanding, creating a common ground within the design team. The same applies when the design team is using visualization to communicate to the clients. All this deepened the understanding and develops empathy. Service designers also create visualizations with the aim of keeping empathy. It is a way of making sure that the insight input is not forgotten throughout the design process. This all gives food for thought, provides

inspiration and can trigger ideas, supporting out of the box thinking. (Keller et. al. 2009, Segelström 2013, Luentomateriaali. Visual tools in service design.)

One example of a design thinking visualization tool is Persona. Personas is a technique introduced by Cooper in 1999 and utilized in the field of user centric design. Personas are fictional user or customer profiles based on research data (interviews, participatory observation, data analysis) in an interesting and relatable representation form. Personas are usually textual descriptions enhanced with visual images containing customers stories and demographic profiles. In addition, they usually include names, and information of personalities, behaviour, needs, frustrations and goals, values and beliefs, that are representative of a unique group of individuals. Personas are used for identifying, discovering, and understanding the service context and the users or customers. In addition to product and service development, customer personas are used for marketing and communication. Understanding the customer helps to develop value propositions that are relevant to the customer. (Goodwin 2009, 601-617)

Segelström (2013) states, that personas is an example of an effective visualization technique that can be used as a tool to all different communication needs in design process. With persona, collected user or customer insight can be translated to easily accessible form to communicate within the design team and to the client. Persona can be used within the teams for them to articulate their sensemaking of the insights and to create a common understanding and language within the team. And the same applies when design team uses persona to communicate to their client. Personas is a way to enable empathetic understanding in a design team, and Persona keeps the empathy and insight clear in mind throughout the whole design process. (Segelström 2013.)

Personas, customer journey maps and many other design thinking tools act as boundary objectives when used collaboration, like in workshops. The term boundary object was first introduced in 1989 by Susan Leigh Star and James R. Griesemer: “Boundary objects are objects which have different meanings in different social worlds, but their structure is common enough to more than one world to make them recognizable, a means of translation”. When communicating and collaborating with people from different backgrounds, according to Carlile (2004), there are three different boundaries to overcome in transferring, translating and transforming knowledge. The easiest one from communication perspective is syntactic boundary, across which knowledge can be transferred by using common lexicon. On the semantic boundary, knowledge needs to be translated, different meanings interpreted when crossing it. On the third, pragmatic or political boundary, knowledge is transformed, and the shared artifacts or boundary objects play a central role. This is the boundary, where new knowledge can be co-created, as crossing it requires common interests to be developed (Carlile, 2004). Stickdorn et. al.(2018) express this in simpler way by stating that having a common artefact to look at can sometimes help people with different skills understand each other a bit better.

Building a common understanding across disciplines and functions through language and models can help. This is where a boundary object comes in. (Stickdorn et. al. 2018. p. 43)

3. Research Orientated Development Setting

As stated earlier, the purpose of this research orientated development is to construct a customer insight process for a multi-market company. Simultaneously it also studies, how the customer insight process supports CDL, and how well methods and tools from Design Thinking practice work in this context for generating and sharing insights within the company.

First part of this chapter describes methodological solutions chosen for this research oriented development, and the reasoning for selecting them. The chosen approach to research-oriented development is described, as well the methods used in the development process.

Second part of the chapter describes the empirical development process executed in the case company.

3.1 Constructive research approach

Pragmatic approach is central to the methodology of the research-oriented development, as it aims to the change, in opposite to creating new theory or contributing to science. Still there are methodological questions that needs to be answered related to validity, reliability, ethics etc. (Toikko ym. 2009b, 6-8.)

The last part of the methodology are methods chosen to be used in development. In research-oriented development, a variety of methods can be used for development. Hence in development context, development methods are part of the total development methodology. Methods are used for managing the development process, for participant engagement and for generating knowledge. (Toikko ym. 2009b, 6-8.)

Constructive research approach, which was developed in business administration and technology research, is a methodology for producing innovative new constructs for real life problems. Ojasalo, Moilanen & Ritalahti (2014) state that this approach suites well to the development of new concrete artefact, e.g. product, or in other cases a new system, guideline, design, or model. It can be applied to enhance current processes. It is an approach which also aims to change the operations and practices in organization. Constructive research is based on planning and conceptual modelling as well as implementing and testing developed model. (Ojasalo et al.,2014. P.65-66). The objective of this thesis is to develop a new operational process model for a case company, which will change the current practices, hence constructive approach suites well as development approach.

Constructive approach focuses on real problems, it always aims to problem solving in real business environment. Constructive research approach produces new construct that solves

that problem. To build that new construction, both existing theoretical and new empirical knowledge from practice are needed.

The problem which the new process to be constructed is trying to solve, is the current practice of conducing several individual ad hock studies for one purpose use, in silos within each business line and markets. The constructed solution should enable the case company to have a strategy based, well planned, synergy maximizing annual customer insight process. One important part of this process development is also to develop practices that would a guide the internal generation of the actionable customer insights from the results of different studies, surveys etc. In addition to that, the process developed should include conducts for sharing insights and new knowledge within the company. Not only within different business units, business lines or market areas but also between them.

The approach includes implementation "attempt" to test practical applicability, either on the market or within the organization. The collaboration between researchers and practitioners is empathized and the researcher or developer act as a change agent, whose role has a strong impact to the target environment. It includes link to existing theoretical knowledge as well as creates theoretical contribution. (Kasanen et al., 1993; Lukka, 200; 2003; 2006, Ojasalo et al.,2014).

Piirainen and Gonzales (2013) have modelled the process outlines and main activities in constructive research approach (figure 1.) with five phases from problem identification to theoretical contribution. The development work of this thesis follows these phases excluding the last one, theoretical contribution to earlier research.

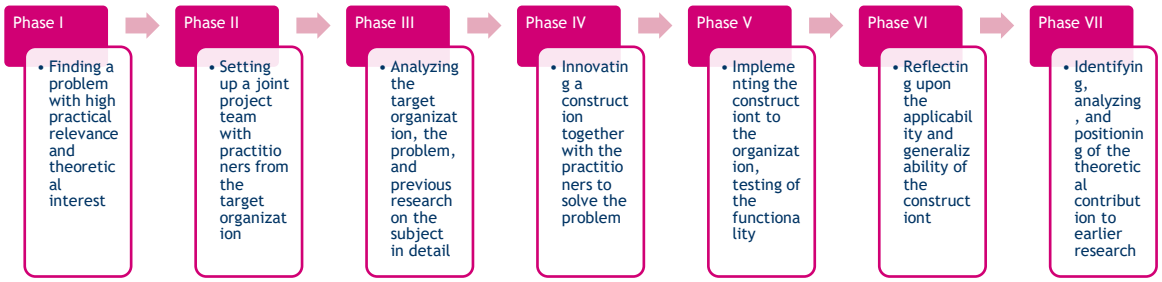


Figure 2: The process outlines and main activities in constructive research approach CRA (adapted from Piirainen and Gonzales, 2013).

The problems were identified in case company by the thesis writer, acting as an Insight Manager at the company, and its management team: ineffective spending on research due to

unutilized synergies, lack of comparability of findings due to the changing setup, lack of generation of actionable insight based on research findings, lack of utilizing fully the knowledge already in the company and sharing the knowledge. These problems have high practical relevance to a company, which has chosen customer insight as one of strategic focus areas. In this thesis, which is research-oriented development work, not research, the theoretical interest was not valid criteria, but the benchmark interviews indicated that the problems were identified in other organizations as well.

Methods used in constructive research can vary, and as the aim is to develop something new, multiple methods in collecting data and material are encouraged. It is essential to thoroughly understanding the user needs of the developed construction; hence the service design methods are useful. (Ojasalo et. al., 2014, 67.). Participatory methods used in development (co-design) of the problem solution is a good way not only to get better solution but enhance the acceptance and the commitment to the implementation, especially when it requires changes.

Only qualitative research methods were used in this thesis. The focus on real-life business phenomena and their complexity, the observation of context, reflexivity and circularity (i.e. revisiting and reformulating the research along the way) of the research process, and the possibility of critical evaluation that qualitative research include (Eriksson & Kovalainen 2016, 3, 33) fit also to the constructive approach used in this thesis. The development questions "how" and "why" are typical for qualitative research and answering them, qualitative methods observing, aiming to understand and interpret the phenomenon are needed (Eriksson & Kovalainen 2016, 3). Qualitative research also considers how different concepts are understood in the minds of the people participating in the study, i.e. how these terms are socially constructed in the given situation. (Koskinen et al. 2005, 23–25.). This was very valid point in the context of the international, multi business case company, where employees in organization have very different cultural, educational, and business acumen background even in the similar positions.

When analyzing qualitative data, deductive reasoning tests hypotheses based on theories and is hence theory driven. (Eriksson and Kovalainen 2016, 24). Deductive reasoning was used when organizing and analyzing interview and benchmark data on the bases of a preset framework, which elaborated more in the next chapter. Testing the applicability of the service design methods for insight generation was testing a hypothesis and theory, so the reasoning was deductive in nature. It was also testing existing data in new context for generating new insights.

Inductive reasoning is data driven, building theories based on the results (Eriksson and Kovalainen 2016, 24). One could then argue that generating new insights form existing data is

more inductive reasoning in nature. Inductive reasoning was also used in constructing a new process model from literary review data.

According to Eriksson and Kovalainen (2016, 23- 24), elements from both deductive and inductive reasoning approach are combined in abductive reasoning. According to Josephson (1996), abduction is connected to the generation of new idea, which was one of the objectives of this thesis, to construct a new process model. Abduction is inference to the best explanation, starting from data description, based on which the hypothesis best explaining it is then made. (Josephson 1996.) In general, the reasoning approach of this thesis could be said to represent abductive reasoning. The thesis writer made a preliminary theoretical framework based on the literature, upon which the empirical development part was designed. But after the implementation of the empirical development part, it became apparent, which literature, theories, trends and phenomena are connected to the study, which led to reformation of the theoretical framework and revised the connected literature. Which then led to the additional development questions and empirical testing of the new hypothesis, in validation phase of the constructive process.

3.2 Methods used for data collection

At first phase, when reviewing if the problem had practical relevance and interest outside the case company, the data was collected by literary review searching relevant publications and by searching benchmarks from internet, followed by themed benchmark interviews.

After that, all the data was collected within the company. In analyzing the problem and organization phase, semi structured interviews were used. In phases of constructing the solution and testing the implementation phase, data was collected from recorded group discussions at workshops as well as in forms of other material produced at workshops. At the last phase of this theses work, reflecting the applicability and generality internally, focus group discussions and workshops were used again to collect the data. In addition, observations were systematically made and collected throughput the whole development process. Observations were the main methods of collecting data from the workshops dedicated to testing Design Thinking tools as well as in collecting feedback form the further usage of e.g., Customer Personas and of the new practices taken into use. All the data collection was made by the thesis writer.

Systematic literary review is used to address a specific question, in this case, process models for customer insight management. It has a clear stated purpose, a question, a defined search approach, stating inclusion and exclusion criteria, producing a qualitative appraisal of articles (Jesson, Matheson & Lacey 2012). Thorough review of the subject gives deep knowledge of the subject, which is needed when analyzing the problem in detail at the phase of constructive research processes. It also justifies research's theoretical interest if the research gap is identified by it.

Benchmarking in general is learning by finding out how other companies, mostly the ones with best practices, have approached the topic in question. Ojasalo et.al. (2014) note, that it is very useful method, when developing organizations quality, operating processes, or ways of working, which was the case in this thesis. Benchmarking can be done by reviewing publications and public figures, on and off-line or it can be done by visiting the target organization and / or interviewing experts.

Interviews are commonly used way of collecting data in qualitative research and they can be done by several different ways. In business research personal and in-depth interviews have typically been primary data source, other sourced are used to complement them and for triangulation reasons (Eriksson & Kovalainen 2016, 138). Interviews vary by the level of formality of the interview design from structured, to half-structured to open interviews (Hirsjärvi, Remes & Sajavaara 2004, Koskinen, et. al. 2005, Silverman 2011, Eriksson & Kovalainen 2016). At open interview, the interviewer and interviewee have an open, often informal discussion about the topic in general (Ojasalo et al. 2014, 108). Themed or guided interviews are a grade more structured than fully open ones as themes to be covered are pre-determined and stay the same with all interviewees. They are still more conversational situations and the order and the extend of each theme can vary depending on interviewee. (Hirsjärvi & Hurme 2008, Eriksson & Kovalainen 2016.) This type of interview still leaves the room for the interviewer to catch interesting leads and explore them with follow-up questions during the interview. At semi structured interviews, all the interviewees are given the same questions in the same order. The difference to the fully structured survey with given answer choices is that interviewees can answer to the questions freely. (Saaranen-Kauppinen & Puusniekka, 2006.)

Any of these interviews can be conducted as an individual, pair or a focus group interview (Hirsjärvi et al. 2004, 199). According to Polane, Løvlie, & Reason (2013) in business-to-business situations or when interviewing clients, one-to-one interviews are preferred allowing the interviewee to tell things about the company, which one would not tell in the presence of possible competitor or even members of their own company. At group interviews, the topic is discussed informally together so that interviewer talks simultaneously to all interviewees but sometimes asks questions to individual group members (Hirsjärvi & Hurme 2008, 61). Focus groups are composed of participants who bring valuable contributions to the research question (Liamputtong 2011, 4). The participants are similar with each other in a way that is important for the purpose of the study (Krueger & Casey 2015, 63-66). For the researcher the use of focus group gives a possibility to elaborate comments and to cross-check with the participants in a more interactive manner than individual interview can offer (Liamputtong 2011, 6).

Workshops are much used way of collecting data in service design and other co-creation projects. One example is experience prototyping, where the prototype works both to describe

and explain e.g. idea to participants and a way to verify or disprove any theories behind the developed solution. Unnoticed needs and opportunities can be discovered, most obvious issues or problems recognized for the next iteration. (Polaine, Løvlie, Reason 2013, 66).

Observations can be made from and within workshops. Besides workshops, any selected situations, such as meetings can be monitored by observer. According to Ojasalo et. al. (2014), observing real life situation on site is in general is a highly recommended method for gathering useful information or providing useful ideas in all development projects. Systematic collection of observations throughout the development process is an important development method, and it can be made as an outsider or as participant in situation (Ojasalo et. al., 2014).

All but fully structured interviews, as well as workshops used for data collection, should be documented. The use of audio- or video recording with the approval of interviewees or participants ensures that all data is collected in its original form. It also gives the interviewer or facilitator a possibility to fully concentrate on interaction in the situation, without being distracted by making notes.

3.3 Data analysis

Before the data-analysis, all data needs to be transcribed to written text form, usually with text editing software, to make it easier to handle and analyze. Both the analyzing process and the detail into which transcribing is done and if coding is needed, derives from the research questions. If the interest is on the content (on what is told), transcribing can be looser, simplified but if it is more in the expressions, how things are told, it needs to be done in detail, even the use of special marks are needed. (Saaranen-Kauppien & Puusniekka 2006.) In the light of research questions in this development work, the interest was fully on the content, on what had been said.

Sometimes, e.g., from semi structured interviews, only the parts most relevant to the research are taken into the transcription. To avoid the risk of losing some relevant information if transcribing only the pre-determined themes or questions, transcribing should be done more excessively. (Hirsjärvi & Hurme 2008, 138-141). On the other hand, totally irrelevant issues in data can be left out and transcriptions do not need to be written word by word, giving the possibility to do some analysis and coding while transcribing (Hirsjärvi and Hurme, 2014, 138).

When using themed interviews, transcriptions are often deconstructed and then organized by initial themes, which reflect the themes covered in interviews and then reduced. Classification by types is done by discovering features which are common for the interviewees. The initial themes and themes which forms during the analysis are two different things. (Hirsjärvi & Hurme 2008, 173.) In context analysis, categories are established beforehand, after which the

number instances fallen into each category is counted (Silverman 2011, 64). Coding is practice where occurring themes, classification types or categorized instances are highlighted from the transcription. Highlighting can cover a word or sentence or paragraph of text and all are then labelled each either descriptively or abstractly forming out key words or even sentences. Codes can emerge out of something the interviewee has said, the words one has used or be modifications of phrases. (Silverman 2011, 68.)

3.4 Data management

According to Eriksson and Kovalainen (2016) research ethics in business research is most often only related to access to ethnographical material in data-collection and interview process, not to any other part of research process.

The access to materials within the company A-B and the confidentiality of it. was already covered with the thesis writer's employment in company A-B. To guarantee the anonymity of the company in case, pseudonymous name of Company A-B is used in this thesis. All people interviewed or participated in workshops participated voluntarily. Their consent was informed as they all were told the purpose of the development work. That covered both the purpose of the project within the company and this thesis, as well as the use of the gathered data and the procedures used. All the data used in this thesis is stored at cloud-based driver, where only the writer has the access, hence protecting the privacy of participants and maintaining the confidentiality of the collected materials. After this thesis is approved, all the data collected from interviews, discussions, workshops, and meetings as well as their transcriptions will be deleted. The researcher can actively participate and act as a facilitator or even change agent e.g. in action research while those researched are collaborators. (Eriksson & Kovalainen 2016, 66.) That was the case also in this research-oriented development.

4. Results

This chapter describes the development process according to the phases of constructive research approach. It presents how they were implemented and discusses of the actions that were taken. Through that discussion, the findings from the development process are described and analyzed in this chapter, as well as the analyses of the process itself. In this chapter, the outcomes constructed within this the development process are also presented as the results of the development process. In the Chapter 5, Conclusions and Discussion, the findings and results are reflected through the knowledge base into conclusions. After that, the assessment of findings and results, as well as the development process, is discussed in the latter part of the chapter 5.

4.1 Analyzing the relevant problem and its context in detail - Benchmark and Internal Interviews

As mentioned in the previous chapter, the problems to be solved with this development work had been recognized both at practical and strategic level by case company's leadership team.

In addition to exploring the related theories, also the practice of the subject, in this case processes related to customer insight, needs to be explored before the planning of the development is started. The robust knowledge base combines published information e.g. research materials with workplace and organisational knowledge. (Ojasalo, 2020, 11.) Ojasalo (2020), advises to enter to the case organization for observing the organization's environment and practices. Thesis writer had been working at the case company for several years, hence the part of observing the case company and its operating environment was not needed.

The development work started with benchmark, as mentioned in the first chapter. First, an internet search was made on relevant literature, publications, webinars, customer insight agencies websites etc. Notes were made and sources saved to RefWorks. Netography was used in surveying customer insight related discussion forums and social media groups.

Benchmark

To explore practice of customer insight related processes outside the case company, four benchmark interviews were held during spring 2019. The data collected was used for both first and third phases. Two of these themed interviews were individual face to face interviews and two were focus group interviews. Individual respondents were Customer Insight Managers, one from FMCG sector and one from B-to-B telecomoperator. One focus group of three respondents, was a consumer research team from another FMCG company. The other focus group of four people was innovation related business team from the company owner of company A-B.

This last focus group representing Market Exploration team from a "parent company", was selected by writer due to the team's future connection to the developed process, team acting as an external stakeholder to the project in hand. Members of this new team also had expertise background from various B2B industries, which suited well for benchmarking. Other Customer Insight Managers and a consumer research team were recruited personally by writer from Suomen Markkinatutkimusseura. They were selected based on their own interest to benchmarking on the topic, their area of expertise and on the similarities of companies, offering both consumer and B2B solutions, without being competitors.

Themed interview suited well to the benchmark situation. The themes to explore were derived from the development questions, but not into the level of specific questions at this divergent phase. The data was collected by taking notes during these ca. one-hour interview

sessions and transcribed to more elaborative descriptive text document form straight afterwards. The text was then reduced further into the mind map format.

Internal interviews

At the part of analyzing organization of the phase III, the development work continued with internal interviews. These were made to explore of customer insight related practices on the new market and businesses areas, that came along with the company Y at the Joint Venture. Besides conducting open interviews and discussions, the related materials were collected as documentary evidence. As mentioned earlier, thesis writer has been working at former company A for seven years during the time of the data collection, hence current state analysis of those businesses and markets could be done as descriptive writing by thesis writer.

The interviews for current situation analysis of former company B were held during spring 2019. Those interviews could be considered as something between themed and semi structured as the themes to be covered were sent beforehand to the interviewees but only as a guidance to the topics, not as questions to be answered beforehand. All these one-hour interviews were held via Skype and recorded as all the interviewees agreed to it. Three of the interviewed were Business Directors, acting also as nominated project team members. Five other interviewees were business or function managers, nominated by Business Directors. The interviewees were from different countries, so the Skype video connection was used instead of face-to-face interviews.

Recorded material was transcribed on the sentence level, leaving out the totally irrelevant parts of discussions. After that both the transcription and previously done current state description were decomposed and then rearranged under themes derived from interview theme questions. At that point, couple of new themes formed from text and were handled as such. The amount of text was so low that only coding used was for those new themes that formed. All this was done in word document. The summary of the findings given to project steering group, was a two pager PowerPoint presentation.

4.2 Findings from benchmark and internal interviews

The main finding from benchmark interviews was a confirmation to the hypothesis that the issues in managing customer insight, especially the part of the knowledge sharing, did not occur only within the case company. The same applies to the limited use of customers as source of customer insight.

Based on benchmark interviews, both companies offering both packed consumer goods for retail and food services, did not share customer insights between those businesses, even when the end users of the products are the same. In the same way than in the case company AB, in addition to silos between business types within the company, the matrix organizations had

silos between functions in benchmarked companies. E.g. Interviewed consumer research team, which was part of business intelligence team, worked with product group / category management and R&D, had no connection to other marketing research, which was done by brand and marketing teams. Hence no one has the full understanding of their consumers. From second focus group came out, that within purely business to business industries, customer insight is rarely separately organized or resourced, neither are there any related processes. Market data or surveys are usually bought from external partners as hock based when needed for individual business cases and related material is not shared beyond that.

Based on benchmark interviews, FMCG companies' actual customers in retail, were not included in any of their customer insight related processes, but only the end users, consumers. Both companies in food sector collected and analyzed consumer feedback as a source of customer insight but not the feedback from their direct customers, the retailers or food service customers. Only the telecom company constantly collected customer feedback and measured customer experience.

On the other hand, customer relationships in business-to-business contexts are quite deep leveled. When in business-to-business sold solutions are mostly tailored based on customer needs, the sales teams do "listen" their customers constantly. When customer base is large, customer satisfaction is usually measured by structured phone interviews. The issue with the first case is, that the voice of customers is seldomly recorded or stored into CRM systems, so they are not in analyzable form, nor is the customer insight gained shared within the companies. The issue with the latter is, that these structured measurements seldom reveal any latent or future customer needs. They work best as an indicator for places of improvements of current situation.

The first main finding from the internal interviews was related to the term "customer insight", which should have unified definition and elaboration of the meaning to avoid misunderstandings.

Based on internal interviews, both terms "insight" and "customer" had totally different meaning to different people. For some, generating insight meant the same than analyzing data. Some interviewees included business intelligence like product calculations into customer insight, some interviewees included PESTEL analyses into customer insight.

Interestingly, a similar finding related to the use and definitions of terms came out from feedback discussions with BU directors as well. In those discussions, definition of terms in question were related to business planning and KPI's. In the context of the company, where English is the official language, but it is the mother tang of no-one, there were quite different interpretations and usage of the term's "objectives", "goals" and "targets" related to business strategies, tactics, and action plans. This fact was carefully taking into account at

the later phase, when designing the internal briefing template. All these terms have been elaborated into details on that template, to avoid misinterpretations.

Interviews with the Dutch organization revealed that they did invest much on research and development, but the focus of the research had always been on products and their features. Product testing was often implemented in co-operation with user customers, and they were often though started based on the specific needs of those customers, but focusing on product deliveries, not on customers per se. On a general level customer or market research was almost nonexistent. Also, in general, all the customer and market related surveys and reports etc. were only kept on the hard drive of the person or function, that acquired the material and had not been shared within the organization.

The root cause for this siloed information could be found from internal interviews. Neither the synergies between different businesses, nor between different market areas, could be seen or understood to exist. All interviewees thought their situation and needs to be totally individual, different from any other market or business area. Hence any insight they had, was not thought to have any relevance to anyone else or to other functions.

Another finding was related to so called “voice of customer”, referring to any form of customer feedback. Based on both internal and benchmark interviews, the usage of customers themselves as a source of customer insight, is limited. Also, the existing knowledge about customers within the company is in tacit form.

When discussing about customer insight and understanding, the interviewed organization in case company, relied on the vast tacit customer knowledge that each salesperson had on the personal level. The same finding resulted from the landscaping business interviews in the Nordics. Sometimes, for specific projects, some of this tacit knowledge was collected to form e.g., market insight, but these summaries were only used and shared within the relevant people within each project.

4.3 Constructing the Solution – Presentation and Feedback Discussions with the Leadership Team about the Framework and Process Drafts

At the fourth phase of constructive approach, researcher comes up with solution to the research problem. In this development work, thesis writer constructed the first drafts of the customer insight process framework and workflow description herself.

These drafts were based on pre-understanding researcher have the built in the previous phases, both from relevant literature and practical experience. (Piirainen & Gonzalez, 2013, 9.) The process framework draft was built up as a synthesis made from literary review, applied to case company. The process workflow draft was not based on any case or theory but

was made only after thoroughly examining the subject, combining the knowledge and experience of thesis writer. Hence the logic of discovery is abductive as is usual in constructive research approach (Lukka 2003, 2006).

The Customer insight process framework (Appendix 1., Figure 1.) is built based on Arantola's point of view, looking at the customer insight process as a function connecting the sources of information and the utilizing of it. As the case company operates in multiple markets with multiple businesses, the roles and responsibilities between centralized ones versus local, decentralized ones needed emphasis. And in practice within the case company, the insight Manager herself represents the whole customer insight function.

The customer insight process workflow (Appendix 1., Figure 2.) is as well constructed for the company level. On a company level, the centralized customer insight process covers the phases from insight need identification to the sharing and storing of information, identified in MBL theory and by Said et. al (2015). That process begins with the insight scoping, where both the identification and insight value alignment are made together with BU before the actual briefing phase. Insight Managers role and responsibility is to proactively support BU in this first phase, but the initiatives come from business units when they are developing tactics to implement their strategies or do their action planning to achieve their business targets. The scoping phase begins by BU indicating the need for new insight to the Insight Manager, as well as the business objectives, which this needed insight should support to achieve. Insight Manager evaluates the current data and information or knowledge gaps: What data already exists and what needs to be either gathered internally or purchased? Insight Manager also aligns at that phase if synergies can be found with other BUs or other market areas.

At the briefing phase, the role of the Insight Manager is more emphasized. Within the process, Insight Manager is responsible for acquiring information, including the information supply chain management, conducts and forms. In practice this means the responsibility of the desk study of data available, identification of information sources, methodology selection and partner selection. The conducts and forms are defined in the customer insight process. In practice this means the coordination of the survey design, and the forms of deliverables, to ensure comparisons over the time on the same subjects. When the insight needs are related to trend, signal or theme monitoring, the implementation will be made within the BU, but the insight process is responsible for tools and methods used and supports their users.

At the implementation phase, whether it is made internally or outsourced, Insight Manager acts as a main contact person, monitors the process and is responsible for delivering the outcomes. When outcome is delivered, the internal insight generation can begin. Insight Manager supports the relevant BU's team in interpreting the results or findings within the relevant contexts. What does the outcomes mean to the function and the company, what do they

mean in company's business context? Then the relevant team together, supported by Insight Manager, generates actionable insights for reaching objectives set in scoping and briefing phases: the decisions made or action to be taken based on these insights.

BU is responsible for sharing the findings and developed insights within and cross their business lines and markets. And together with Insight Manager ensure the sharing of the insight as input to other processes e.g. R&D, Marketing and Communications, Business planning and budgeting. Insight Managers is responsible for storing all relevant materials to SharePoint library as part of the customer insight process. Insight Manager is also responsible for sharing information about the new insight and related material, as general level information, to internal communications.

The framework and process drafts acted as a starting point for further co-development of the solution. According to Polane et. Al. (2013) presenting insights in a workshop environment makes it easier for participants to understand results. Needs and opportunities based on those are discovered together, and development ideas generated. In June 2019, the thesis writer presented both the current situation analysis and the first draft proposals for customer insight process framework and process workflow. Due to practical reasons, this was mostly done in individual meetings with Business Directors, held via Skype. BU Directors were asked to give feedback in general, note the possible errors, ask questions, and make suggestions for changes or further developments if needed. In August 2019, the second round was held in similar setup, thesis writer presenting process draft version 2, which had been iterated based on comments given in previous meetings.

With the constructive research approach, it is important to document all different phases (Ojasalo et. al., 2014, 67). The above-mentioned meetings were more of discussions than interviews by nature, but they were all recorded and iterations to the following versions were made based on those. The first draft versions of the process framework and process workflow presented to BU Directors, are not included as appendixes to this thesis. In Appendix 1., figures 1. and 2., present the final outcomes constructed, the end results of the development project, approved by the owner of the project in question at the company A-B. The developed customer insight process framework got approved for implementation.

4.4 Implementing solution – Customer Insight Process - and testing its functionality

The implementation of the developed process model and testing it´s functionality started in workshop with piloting BU team. The first workshop was held in September 2019. Testing of conducts and forms, testing in practice, and taking into use new ways of working, methods, and tools to support customer insight generation, sharing and storing, continued throughout the year 2020.

the Process Workflow

The thesis writer selected the experience prototyping as a testing approach for the new process model. According to Polane et. El. (2013) experience prototype, in this case a process description, is used both to conceive details and ideas but also to verify or disprove theories solution is built on. It is used for finding out and solving the possible issues or problems as well as opportunities to improve it.

Participant represented top commercial management of both business lines of each market of the BU in question. The workshop was held in the head office at Vantaa, one participant taking part via Skype. The BU Director could not participate as planned. The whole workshop was recorded with Skype per agreement of all participants. Along the agenda sent beforehand, was a pre assignment. At pre-assignment participants were asked to thing about the most important customer insight needs and send them two days before the event to the thesis writer, who facilitated the workshop.

Facilitation is the neutral guidance of a group process. The role of the facilitator is also to get the most out of a diverse group of people who most of the time don't necessarily share the same language, have diverse goals and different ways of working. This requires the facilitator to work on three levels simultaneously – individual, group and process. (Stickdorn et. al. 2018. p. 391-392). The facilitator help and guide the work of the group without meddling with the subject matter. (Kantojärvi, P. 2017. p.11). Status of the facilitator is complex, because it's multipolar: she is a servant of the group and the bosses but might also be a master of the process. Same goes for neutrality. A facilitator is expected to be fair and acting in a way that seems biased is a fast way to lose the group's consent. (Stickdorn et. al. 2018. p. 393) By being neutral towards the subject matter the facilitator creates space for the group. When just one person is vocal all the time it takes away from building common under-standing and sharing knowledge. (Kantojärvi, P. 2017. p.36.)

At the first workshop phase, the facilitator made a presentation of the current situation and then presented the proposed framework and the latest draft of the proposed process description. When introducing the proposal for new process to be taken into use, it was made clear to the participants, that the process was still open to iteration, and would be amended based on their comments. Participants were informed that they could comment and ask questions all the way during the presentation.

In the end, participants were encouraged to give as much as possible all kind of feedback: views, opinions, improvement ideas, doubts and share possible earlier experiences related to the subject. Facilitation method called *facilitated questions* was used to lead the feedback discussion. In that method, the facilitator leads the discussion, e.g., after a presentation or lecture, with the set of questions. The questions cover the facts, feelings, meanings,

learnings, and actions. In this case, the fact questions were used to find if anything was missing from the description and to ensure the common understanding. Feelings were covered by asking how they felt about the process description, what kind of feelings does it arises. The meaning was address by discussing how it would affect to the participants. That was the most important part, as the whole purpose of the process in question was to change the current practices of the participants. At last the questions about the next steps were addressed and agreed upon.

The latter part of workshop was a practical exercise to find synergies and prioritizing the initiatives for the future insight planning. The first phase of the exercise was arranged by facilitator as a Gallery Walk (aka Walk-About). Gallery Walk is a technique that gets the whole room on its feet to take a walking tour of posters or flip chart pages. All the charts are posted around the room, and the whole group walks around to look at them one at a time and most of the information is conveyed as participants read each chart. The facilitator had analyzed the pre-assignment answers, simplified them, and arranged similar ones under descriptive thematic topics, each topic on its own sheet on the wall. The participants were first asked to read them through individually and mark their business line and market to those which were interested to them Voting was also included by asking them to mark the importance with the number from 1 to 5, one being the most important.

The second round was facilitated as World or Knowledge Café. Participants were free to discuss each topic together moving freely around meeting room. This encourages discussion among different groups, since participants move independently in the to discuss topics that interest them. Using small group conversation and successive discussions of the same topic by different groups helps to integrate the ideas of the whole group around specific topics posted on flip charts, even if they do not need to compose the content based on discussion but it preexisted. The purpose of the round was to get participants understand the similarity of their insight needs, hence, to understand the synergy benefits. Participants were also instructed to make additional notes or changes during this round if they felt like it.

At the last phase facilitator facilitated the final walk through of the topics with the whole group. The purpose was to activate all the participants to discuss together about the priorities of the insight topics. The facilitators' task was to guide the participants to reach the consensus about the priorization of the insight needs for the action planning.

Afterwards, a transcription was made of those parts of the recording where comments to the process were given. Those were used to iterate the final the process description. The result of the latter part of the workshop was transcribed into the decision presentation form.

Findings related to process

The following findings are based on the development phase discussions with BU Directors, described in chapter 4.3, as well as discussions in development workshop.

The main finding related to the framework itself, was the need of the clear and clearly communicated division of roles and responsibilities between centralized customer insight process and local, decentralized business intelligence and customer intelligence monitoring. This topic raised lots of discussion both in development discussions and in the workshops. Especially in the latter ones, the constant monitoring of the business environment, competitors, and customers, was wished to be "outsourced" to the central customer insight process.

Based on these discussions, even with the provided tools, utilizing AI, the tasks related to monitoring business environment are considered time consuming and even boring, hence the wish for externalizing that work. Quite much discussion was needed to confirm that the local knowledge and understanding of the business context as well as native language skills are needed to perform that kind of customer, market, and competitor monitoring. Examples were needed to demonstrate the vastness of the information flow and impossibility of evaluating the relevance of information on the centralized level, without business context and native language skills.

On the other hand, findings related to process workflow, that came out already from status analysis, were confirmed at the development phase interviews. The needs related to customer insight, are so different in different BUs of company A-B, that same practical, implementation level process workflow cannot not be the same for all businesses. Only the very general level description is applicable to all. All the implementation details, such as annual scheduling, roles, responsibilities, and tools to be used, need be tailored for each business unit's needs.

Related to the process workflow description, at the implementation kick-off workshop, the current state description was presented, to engage participants themselves to realize the need of the structured way of working related to customer insight. Based on the discussion in the workshop, is that the objective was reached. Based on interviews, earlier people had difficulties in seeing the synergies between different market or business lines. At the latter part of the workshop, participants evidently started to realize, that the topics they needed to get insights about, were the same ones, regardless of the market area or business type.

"it is good to have a process description as a reminder, a To-Do -list to secure that all have been taken into account"

"if we had known about that survey of yours, it would have been great to have done on our market too…"

New Conducts and Tools

During the development of the customer insight process development, new conducts and tools were presented and tested to be taken into the use. Next, some of those are described as well as the findings from developing and testing them. In addition to these, several new participatory methods and tools adopted from Design Thinking practices were also for customer insight generation phase of the process with the new piloting BU during winter 2019 and year 2020. Some of them and relevant findings are described separately in chapter 4.4.1.

The internal briefing template for customer, user, or market research was developed to support the insight need identification based on, and alignment with, the business objectives and strategies (Appendix 2). One of the objectives of the briefing template is to ensure that the investments made to external surveys, market data etc. are proportionate in relation to business objectives and in line with business strategies.

The emphasis on this internal template is on the business objectives to ensure the alignment with relevant business strategies. Based on this objective, the following information is instructed, through the template, to be included into the brief:

- The Purpose, describing the problem to be solved.
- Business objectives. Specific, measurable, achievable, relevant, and time bound.
- Insight objectives. What information is needed to get or learn from the it? Focus on the decisions/initiatives that the results will be used to inform, rather than the results.

Another objective of the internal briefing template is to support the identification, of any other possible business connections or internal stakeholders, that might have either interest towards the topic in question, as early as possible. As well as to involve other possible internal stakeholders, which might have interest or could benefit from the results. Therefore, in addition to nominating the immediate team responsible for the project, other stakeholders are asked to be identified by the question: Which functions will be involved, or have an interest to the subject? The purpose is to ensure that any outsourced insights would cover as wide variety of different business needs as possible. And, also to avoid any overlapping work or investments. Which leads also to the need of identifying if someone in the company has earlier experience with the topic. Therefore, the following information is instructed to be filled in: Pre-existing related surveys or reports. This was taken into the template for the purpose of cross checking if there already are available materials, or existing internal expertise, on the topic in question.

The briefing template was tested in in situ during Autumn 2020, both with Retail and Landscaping Category Manager and with Professional Growing Business Development Manager. It was done during the period for annual three-year action planning and budgeting for the coming year. In both cases, managers in question had indicated a need for external survey or

surveys. The first draft of the template was designed by thesis writer and briefs were co-written and filled together with managers in question. The template was iterated based on their feedback during that co-working.

Findings indicate, that required purpose as well as business and research/study objectives support the scoping as well as the prisonization. Also, the cross checking with already existing information about the topic has in some cases revealed, that some of the original objective had already been investigated, or that based on the earlier experiences, the purpose would be impossible to achieve with study to be briefed. Or if the purpose and survey objectives would be possible to achieve, they would not enable achieving the business objectives. And in some cases, the investment that achieving the purpose and study objectives, would require, is not in any scale in proportion to the possible profits they would support to achieve in the future.

Other finding indicating the usability of the briefing template is related to other stakeholders and synergies of insight needs. Form retail insight briefings had come up a current topic, from which more consumer understanding was needed. But those surveys were not implemented to other than home markets. In making of a user test briefing with professional growing, the possibility to find synergies become evident. In that multimarket user testing, all target groups were not growers, but one of them was end users – consumer. Finding that out from at drafting the brief, made it possible to add specific questions to the consumer survey questionnaire. This made acquiring consumer understanding from other markets as well, and without any additional investments.

To support the generations of insights from results, a new meeting conduct was taken into practice. The new practice is to book internal meeting time for relevant team, after some external presentation is held. The first new “insight generation meeting” was booked by Insight Manager. In these sessions, teams begin generating actionable insights internally. Discussion is facilitated by Insight Manager and the objective is to produce action points for BU. All decisions and action points are recorded into relevant meeting memos.

A finding related to this conduct seem to indicate that this new practice is perceived valuable by internal users. After the first internal insight generation sessions was held, the main participants started to ask for these internal sessions to be facilitated, if they were not included as an addition to the agenda of the presentation meeting. Also, oftentimes results are presented by external partner to a quite large audience. A new conduct has also formed after these kinds of presentations for wide audiences. Afterwards, smaller teams contact Insight Manager, asking for a presentation and facilitation of insight generation tailored to their relevant context.

The internal SharePoint library “Customer and Market intelligence library” was developed for storing and sharing customer insight related materials and generated insights within the organization. Besides company’s own market and customer related research, surveys and reports, public market and customer related reports and publications are stored there. When new material is stored to the library, it is automatically lifted up, with introduction and possible executive summary, to the “Latest highlights” section on the library’s front page. From there, is easy to link any of the materials, introductions or summaries e.g., to general intranet’s news section, or to different virtual Team’s workspaces etc. The library has internal search function as well as readymade categories of topics for browsing.

All the research, surveys and report related materials are stored there as data sets. These data sets are not limited to reports or results, but also include original briefing templates, possibly used survey questionnaires and any additional material, that is not included into result reports. This should support in keeping the reoccurring survey design similar. Also, if new actionable insights are internally generated based on the reports, they are stored into the data set in the form of internal meeting memos. Based on library of old briefs and new ones, the survey design framework has formed. Parts of results have been shared to other businesses, as those could already be specified in the briefing section “outcomes”. Consideration of different forms of data and deliverables already in the briefing, enables further utilizations of the results easier.

This intranet and ITC related Insight Library development was made in collaboration with ITC team. Other new tools were also developed or taken into used with the support of ICT. These include a survey application and its integration to CRM system, and supplier negotiations with digital media monitoring and social listening applications. Other digital tool development related to customer insight are made in collaboration with relevant teams and functions. CRM system has been developed to support the use of customer personas, as well to collect and store additional customer related information. This includes storing also collected customer feedback, directly of trough integrations to other digital applications with which they are collected.

4.4.1 Testing methods and tools from Design thinking, as practical solutions to support in generating, sharing and storing customer insights

The purpose of the development made in the case company, is to add customer centricity through thorough customer understanding. This can be achieved by supporting the organization in generating customer insight. For that, user-centric methods and tools from Design Thinking practice were tested in insight generation, as well as for their applicability for transferring tacit customer knowledge to explicit form. Which enables storing and sharing that customer insight across the organization. This chapter describes workshops, where empathy map

was as a boundary object. These workshops were a first phase of developing customer. Other methods and tools tested are only described as a level of the purpose, setup and outcome.

The testing of Design Thinking methods and tools for internal insight generation and sharing started with landscaping Finland. The objective was to gather customer insight for marketing function to be used in content development, marcom channel management, website development and as well as to explore the possible needs for digital services.

The purpose of the first workshop was to generate customer insight based on which, the customer personas for landscaping could be built. The participants in workshops represented sales department, customer service, product management and marketing.

The concept of customer persona was not familiar to the participants. In planning the workshop and its facilitation, the concrete objective to start with, was to collect as much customer knowledge from the participants as possible. The emphasis being on customers as human beings, not as accounts or business entities. Hence, commonly known empathy map template created by David Gray was used, with additional assistant questions (V. Kaartti. Empatiakartta, Palvelumuotoilun prosessi ja menetelmät). Printed detailed version with questions were used as work canvases.

The empathy map was created at XPLANE by Dave Gray as a part of a human-centered design toolkit and was first known as “Big Head Exercise” because of the user/customer being often portrayed at the middle of the map as a head. The tool helps create shared understanding and empathy towards other people and is often used as a basis for user personas at the beginning of a design process. (UX Booth, 19.11.2019) As a tool, the empathy map is widely varied but usually consists of four to six sections or quadrants that are labeled with things the user is doing, seeing, hearing, thinking, and feeling. Pains and gains are also often included in the empathy map. (UX Booth. 19.11.2019).

Also, as a template, empathy map gives more freedom of thoughts than using the more detailed, structured persona templates, might cause missing of valuable customer understanding and insight sharing. The insight generated with the help of empathy map can also be afterwards worked further into the actual customer personas later.

The workshops’ aim had already given in the invitation by MarCom Manager but was done again at fist workshop to ensure the buy in of participants through the business goals. Then the empathy map template was explained, but mostly as a tool for getting thoughts organized around given point of views and set questions as exemplary guidance. Emphasis was explained to be on getting thoughts and insight written down, not the location on the template. The further development of workshop materials to buyer personas was only mentioned as the following step.

The work was divided into two workshops to keep them short enough to keep up the focus. Both workshops had same attendees (8 at the 1st, and 7 at 2nd) representing field sales, sales management, customer service, marketing, and product management. All attendees knew each other, their work history at the company varying from 30 years to one year. All except one have had at least some direct contacts with customers. After warmup participants were spitted into subgroups of 2–3 people. The division was made simply by count to three in the first one, and on the second one participant could form groups themselves, only to avoid being in the same group than in first one. The change of the groups for the 2nd workshop enabled to get different dynamics within the group. Segments to be covered in each three groups were at first drawn lots, but groups could change them, as it turned out that all segments were not so well known for all participants.

Each group had their own meeting room to work in. There was similar kind of practice in all groups as there was one salesperson in every group and he knew the customer best. Others asked questions from their point of view. That worked well as there was a good discussion and flow in all groups. Each of the three facilitators went with one group giving more detailed instructions and support on how to begin if needed. At given time groups came together and presented their customer empathy maps on a wall. Others had opportunity to comment after each presented map. There was lively discussion and even more insight on customers were added. One of the empathy maps created is included into Appendix 3.

After these two workshops, empathy maps were combined with findings from three transcribed internal interviews (sales managers, customer service) and customer interviews (two landscaping designers / architects, municipal head gardener, industry association representative, landscaping, infrastructure, and construction entrepreneurs) as well as newspaper articles, job advertisements, education websites and customer survey results. Based on these, six customer personas and stories were built by thesis writer with the support of company´s service designer.

On third workshop with the original team, customer personas were presented for commenting, adjustments, and approval. This workshop was facilitated as a Gallery Walk, presented in previous chapter. The facilitator facilitated the walk through with the whole group, presenting each persona. The purpose was again to activate all the participants to discuss together about the personas presented to find possible errors or information missed in composing personas from background material. The facilitators' task was to guide the participants to reach the consensus if the personas were perceived valid and or useful.

More insight generation ignited, especially related customers pains and gains, which were not part of the original empathy map setup. This ignited a new project, in which, with the same

team and some added personnel, started to make Customer Journey Maps for these personas, to improve customer experience and develop new services (Appendix 4).

After the end results were presented at the BU, similar project started in Sweden. There the Finnish customer personas and journey maps were used as a starting point. Similar team amended customer personas to describe Swedish customers. Additional empathy mapping workshop was held to develop a persona for customer segment that is not valid in Finland. One of the personas created is included as an example into Appendix 3.

Other customer persona, in in that case, user persona workshops was held with Nordic home gardening retail business. On that virtual workshop, present were consumer product and marketing managers. There the approach was bit different. Work started straight with the persona templates. Based on massive motivational segmentation survey made in Finland and Sweden, three segmented were identified and the objective was to develop use personas for each.. Insight Manager had beforehand delivered to all participants a summary of all consumer studies, both qualitative and quantitative, conducted within last five years. Special emphasis being any results related to on issues, problems, fears, wishes, dreams, objectives, motives as well as habits and practices. This summary was also used as a sort of digital research wall, from which, participant could pick up findings to their persona templates. After the common instruction session, participants were divided into three groups, each working on their own personas. After working in small groups to compose a user persona, all groups came together. In this common session, each group presented their personas to others, who had the possibility to comment them. Changes or additions were made based on those comments if they were agreed on. Afterwards, Insight Manager supported to finalize personas.

They were immediately taken into use for marketing, content, and website development. For product management team, they were to be used in future as personas in Value Proposition Canvases, who's jobs to be done, pains and gains are described. And to which, product management tries to figure our pain relievers or support in achieving the gains. The final objectives being innovating new solutions to be implemented.

Findings from testing methods and tools from Design Thinking

Empathy Map as boundary object: Feedback indicates the both the workshop content itself and learning about the customers was also considered meaningful. People used words like "understanding", "functioning" and "fresh" to describe how they found the approach used in workshop. Participant felt that empathy map helped them to structure their thoughts from the beginning. According to feedback, Empathy Map headlines and sub questions helped participants to think about the customer as a person and to consider thoughts, feelings and attitudes those customers might have, but which they had never thought of.

At the presentation phase in the end of the first workshop, came out the notion that this had been first time that the tacit knowledge had been collected and written down. Participants told, that for the first time, they had time and a place for voicing out and sharing insight about customers outside their own small immediate teams. These discussions were considered to give all participants massive amount of new knowledge and understanding about customers. Another observation was made and expressed by the sales director. The substantial amount of the customer knowledge existing withing the company was considered as unexpected, as it had never been collected from this perspective. Neither had it been collected in the group setting, but only from individual one-on-one discussions, from which the notes, if even made, were “lost into the depths of document masses”. All this implicate, that empathy map can well be used as tool to collect, transfer, and transform tacit internal customer knowledge to explicit form.

One key finding for the case company was based on Empathy map’s ability to make the missing of certain knowledge about customers transparent. The work continued with creating customer personas as a synthesis of the empathy maps, information from news articles, job ads, web sites (customers, trade associations etc.). The same information remained still visibly lacking from customer personas. That ignited a customer interview program to fill up these knowledge gap. After the interviews, customer personas were finalized. When these ready customer personas were introduced to the original team, all participants were astonished how well recognized the customer personas presented.

Both B2B and B2C Customers Personas were immediately taken into to also use inn marketing, website development and product development. Personas are referred as their names when some development or action is planned. To keep them clearly in mind, at least marketing team members have attached the “persona cards” to their office spaces.

4.5 Validation, reflecting the applicability and generality

At the last phase the developed customer insight framework and process description was presented to the leadership team at project approval meeting in December 2019.It was approved for implementation.

It was also presented to the same team from parent company, that participated to the benchmark phase. The feedback given in these meetings was recorded in from of meeting notes. So, the assessment of the applicability of the framework and process description to other companies is based on this feedback given by that team.

The validity of the developed briefing template was reflected based on the feedback from external research partners. Based on that, the internal briefs made on the template and the transformed to external briefs, are so detailed, that external partners consider it to be easy

and fast to construct proposals or offers based on them. The brief in this format also prevents surprises risen afterwards from misunderstandings, which are often expected if briefing is made with vague descriptions or without defining the objectives or deliverables.

An indicator validating the general usability of Design Thinking tools and working method in internal work is following development: During the following months, participants from piloting businesses and markets started to share their experiences with the new working methods they had tried, as well as the deliverables and their use with others in the organization. Based on those discussions, Insight Manager started receiving inquiries to facilitate similar workshops for other businesses and markets.

When the piloting Personas and Customer Journeys were finalized, the marketing function took them into use for both internal and external action planning and content development e.g., with AD agencies, PR agencies and external content providers. Feedback from a new external partner, given personas in briefing, commented that customer persons made it much easier to plan the campaign proposals etc. Normally they need to make personas themselves, but those are totally fictional, made up from air, without any research or true knowledge to form them on.

They were also included int the introduction material for new employees. Traditionally, in presentations in question, customers are described as customer segments, which consists of companies, not of human beings. Based on the feedback, Personas functioned well as a tool for sharing customer insight in these uses as well. E.g., recruits commented that for the first time it was easy to understand to whom the communication is directed, or who they were serving in customer service.

The true validation of the practical applicability and generality started in 2020, when process steps from briefing to insight generation and sharing the findings were taken fully into use in BU's. The change of scope mentioned in the beginning of the chapter, meant that the full implementation of the process was not yet completed during the year 2020. For example, the planned phase of setting strategic insight objectives was not tested. In that phase, flowing forwards from the business strategies, to the business objectives and action plans for different business lines in different markets, should be used as basis of identifying insight needs. This phase will be implemented first time only during autumn 2021, based on business strategies updated during spring 2021.

5. Conclusions and discussion

In the beginning of this chapter, conclusions based on the findings from previous chapter, are presented and reflected both to the background theories and development objectives and questions. After that, the development setting is evaluated in discussion part.

5.1 Conclusions

The misinterpretation and misuse of the term customer insight mentioned in theories, were verified to be true in practice in the case company as well. The clarification of the terms was needed to form a common understanding of the meaning of customer insight within the organization. This conclusion also supports the hypothesis of made in this thesis, that co-development is needed for this kind of process development. With participatory development could the mutual understanding of the subject and the expected outcome be ensured.

Even as a new process description got constructed as an answer to the first development question, it was not possible to have detailed operational customer insight process in a company that has several different business types with different business models operating on different markets. Hence the solution to the second development question Q2, *if it is even possible to have a one common process for a company multi business multi market company*, is that common process description needed to remain only a very general level. The practical level process development are needed to be tailored with active participation from the business.

Literature and case studies suggest that the customer insight process is managed by either an insight team or marketing research team or suchlike. That would enable more information combining, analyses and refining within the customer insight process. Especially in situation like in case company, with multiple different business areas, operating in multiple market, managing customer insight processes and supporting insight generation also on operational level, require quite a lot of resources. In case where only one person is responsible of the process for all organization, the role stays in practice on very top level. The focus is on developing the process and tools, the alignment as well as dissemination of information, without in person guiding with the usage. In practice, especially the division of the responsibilities between centralized and decentralized, local work related to business or customer insight, like monitoring, needed to be made clear to all parties.

The first development question, Q1, seeks answer *to what is needed to be included into the process description. so that in would ensure maximizing synergy benefits cross Business Units*. The internal briefing template was developed and implemented into use as a solution to this question. Describing the context, purpose, and objectives – both business and research objectives - require careful consideration from the business. It made similar insight needs transparent to other businesses. It supported businesses in prioritizing insight needs. Filling in the objectives forced briefer to consider the costs and effects. Will the outcome of the survey ever cover the cost of conducting it? The “related surveys” section forced to think on what information already exist within the organization, and have those results been used to full extent. The filled temple was also easy to transform to external brief for tendering. To

conclude, using the developed internal briefing template in the briefing phase ensures finding and maximizing synergy benefits.

This is partly connected to the third question Q3, which seeks to find out *what kind of tools, templates and guidelines are needed to support actionable customer insight generation*. To answer this, different design thinking tools and methods for generating customer insights were introduced and used. Based on the finding's conclusion can be made, that customer Personas seem to work well as internal tools to generate insight, and to transform and tacit internal knowledge to explicit form. As well as communicating customer insight within the organization as well as to external partners, just as the related theories suggest.

The solution to the third Q4, *how to ensure that actionable insights are made based on the results or findings of studies etc.* is covered by the Generating Insight phase of the process. That is equivalent to the application phase from theories, as well as processes responsibility of serving the decision making. A new conduct as a solution to this, is taken into practice, where teams begin generating actionable insights internally in dedicated, facilitated meetings. Findings indicate, that this kind of support in form of facilitation of generating customer insight, is perceived valuable by internal users and the meeting memos ensures that actions made are recorded for follow up

5.2 Discussion

The developed customer insight process has been partly in use from 2020. The case company proved to be difficult testing environment in practice during the year 2019, with joint venture related integration ongoing. The planned deliverables of both the process development project and the project for piloting the process turned impossible as the related processes and even the organizational structure were not ready in time. During autumn 2019, the project owners and project manager, the thesis writer, agreed to adjust the scope of both projects. Deliverables were changed to process descriptions and to implementation plan for the period of 2020-2021, without of concrete outcome deliverables stated in original project plans.

The issues that developed process tries to solve, are quite universal. Hence the process framework is applicable to any organization. But the conducts and forms, as well as related workflows need to be tailored based on the business context. Customer insight process does not solve issues of siloed work cultures but can lower the barriers for customer insight to spread more widely within the organization.

Multiple interpretations, multiple uses, misinterpretations, and misuse of the term "customer insight" mentioned in theories, cannot be overlooked. When developing customer insight related processes or conducts, the clarification of the terms is needed. A common understanding of the meaning of customer insight within the organization needs to be formed. Only then

can the delivered outcomes of the customer insight process meet the expectations. In addition, when customer insight process is developed specifically for generating customer insight, it is important to clarify the difference between information about business environment and about customers to keep the customer orientation focus clear. The focus or the process itself is on developing the process and tools, the alignment as well as dissemination of information, without in person guiding with the usage This means in practice, that especially the division of the responsibilities between centralized and decentralized, local work related to business or customer insight, like monitoring, needs to be clear to all parties.

From the perspective of the case company, the outcome of the development has delivered well against the expectations. Already, the customer insight process, with customer Insight Manager in coordinative role, has made all customer insight related actions transparent to both TOP management and throughout the organization. With the new practices, the synergy benefits sought in e.g., tendering have been found and utilized. As have been the conducts for utilizing results and findings more widely, by sharing them within organization.

5.3 Assessing the development process

Constructive research approach suited well to internal process development. Using multiple methods including literary review, benchmark and internal interviews allowed the developer to understand the complexity of the context and the difference of the needs to be covered.

Based on the theory, a framework and process description for Customer Insight process was created by thesis writer. Oftentimes, when the internal process is designed by external party and just ordered to be taken into use by management, the implementation and especially commitment to it can be only partial. Hence the participatory design was chosen.

The method used in the workshop for testing the process worked well in relation to the questions which synergies can be found and which of the insight needs are business line or market specific as well as fir the prioritizing of the needs. The original plans for scheduling, budgeting and resource allocation were not made due to the conflict of periods for planning and the actual period when the workshop was arranged. All other parts of implementation were tested after the process development was done. This applies also to the testing of Design Thinking tools and methods.

In practical workshops during the process design, participants were able to experience the issues by themselves – experience the need for change, as well as the urgency for it. And they had the change to discover how the proposed solution would fix the issue at hand as well as give additional benefits, which they had not seen beforehand. A person seems to need to step into the shoes of another one, before realizing the similarities. And that the lessons could be learned for the differences as well. The dutchman is not that different from a Sweden. The

B2B customer is also a consumer. The emerging market will evolve to more developed stage. The commitment came through doing. This participatory way “learning by doing” method, made it easy for the participants to accept the process they tested into use, as they noticed their usability in practice by themselves. Selecting participants to represent different business lines and market areas, also made the synergies between markets and businesses clearly visible to them. The ones that were not perceived to exist before workshops.

Design Thinking tools are now in use, supporting to change the organization culture to truly customer centric. They are used to get to understand the customers and users, instead of just interpreting market figures or validating the acceptance of already developed solutions. The other advantage of these tools is, that they are working well as boundary object templates for insight generation, giving it the needed structure, documentation and via that a possibility for comparisons. In the case company “empathy mapping” and customer persona development have finally lifted up and into the focus customer as a person, a human being, instead of a company or account. An on the general level, Persona is a good tool to transform tacit knowledge into the explicit form internally, as well as to communicate customer insight internally and externally.

In addition to phase of reflecting the applicability and generality in constructive research process, this research-oriented development needs to be evaluated as qualitative research. That includes the assessment of the reliability and ethics.

Instead of reliability, the replicability of the study which widely used to evaluate quantitative research, “trustworthiness” is seen as a criterion in constructivist research. It is formed by dependability, transferability, credibility, and conformability. (Eriksson & Kovalainen 2016, 305). Dependability reflects its ability to inform the reader that the process used has been logical, traceable, and documented. This is assessed through appropriate documentation of the research process (Koskinen et al. 2005, 257). In this thesis, all careful documentation can be found as appendixes. In this thesis traceability as well as transferability, the connections to previous research and their results are made clear is reached through thick description, which means that the research was described as explicit as possible (Hirsjärvi and Hurme, 2014, 145) to make it as transferable as possible to other contexts. Confirmability refers to the link between findings and writers’ interpretations to the data and it should be clear.

Validity, on the other hand, refers to the extent to which findings or conclusions drawn are accurate in the way they present the phenomena, and they are backed up by theory. Triangulation, the process of using multiple perspectives to refine findings is one way to establish validating and. It can be done by triangulating l. using multiple perspectives to refine the findings. Triangulation can be done by methodologies combining qualitative and quantitative materials, by using several methods and techniques of analysis, cross checking information by

using multiple sources, using several theories or several researchers. (Eriksson & Kovalainen 2016, 305). In this development work, triangulation was made by collecting data with different methods from different sources and cross checking it by that.

Ethical issues and privacy protection issues related to the development work/research. Research ethics in this business development work is only related to access to ethnographical material in data-collection and interview process, not to any other part of research process.

The access to materials within the company A-B and the confidentiality of is was already covered with the thesis writer's employment in company A-B. To guarantee the anonymity of the company in case, pseudonymous name of Company A-B is used in this thesis. All people interviewed or participated in workshops were employees and participated voluntarily. Their consent was informed. The purpose of the development work both as a development project in company and as a thesis, as well as the use of the gathered data and the procedures used were told to all participants beforehand. The thesis writer acted both as a facilitator and a change agent, while participants were collaborators.

5.4 Limitations and Areas for Further Development

Taking customer insight process into use a did and will not solve the issue of the siloed organization. Working in silos, especially in BU siloes, and not seeing connections or benefits from others, continues in the case company. But that does not anymore prevent synergy benefits in customer insight related areas to be found and utilized. Neither does it limit the access to customer insight.

As already mentioned, the development of insight strategy was excluded from the scope during the development project. In the light of the setup and resources in case company, a customer insight strategy is not needed. Instead, the customer insight process supports the development of business strategies and their execution.

In the case company, the annual customer insight planning will be used instead of insight strategy development. Annual planning is to be done in collaboration with each business unit, based on their needs. Each business unit and their core processes – sales processes, marketing processes, and product management processes –have their own annual planning schedule. Annual customer insight planning will be scheduled based on these.

This was not yet executed in 2020. The Covid-19-year 2020 was unexceptional and company AB needed to renounce their normal annual planning practices to be able to agile respond to the rapid changes in their business environment. It also became obvious during 2020, that some of the ongoing changes would be permanent, even after the pandemic would be in control. There would be so called new normal in the business environment. That required the whole company strategy to be re-evaluated. Based on that, each business unit re-evaluated

their strategies and revisited all their annual plans during winter 2020-2021. The work on annual customer insight plan 2021 could only begin after that. It seems that it will take from one to two years to truly implement this synchronized planning, depending of the degree of planning in detail made within businesses and markets.

In a business context where customer insight function has more resources, and hence ability to conduct e.g., basic research within the industry, instead of serving only the occurring business need, also the customer insight strategy should be developed. And in companies, where the practices of annual planning are already well established in place, Customer Insight planning could be executed in place promptly.

To summarize: Customer insight is generated compiling and combining data and information from multiple sources. Generation and use of customer insight require collaboration between multiple departments of a business, e.g. marketing, analysis, product, IT, and customer services, and alignment across organization. It also requires investment in people, technology, systems and processes. For customer knowledge to be considered insightful, it has to be useful for achieving business goals in some way. Customer insight should help drive customer centric company's organizational thinking and decision-making. From process perspective, this means that customer insight process is to be aligned with company strategy and its targets, which in turn should define and prioritize insight needs. And when insight investment is decided to make, the strategic use of the deliverables should be clear to all from the beginning.

6. References

Printed

Arantola, H. 2006. Customer insight : uusi väline liiketoiminnan kehittämiseen. Helsinki: WSOYpro.

Arantola, H. & Simonen, K. 2009. Palvelemisesta palveluliiketoimintaan : asiakasymmärrys palveluliiketoiminnan perustana. Helsinki: Tekes.

Carlile, P.R. Transferring, Translating, and Transforming: An Integrative Framework for Managing Knowledge across BoundariesINFORMS.

Curedale, R. 2019b. Empathy maps : step-by-step guide. 2nd edition. Topanga: Design Community College Inc.

Curedale, R. 2018. Design thinking : process & methods guide. 4th edition. Los Angeles, CA: Design Community College Inc.

Curedale, R. 2016a. Empathy maps : stand in your customer's shoes : comprehensive step-by-step guide. Topanga: DCC.

Curedale, R. 2016b. Journey maps : the tool for design innovation : comprehensive step-by-step guide. Topanga: DCC.

Curedale, R. 2013. Design research methods : 150 ways to inform design. Topanga, CA: Design Community College Inc.

Elsbach, K.D. & Stigliani, I. 2018. Design Thinking and Organizational Culture: A Review and Framework for Future Research. Los Angeles, CA: SAGE Publications.

Eriksson, P. & Kovalainen, A. 2016. Qualitative methods in business research. 2nd edition. London ; Thousand Oaks, CA: Sage Publications.

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

Galbraith, J.R. 2005. Designing the customer-centric organization : a guide to strategy, structure, and process. San Francisco (Calif.): Jossey-Bass.

García-Murillo, M. & Annabi, H. 2002. Customer knowledge management. The Journal of the Operational Research Society, 53 (8), 875-884.

Goodwin, K. 2009. Designing for the Digital Age: How to Create Human-Centered Products and Services. Wiley.

Grönroos, C. & Gummerus, J. 2014. The service revolution and its marketing implications: service logic vs service-dominant logic", Managing Service Quality, 24(3), 206-229.

Grönroos, C. & Voima, P. 2013. Critical service logic: making sense of value creation and cocreation.Journal of the Academic Marketing Science, 41, 133–150.

Heinonen, K. & Strandvik, T. 2015. Customer-dominant logic: foundations and implications. The Journal of services marketing, 29 (6/7), 472-484.

Heinonen, K., Strandvik, T., Mickelsson, K., Edvardsson, B., Sundström, E. & Andersson, P. 2010. A customer-dominant logic of service. Journal of service management, 21 (4), 531-548.

Hirsjärvi, S., Hurme, H. 2008. Tutkimushaastattelu: teemahaastattelun teoria ja käytäntö. Gaudeamus Helsinki University Press, Helsinki.

Hirsjärvi, S. Remes, P., Sajavaara, P. 2004. Tutki ja kirjoita, 10th rev.ed. Tammi, Helsinki.

Jesson, J. K., Lacey, F. M., Matheson, L. & Mattheson, L. 2011. Doing your literature review: Traditional and systematic techniques. London ; Los Angeles: Sage Publications.

IDEO 2011. Human-centered design toolkit : an open-source toolkit to inspire new solutions in the developing world. 2. p. Canada: IDEO.

Juha Tuulaniemi 2011. Palvelumuotoilu.

Karpen, I.O. 2012. Linking Service-Dominant Logic and Strategic Business Practice: A Conceptual Model of a Service-Dominant Orientation. , 21.

Kasanen, E., Lukka, K. & Siitonen, A. 1993. The constructive approach in management accounting research. Journal of management accounting research, 5 , 243.

Katsaus, T., Arantola, H. & Simonen, K. 2009. Palvelemisesta palveluliiketoimintaan -Asiakasymmärrys palveluliiketoiminnan perustana.

Keller, I. 2009. Collecting with Cabinet: or how designers organise visual material, researched through an experiential prototype. Design Studies, 30 (1), 69-86.

Korkman, O., Varjonen, A., Arantola, H., Korkman, O. & Arantola, H. 2009. Arki : eväitä uuteen asiakaslähtöisyyteen. Helsinki: WSOYpro.

Krueger, R.A. & Casey, M.A. 2015. Focus groups : a practical guide for applied research. 5. [updated] ed. Thousand Oaks, Calif.: Sage Publications.

Laughlin, P. 2014. Holistic customer insight as an engine of growth. Journal of direct, data and digital marketing practice, 16 (2), 75-79.

Liamputtong, P. 2011.Focus group methodology: Principles and practice. Los Angeles: Sage

Liedtka, J. 2015. Perspective: Linking Design Thinking with Innovation Outcomes through Cognitive Bias Reduction. The Journal of Product Innovation Management, 32 (6), 925.

Liedtka, J., Ogilvie, T. & Brozenske, R. 2014. The designing for growth field book : a step-by-step project guide. New York: Columbia University Press.

Lockwood, T. 2010. Design thinking : integrating innovation, customer experience and brand value. New York, NY: Allworth Press.

López-Cabarcos, M.Á, Srinivasan, S. & Vázquez-Rodríguez, P. 2020. The role of product innovation and customer centricity in transforming tacit and explicit knowledge into profitabilityEmerald.

Lukka, K. 2003. The Constructive Research Approach, in Ojala, L. & Hilmola, O.-P. (eds.) Case Study Research in Logistics, Publications of Turku School of Economics and Business Ad-ministration, Series B, B1:2003, pp. 83-120.

Lukka, K. 2006. Konstruktiivinen tutkimusote: luonne, prosessi ja arviointi (in Finnish) (The Constructive Research Approach: the nature, process and evaluation of), in Rolin, K., Kakkuri-Knuutila, M.-L. and Henttonen, E. eds. Soveltava yhteiskuntatiede ja filosofia (Applied Social Science and Philosophy), Gaudeamus, Helsinki, FI, pp. 111-133.

March, S.T. & Smith, G.F. 1995. Design and natural science research on information technology. Decision Support Systems, 15 (4), 251-266.

Melton, H.L. 2013. Employee Collaboration, Learning Orientation, and New Service Development Performance. , 67.

Miettinen, S., Teknologiateollisuus ry & Teknologiateollisuus (yhdistys) 2014. Muotoiluajattelu. Helsinki: Teknologiainfo Teknova.

Ordanini, A. 2011. Service Innovation Viewed Through a Service-Dominant Logic Lens: A Conceptual Framework and Empirical Analysis. , 3.

Piirainen, K.A. & Gonzalez, R.A. 1311. Seeking Constructive Synergy: Design Science and the Constructive Research Approach. In: Design Science at the Intersection of Physical and Virtual Design. Berlin, Heidelberg: Springer Berlin Heidelberg, 59-72.

Polaine, A., Løvlie, L., Reason, B. & Lovlie, L. 2013. Service design : from insight to implementation. Brooklyn, NY: Rosenfeld Media.

Puusa, A., Juuti, P. & Johtamistaidon opisto 2011. Menetelmäviidakon raivaajat : perusteita laadullisen tutkimuslähestymistavan valintaan. Helsinki: JTO.

Said, E., Macdonald, E.K., Wilson, H.N. & Marcos, J. 2015. How organisations generate and use customer insightInforma UK Limited.

Salmi, A., Pöyry-Lassila, P. & Kronqvist, J. 2012. Supporting Empathetic Boundary Spanning in Participatory Workshops with Scenarios and Personas. International journal of ambient computing and intelligence, 4 (4), 21-39.

Segelström, F. 2013. Stakeholder Engagement for Service Design: How service designers identify and communicate insights. . https://laurea.finna.fi/PrimoRecord/pci.swepuboai:DiVA.org:liu-97320.

Sinkula, J. M. (1994). Market information processing and organizational learning. Journal of Marketing, 58(1), 35–45

Smith, B., Wilson, H. & Clark, M. 2006. Creating and using Customer Insight: 12 Rules of Best Practice. Journal of medical marketing, 6 (2), 135-139.

Stickdorn, M., Lawrence, A., Hormess, M.E. & Schneider, J. 2018. This is service design doing : applying service design thinking in the real world : a practitioner's handbook. First Edition. Sebastopol, CA: O'Reilly Media, Inc.

Tschimmel, K. 2012. Design Thinking as an effective Toolkit for Innovation.

van Oosterom, A., Stickdorn, M., Belmonte, B., Beuker, R., Bisset, F., Blackmon, K., Blomkvist, J., Clatworthy, S., Currie, L., van Dijk, G., Drummond, S., Hegeman, J., Holmlid, S., Kelly, L., Kimbell, L., Miettinen, S., Andrews, K., Pérez, A., Raijmakers, B., Segelström, F., Troncon, R., Widmark, E. & Schneider, J. 2010. This is service design thinking : basics - tools - cases. Amsterdam : Hoboken, NJ: Bis Publishers , Wiley.

Vilkka, H. & Airaksinen, T. 2003. Toiminnallinen opinnäytetyö. Helsinki: Tammi.

Villasalero, M. 2014. Intra-network knowledge roles and division performance in multi-business firms. Journal of knowledge management, 18 (6), 1165-1183.

Wills, S. & Wills, S. The management and communication of customer insight The start and finish point.
Youssef, Y.M.A. 2018. A customer engagement framework for a B2B context. , 145.Arantola, H. 2006. Customer insight : uusi väline liiketoiminnan kehittämiseen. Helsinki: WSOYpro.

Electronic

Piirainen, K. A. & Gonzalez, R. A. 2013. Constructive synergy in design science research: a comparative analysis of design science research and the constructive research approach. Nordic. Journal of Business, 62 (3-4), 206-234. Accessed 23rd December 2019.

Anita Saaranen-Kauppinen & Anna Puusniekka. 2006. KvaliMOTV - Menetelmäopetuksen tietovaranto [verkkojulkaisu]. Tampere: Yhteiskuntatieteellinen tietoarkisto [ylläpitäjä ja tuottaja]. <https://www.fsd.uta.fi/menetelmaopetus/>.

Kantojärvi, P. 2017. Fasilitointi Luo Uutta. Menesty ryhmän vetäjänä.

van den Hemel, C. . Rademakers, M.Building Customer-centric Organizations: Shaping Factors and Barriers 2Journal of Creating Value2(2) 211–230© 2016 SAGES Publonssagepub.in/home.

Unpublished:

Tarja Chydenius 2020. Visual Methods in Service Design. Laurea university of applied sciences. Espoo

7. Figures

Tables

8. Appendixes:

Appendix 1 1Customer insight process framework and workflow

Local function processes, de-centralized: Collecting information from multiple sources

Business Intelligence:

- Organizational customer information / CRM
- Competitor monitoring (incl. corporate strategy, investments, organizational changes, acquisitions) and benchmarking / CRM
- Media + social-media visibility / External media monitoring tool, user licensing and support IM
- Markets (segmentation, sizes, forecasts, economy trends, technological trends)
- External reports / outsourcing, IM
- Internal estimates / support with templates etc., IM

Customer Intelligence:

- Customer listening / External social listening tool, user licensing and support IM
- Customer feedback and surveys
- Customer Surveys / Implementation, IM Other customer feedback, digital engagement / development supported by SB&C team
- Customer data: purchase behavior data, external data
- Internal / ERP & CRM
- External data / outsourcing, IM
- Tacit customer information and organizational knowledge / support in turning explicit, sharing & storing with SD tools/IM

Company level, centralized Customer Insight Process

Management and development of the insight strategy, process, and conducts

- Support in identification of insight needs, insight value alignment / IM: Support BU's in annual planning, budgeting, briefing, etc.
- Acquisition of the needed information, insight demand-supply chain management / IM
- Dissemination of information and insight across the organization / IM: Responsibility of conducts; forms, automation, guidance of both information flow and usage.
- Support in application. Combining information, possible analyses, and information refining. Serving decision making in generation of actionable insights / IM: Annual revies and summaries. Support BU's in generation of actionable insights with SD and other tools and methods. Serving decision making / IM: Annual revies and summaries.
- Sharing and storing of insight into organizational memory / IM: Management & development of SharePoint Insight library, user support.

Utilizing Insights: decision making in other processes both on local, de-centralized level and on company level

Strategy work, KPI´s and measurement
Product and concept development
Sales and channel management
Customer Service
Marketing
Internal processes and systems, Supply Chain

Insight Scoping

- Business need for new insight. Which business objectives does this insight help us to achieve? BU
- Can synergies be found with other business lines or other market areas? BU + IM
- Current data evaluation, knowledge gaps: What data already exists and what needs / can be either gathered internally or purchased? IM with support of BU

Briefing

- Desk study of data / information sources, methodology selection, possible partner selection. IM + BU
- Coordination of the structure / set up for comparison reasons for same subjects. IM
- For trend, signal or theme monitoring, team and tool selection. BU with the support of IM

Implementing data collection

- Implementation: Desk study, survey or research done either internally or by partner, presentation held to relevant team. BU+IM
- All relevant materials stored to SharePoint library by IM.

Insight Generation

- Relevant team together analyses results / findings: What do they mean to us, what do they mean in our context? BU with support of IM
- Team together generates actionable insights for reaching objectives set in phase 1: What should we do, what kind of action take? BU

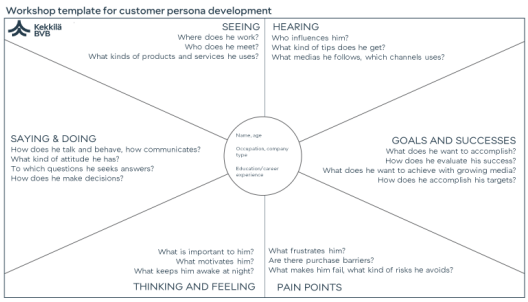
Insight communicat

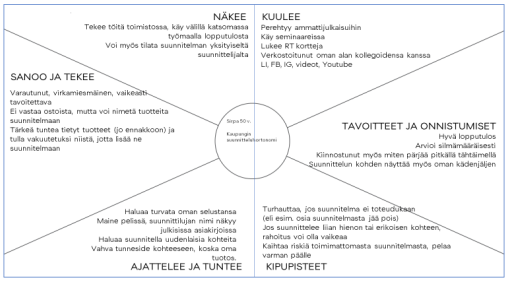
- Sharing findings and developed insights within and cross business lines and markets. BU
- Sharing insight as input/feed for other processes e.g. R&D, MarCom, Business planning, budgeting. BU&IM?
- Sharing as general level info to internal communications. IM

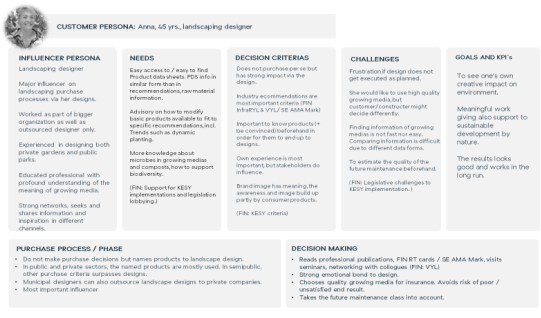
Follow up

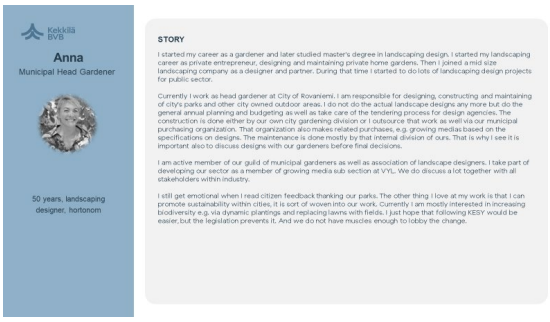
- Learnings from insight process, effects of the actions taken, basis for developing new insight needs. BU

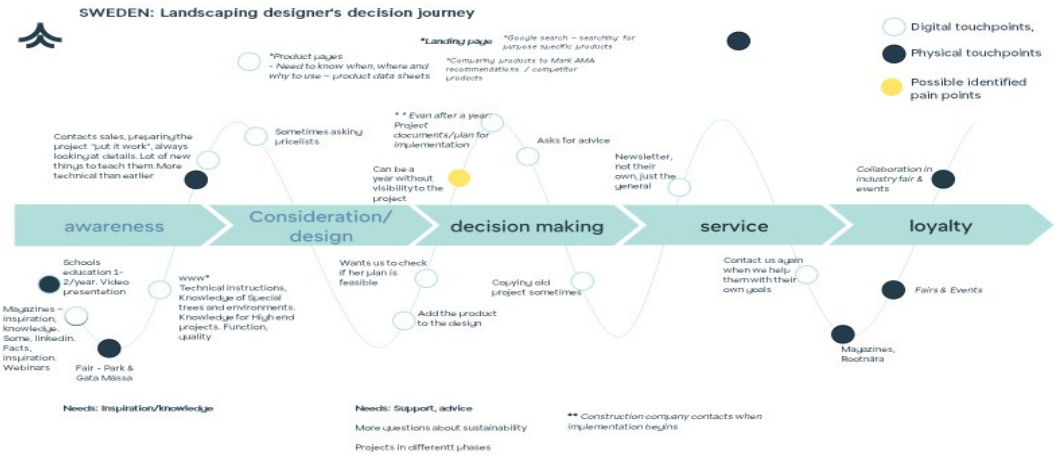
Appendix 2 Examples of produced empathy map, persona and customer joyrney.











Appendix 3 Internal briefing template

Internal Brief

(Internal instructions – to be deleted when ready)

1. Contextual info (for external use)

What is the background to the problem you are wanting to solve, what lead up to this project? Include any information you feel may be relevant. Needed for external briefing.

2. Research Purpose

Expand the problem explained above that you want to solve.

- If product, concept or service is being tested, please provide more detail of it, a description of the need it is trying to meet, and the target group.
- If you're searching to find opportunities or to get new insights / more understanding of your target group regarding a certain topic, expand upon this.

3. Objectives

Two types of objectives are needed- Aligning these objectives two will result in more actionable insight across the whole business.

a. Business objectives

Ensure each objective is SMART: specific, measureable, achievable, relevant, & time-bound. These objectives could be goals that the BU are aiming to achieve in the next few years. Or e.g. research supports modifying a service or product, is intended to deliver growth or support strategy work. Limit the objectives noted here to 3-5.

3

b. Research objectives

What information do you need to get or learn from this research? Outline 3-5 research objectives that must be met. Write them in form of specific statements you want answered from research. Eg. To asses…, to test… to understand. Alternatively, objectives may be written as research questions.

Keep objectives simple and within the remit of the specific project which you are outlining. Focus on the decisions/initiatives that the research will inform rather than the results?

Your Hypothesis

If this research aims either test or validate any pre-existing assumptions or hypotheses, write them here.

4. Market and Target Audience to Reach

Detail what sort of participants are needed and how many. Are they current customers or those of a competitor, end-users or consumers (or other stakeholders)? Indicate whether and in what respects the sample must be representative of the target group in question. Is there a specific target segments that needs to be reached or are demographics or behavioral screening relevant? Note that target audience specificity has an influence to costs: the more niche the audience, the higher the cost Detail the geographical target markets and possible source of participants.

Target audience and sample size / nro of respondents:
Markets:
Source:

5. Possible Preferred Research Methods – not mandatory

6. Constrains

Constrains such as time and budget are imperative to communicate to external research partners already at the tendering phase

Time constraints:
Estimated overall budget:
Other Constrains

7. Research Deliverables and Output

What outcomes and reports are needed as deliverables? Note that these have influence on costs: Are findings needed in in a written report only or as a presentation? Are the findings enough or is collected data also / only needed. Any special requests (e.g. visual maps, etc.)?

8. Additional information:

What research pre-exists?
Team contacts: immediate team responsible for running the project in practice.
Stakeholder team: Which functions will be involved with and have an interest in this research study?
Other:

9. Appendix:
