

Master's thesis

Service Design, MBA

2026

Iida Sysimetsä

Improving a value-adding service with empathic service design



Master's Thesis | Abstract

Turku University of Applied Sciences

Service Design

2026 | 88 pages

lida Sysimetsä

Improving a value-adding service with empathic service design

This thesis explored how empathic service design can be applied to improve the value-adding service of an insurance product. The goal was to provide insights and improvement proposals to enhance value-adding service and make it more profitable and attractive to customers. This is done by applying empathetic service design methods and tools to ensure customer-centricity in the design process.

The theoretical framework combines value creation and value co-creation with empathic service design. The practical part follows the stages of the design thinking process, with the service developed in practice in each phase using different methods.

The outcomes of the process were synthesized into a service blueprint. In conclusion, this process demonstrates how empathic service design can be applied to a value-adding service design process to ensure customer centricity.

Keywords:

Value-adding service, empathic service design, value co-creation

Opinnäytetyö YAMK | Tiivistelmä

Turun ammattikorkeakoulu

Palvelumuotoilu

2026 | 88 sivua

Iida Sysimetsä

Lisäarvopalvelun parantaminen empaattisen palvelumuotoilun keinoin

Tämä opinnäytetyö tutki, kuinka empaattista palvelumuotoilua voidaan soveltaa vakuutusalan lisäarvopalvelun parantamiseen. Tavoitteena on tarjota näkemyksiä ja kehitysehdotuksia lisäarvopalvelun tehostamiseksi sekä sen kannattavuuden ja asiakasvetovoiman lisäämiseksi. Tämä toteutetaan hyödyntämällä empaattisen palvelumuotoilun menetelmiä ja työkaluja, jotta asiakaslähtöisyys varmistetaan suunnitteluprosessissa.

Teoreettinen viitekehys yhdistää arvonluonnin ja arvon yhteisluonnin empaattiseen palvelumuotoiluun. Käytännön osuus etenee design-ajattelun prosessin vaiheiden mukaisesti ja palvelua kehitetään jokaisessa vaiheessa erilaisten menetelmien avulla.

Prosessin lopputulos kootaan palvelukaavioksi (service blueprint). Johtopäätöksenä prosessi osoittaa, kuinka empaattista palvelumuotoilua voidaan soveltaa lisäarvopalvelun suunnitteluprosessiin asiakaslähtöisyyden varmistamiseksi.

Asiasanat:

Lisäarvo, empaattinen palvelumuotoilu, arvon yhteisluonti

Content

1 Introduction	6
2 Research problem and commissioner	8
2.1 Commissioner	8
2.2 Frame of reference and development area	9
2.3 Methodology and research questions	10
3 Insurance and value-adding service	12
3.1 Insurance and added value	12
3.2 Visit A service	13
4 Design theory	15
4.1 Design thinking	15
4.2 Service design	16
4.3 Value creation	20
4.4 Value-added services	25
4.5 Value co-creation	25
4.6 Empathic service design	27
5 Methodology	35
5.1 Qualitative data analysis	36
5.2 Customer journey map	38
5.3 Empathy map	39
5.4 In-depth interviews	40
5.5 Affinity diagram	41
5.6 Co-design workshop	42
6 Design process	46
6.1 Discover phase	46
6.2 Define phase	65
6.3 Develop phase	70
6.4 Deliver phase	74

7 Guidelines for an improved and empathic value-added service	76
8 Discussion	80
8.1 Scope and limitations of research	80
8.2 Results and insights	80
9 Conclusions	83
References	85

Figures

Figure 1. Frame of reference.	9
Figure 2. Description of Service Design (adapted from Tuulaniemi, 2011, 103).	18
Figure 3. Linear and modern value-creation model. (Microsoft, 2025).	21
Figure 4. Typical five-step process of empathic service design (Perrault & Levesque, 2012).	30
Figure 5. Empathy aims of the design process (Sarantou et al., 2025).	32
Figure 6. Empathize methods (Dam & Siang, 2025).	34
Figure 7. Process chart.	35
Figure 8. Basic steps of thematic analysis (Kalpokas & Hecker, 2025).	38
Figure 9. Example of an empathy map (Dam & Siang, 2025).	40
Figure 10. Design process.	46
Figure 11. Coding process in Atlas.ti.	49
Figure 12. Highlights from the thematic analysis.	62
Figure 13. Level 1 persona.	66
Figure 14. Level 2 persona.	67
Figure 15. Customer journey map.	68
Figure 16. Empathy map.	69
Figure 17. Workshop agenda.	70
Figure 18. Identified pain points used in the workshop.	72
Figure 19. The Padlet Canvas used in the workshop.	73

Figure 20. Service blueprint.	75
Figure 21. Empathic service design framework (Microsoft, 2025).	79

Tables

Table 1. Description of the design process.	10
Table 2. Code book.	49
Table 3. Code book with grouping into negative and positive.	50
Table 4. Results from the affinity diagram.	64

1 Introduction

Value-added services are becoming increasingly important to the insurance industry (Oak, 2025). Insurance is a common way to secure against financial loss of one's holdings. At its core, insurance is a relatively straightforward product: regular fees are paid to a company under contract to cover losses in case of an accident or damage.

Growing customer expectations are a key driver of the creation and delivery of value-added services. Integrating such services into an insurance agency often requires rethinking the agency's core beliefs and behaviors. The process begins with understanding the client's current needs and identifying gaps that can be addressed through value-adding services. (Oak, 2025)

Purchasing a home is, for most individuals, the most significant investment of their lifetime. Owning a house is even more meaningful, as the property entails responsibility for its maintenance and repair. New homeowners encounter numerous pieces of information and responsibilities. A service that guides them through their property, clarifies maintenance requirements, and provides actionable advice can be highly valuable.

This research examines how a value-adding service related to home insurance can be improved to deliver greater value to customers. Service design provides holistic, human-centric methods for investigating and developing the service. Value-adding services enable clients to better manage their accounts and insured risks on their own time. (Oak, 2025)

The commissioner of this research is an insurance company operating in the Nordics. The company offers a value-adding service to its customers. The purpose of the service is to assist with owning and maintaining a house through regular visits. Other companies provide similar values-added service for premium clients, such as appraisal services, home monitoring, identity and fraud protection. (Oak, 2025).

Service Design methods, as well as Design Thinking, provide on-point tools to understand what customers value in the current service and how to improve it. The core purpose is to empathize with customers and stakeholders to provide guidelines for an improved, value-added service.

2 Research problem and commissioner

The aim of this thesis is to provide guidelines for improving the value-added service, and its scope is to analyse secondary data, including previously gathered customer feedback, and to interview internal service specialists. The thesis draws on open responses, specialist interviews, and a co-design workshop to offer suggestions for improvement and provide clear guidelines for the service.

2.1 Commissioner

The research request was received from an insurance company, hereinafter referred to as Company X. Company X operates in several Nordic countries, and its organization that manages partnerships and new business opportunities commissioned the research. The company has several partnerships bringing added value to the company and its customers by providing services or other benefits. At the core of the company's values is not only to be the most profitable insurer but also to provide value and support to customers and prevent losses. This applies to situations in which there is not only damage covered by the insurance but also damage not covered. The role of the author is a support specialist in another organization. The organization is also focusing on partnerships but from a slightly different perspective and the nature of the partnerships differ.

This thesis investigates how empathetic service design can enhance a value-adding service provided by the commissioner. The focus is on improving customer understanding and the service, based on secondary data. In this research, the service will be referred to as Visit A.

2.2 Frame of reference and development area

This thesis focuses on a value-adding service associated with home insurance for private customers. The service has been provided to home insurance customers for over 10 years. The service is provided in collaboration with a long-term partner. The current partnership is valued and appreciated. The service has remained largely unchanged since its inception, and there are perceptions within the company that problems persist and that customers lack trust and satisfaction with the service. This provides a rationale for investigating customers' perceptions and experiences of the service in greater detail.

There is potential for growth in this service; not all eligible customers use it. A benefit for the company is that the service could help prevent damage and, therefore, reduce claims expenses. The service is also a valuable business opportunity for the executing partner company and its stakeholders to pursue growth.

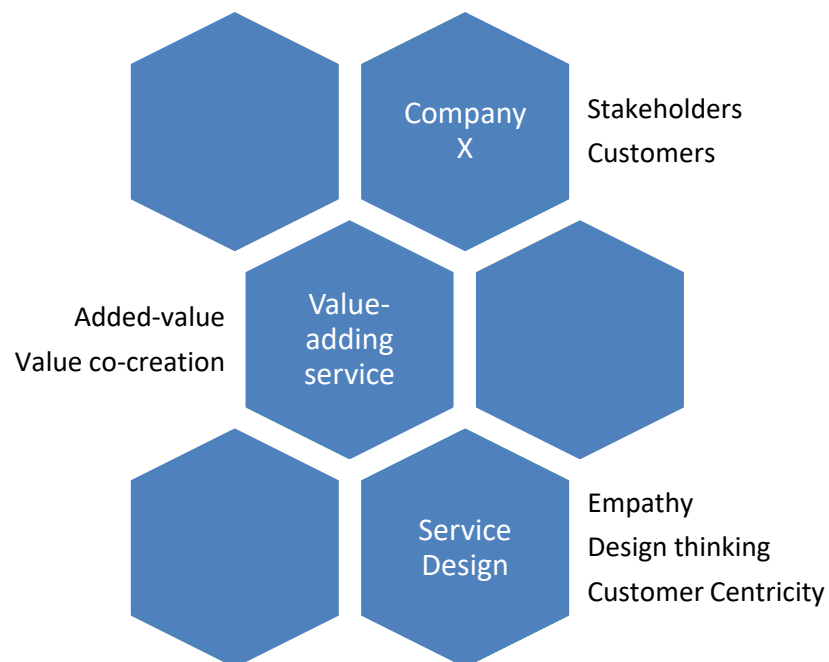


Figure 1. Frame of reference.

An essential part of designing any service is understanding customers' needs and how to create value from them. Figure 1 presents the research frame of reference, with the value-adding service at the center, linked to stakeholders and customers, and encompassing empathy and value creation through different methodologies.

2.3 Methodology and research questions

This thesis is a description of a service design process. Used methods are qualitative, and the service design process follows the double diamond model. This thesis is organized so that the research process and results correspond. The complete design process combines the design thinking phases (empathize, define, ideate, prototype, test) with the double diamond model phases (discover, define, develop, deliver). Table 1 describes the research and service design methods and tools used in every phase.

Table 1. Description of the design process.

Phase	Method
Discover / Empathize	Qualitative data analysis, Thematic analysis, Interviews
Define	Customer journey map, Empathy map, Affinity diagram
Develop / Ideate	Co-design workshop, HMW questions
Deliver / Test	Service blueprint

The commissioner has gathered valuable secondary data on customer feedback that will be used in this research, along with various service design methods and tools.

The following research questions guide this study to reach its goals:

1. What do customers perceive as valuable and helpful in Company X's value-adding service?
2. How can empathic service design methods and tools be applied to improve the value-adding service by leveraging Company X's customer feedback?

3 Insurance and value-adding service

In this chapter, the concept of insurance is introduced, along with the insurance company's Visit A service, which is central to this thesis. To help the reader better understand the subject area, the definition of insurance has been briefly discussed.

3.1 Insurance and added value

Investopedia (Kagan, 2025) defines insurance as follows:

“A contract in which an individual or entity pays an insurance company in exchange for financial protection or reimbursement of losses resulting from a covered event.”

As an experienced insurance professional, the author notes that insurance typically covers sudden, unforeseen events. Something that could not have been prevented even with careful operation or maintenance. Insurance is a means of managing financial risk. When insurance is bought, it protects against unexpected financial losses. The insurance company pays claims if an incident covered by the policy occurs. Without insurance, the risk of loss and the costs it entails are borne by the individual. So, in other words, insurance helps protect financial assets. It can offer peace of mind regarding unforeseen financial risks. (Kagan, 2025)

The aim of this thesis is to provide guidelines for improving the value-added service and to respond more empathetically to customers' needs. This thesis examines the efficacy of empathic service design in improving a value-added service associated with home insurance. Home insurance protects the home, other property structures, and personal possessions against natural disasters, unexpected damage, theft, and vandalism. Policy providers typically offer riders to increase coverage for specific properties or events, as well as provisions to reduce deductibles. (Kagan, 2025) A significant purpose of insurance is to provide a sense of security. This is what customers pay for. These value-added

services may reinforce a sense of security by reassuring the insured that they are being well cared for and that the provider has the authority to do so.

Insurance provides protection against unexpected financial costs and resulting debts, as well as the risk of losing assets. It also helps protect against expensive lawsuits, injuries, property damage, and even the total loss of a car and home. The right type of insurance for each individual will depend on their goals and financial situation. (Kagan, 2025)

3.2 Visit A service

Given that a free-of-charge (value-adding service) Visit A is central to the research, this chapter introduces the service's content and general purpose. Customers who purchase home insurance are eligible for the service. After the purchase, the customer is informed of their right to this fee-free service and can book an appointment with the service provider (partner). After booking, a professional arrives as scheduled and inspects the house following frames set in advance. The customer is expected to be present during Visit A. The Visit A consists of:

- Checks for moisture, pipes, hoses, and connections.
- Evaluates fire and burglary safety.
- Assesses climate risks like flooding and heavy rain.
- Provides a maintenance overview and recommended actions.

After the visit, the customer receives a report covering 150 points:

- Bathrooms, roofs, drainage, kitchens, and more.
- Prioritized recommendations and cost estimates for repairs.

The points used to market the service are:

- Prevent costly repairs by identifying issues early.
- Increase the home's value with proactive maintenance.
- Get expert advice from professionals.

- No impact on insurance premiums or claims.

The Visit A service is available for the home insurance customers. It is a tool to maintain the house and be aware of potential repairs and emerging risks.

4 Design theory

As the purpose of this thesis is to explore value creation, value co-creation, and empathic service design, a literature review is conducted on these topics. The review explores these areas to provide theoretical and empirical foundations for the subsequent design process. Firstly, the concepts of design thinking and service design are defined.

4.1 Design thinking

Design thinking is defined as human-centered design and a culture of experimentation (Tarjanne & Englund, 2018). Curiosity and empathy are important traits in design thinking. It allows a company to see through the customer's eyes, which, more often than not, leads to solutions that differ from those derived from the traditional organizational perspective (Andreassen et al., 2016). Design thinking supports understanding of users across different services and of all factors affecting the whole, including interactions among humans, things, and systems. In the center of it all is the humancentric approach to design. (Katajamäki et al., 2023)

Design thinking and service design, based on it, can be used to promote business at many levels. The aspiration is to see from near and far, from different angles, and not to miss anything important. At the same time, it is important to prioritize simplicity and ease of use. Drawing on design thinking and various scholarly disciplines, including anthropology, ethnography, and psychology, researchers have developed methods to enhance understanding of the customer experience. Examples of methods that rely on design thinking include customer journey, empathic design, and personas. Service quality is an antecedent of customer satisfaction and organizational performance, and service design thinking enhances perceived service quality and customer satisfaction. (Andreassen et al, 2016)

4.2 Service design

The term service design emerged as the relevance of services in economic activities became evident, and the need to organize service activities effectively became apparent (Morelli et al., 2021). Service Design has been described with various definitions (Stickdorn & Schneider, 2021):

”Service Design helps to innovate (create new) or improve (existing) services to make them more useful, usable, desirable for clients, and efficient as well as practical for organizations. It is a new holistic, multi-disciplinary, integrative field.”

and

“Service design aims to ensure that service interfaces are useful, usable, and desirable from the client’s point of view and effective, efficient, and distinctive from the supplier’s point of view.”

Service design thinking offers a holistic, human-centered, and temporal mindset for designing new and existing services, taking into account all stakeholders (Stickdorn & Schneider, 2021). In the center, there is a need to understand the customer and to provide not only the service the customer needs but also an experience that leaves a positive impression. With an emotional imprint, customers are more likely to return. In other words, customer retention is higher. Service design can be approached from a perspective that focuses on services as experiences that unfold over time and are organized through a sequence of interactions between service providers and customers (Morelli et al., 2021).

As a profession, service design is becoming increasingly relevant, and offerings in service design education and training tools are increasing (Morelli et al., 2021). In the background, there is a need to differentiate and remain top of mind in this rapidly changing world, with numerous service providers and disruptions.

Services arise from the interplay of numerous factors, including humans, their knowledge, and the ways they experience services. The emphasis on

immaterial services highlights the contributions of time, experience, and knowledge from various stakeholders. These are crucial to the value co-creation process. (Morelli et al., 2021) Many interactions and aspects require attention, and holistic involvement enables quality and effectiveness. As Penin (2018) states, service design is the activity of choreographing the people, infrastructure, communication, and material components of a service to create value for multiple stakeholders. This describes the holistic approach of service design.

Service design aims to understand human experience and emotions and, through them, to identify their actual needs. By listening with a sensitive ear to customers' needs and wishes, and by ideating and co-creating solutions with them, businesses tend to develop more innovative, sustainable business models (Katajamäki et al., 2023). This results in more attractive services and more profitable, agile businesses, as firms are better prepared for rapid shifts and greater innovation in their products and services, owing to continuous customer feedback. Through careful research and design, companies can become more successful, and by understanding their users, businesses can gain a clear advantage over competitors in innovation. Keeping a close eye on users and customers across different phases of the service provides a holistic picture of their pains and gains and offers a surface for the issues that trouble or delight them. (Katajamäki et al, 2023) Service design being a holistic approach, service processes must be examined not only from the customer's perspective, but also from the service provider's, company personnel's, service-related partners', and network's perspectives to achieve a successful solution (Katajamäki et al., 2023). These points and phases of the service process are the service interactions. Penin (2018) claims that service interactions are, to a large extent, undesignable:

“We talk about designing for services rather than designing services, and we can design the conditions for interactions to happen, but never the interaction itself.” (Penin, 2018)

Interactions involve the details and particularities of daily life, unscripted and unpredictable, encompassing interactions among people, objects, services, and systems (Penin, 2018). This is where service design shines, given its holistic approach, and the design in it is about defining relationships between service interactions and stakeholders (Penin, 2018). The service user, or customer, is at the center of the examination of the service's functionality for its target group across both physical and digital environments. The customer's needs and preferences must be taken into account, along with the company's profitability and stakeholder interests. (Katajamäki et al, 2023) Service design functions as a lens on various touchpoints along a customer's journey, adopting an outside-in perspective and taking the customer's perspective, thereby enhancing the overall customer experience (Andreassen et al., 2016). Figure 2 presents the visualization of the service design process.



Figure 2. Description of Service Design (adapted from Tuulaniemi, 2011, 103).

Designing services

Interactions are central to services and to service providers' points of influence. Understanding and clearly recognizing them is essential for designers to gain a clear picture of the process. It enables to consider and influence how customers perceive the brand, the company, and the service. It also provides insight into how to deliver a seamless customer experience through straightforward, low-cost business actions.

For designers, the idea of designing for interactions poses a vital question: can interactions be designed at all? The question reveals the limits of design. (Penin 2018) Penin (2018) states that, because interactions may be spontaneous and outside designers' influence, the question is valid. Are interactions something that can be designed, or only observed and investigated, to create the best circumstances and platform for memorable and smooth interactions? On the other hand, designing for interactions presents designers with new possibilities, moving them beyond form and function toward a more intellectual and strategic practice, enabling them to create a deeper social impact. (Penin, 2018) Its increasing popularity and applicability in service research, a newer understanding of service design adopts a broader perspective – one that emphasizes the involvement and understanding of users and their context, including service providers and social practices (Andreassen et al, 2016).

Design is about having ideas. The most essential design capacity is invention: the capacity to envision preferred futures. Service design serves as a value enhancer of quality, enabling and enhancing the service experience from the customer's perspective. (Andreassen et al, 2016) As Penin (2018) states, designers' primary role is to generate ideas that alter the current reality. Designers must understand contexts and cultures, see realities, and capture their needs and aspirations, contradictions, and constraints. (Penin, 2018) Service design translates this understanding into the design of service systems (Andreassen et al, 2016). Furthermore, from them, designers should be able to creatively synthesize these elements into new artifacts, the products of design that are meaningful and useful. (Penin, 2018)

Given the growing importance of service design, it is further posited that service design is an antecedent of service quality, particularly because it is crucial to creating customer experiences grounded in understanding and interpreting customer encounters and interactions with service providers within a service system. (Andreassen et al, 2016) Service design methods and tools are used to ensure customer understanding and interpretation in the innovation and improvement of services. The core of service design, termed design thinking,

represents a solution- or experience-focused approach that puts the customer first and the organization second (Andreassen et al., 2016).

4.3 Value creation

Morelli et al. (2021) write that value creation refers to the act of creating something worthwhile, something deemed important or valuable. It may be perceived that value is something that is felt or experienced. Companies must recognize the importance of emotional experiences and their imprint on value creation. (Tarjanne & Englund, 2018) Emotional and experiential perspectives in value creation are not only meaningful to the customer but also to the company, as they learn about the behavior and feelings of customers and may gain insights into their invisible needs. Modern consumers are interested not only in the outcomes of services but also in the positive consequences of their purchases. (Tarjanne & Englund, 2018)

From this perspective, the customer's role shifts from a passive recipient of value in the chain model to an active co-producer of value, interacting with other actors to produce and aggregate resources (products, services, and infrastructure) (Morelli et al., 2021). The customer's activity is changing the game of value creation and its meaning for both the customer and the company. During their journey to experience value, customers will likely also follow an "emotional path," the significance of which varies by context. Identifying this path at different stages of the value experience provides additional tools for truly placing the customer at the heart of the business. (Tarjanne & Englund, 2018) Identifying the path and its stages provides tools to create actual value for the customer and to provide understanding.

Because the traditional model of the value-creation process is a chain linking several actors, beginning with upstream suppliers and ending with the final customer, it does not account for customers from the outset. This may result in unappealing services and a non-customer-friendly design. Another, more modern model of value creation is the outcome of the interaction of a

constellation of actors rather than a linear production chain (Morelli et al., 2021). Old legalities no longer resemble what they were when companies moved nimbly across industry boundaries in search of new business opportunities or to escape mature markets. In the new wave of value creation, they strive to continually create broader cultural and social value from their operations, in addition to economic, functional, and customer-relevant value. (Tarjanne & Englund, 2018) The modern value-seeking process appears more horizontal than linear, as exemplified by the waterfall process. This horizontal, complex, or even fuzzy movement often occurs through open operating models and collaboration across company boundaries. Collaboration between companies and the ability to operate across industry boundaries are strengths of new business ecosystems that strive to create value. (Tarjanne & Englund, 2018) The value-creation models are presented in Figure 3 (Microsoft, 2025), which visualizes the linear and modern networked models, which tend to employ more complex, networked methods for value creation. The modern networked value-creation model considers partners and communities on equal terms, with the company serving as the link among these stakeholders and exchanging value with them.

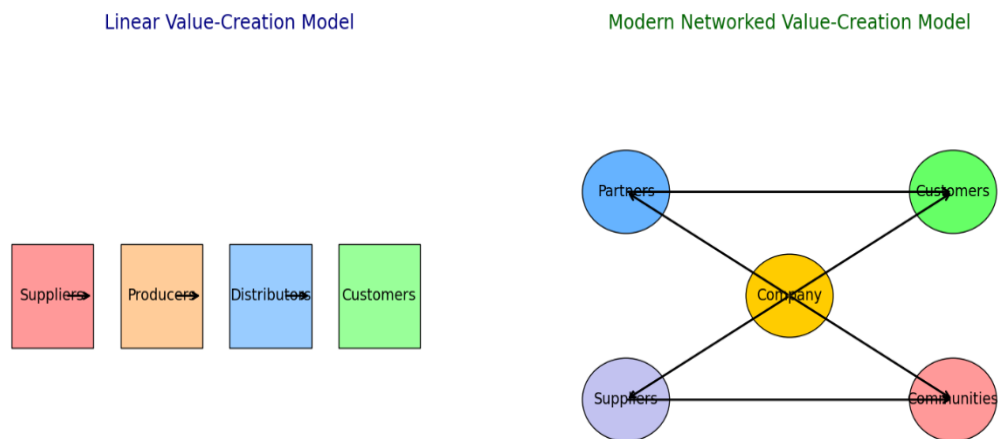


Figure 3. Linear and modern value-creation model. (Microsoft, 2025).

As noted earlier, the customer is central to service design, with the company serving as the link among all stakeholders. The customer is an active participant in the value-creation process. However, Morelli et al. (2021) remind that value is not produced solely when customers are involved. In a more profound sense, design thinking and design are uniquely produced by the customer when they aggregate several resources, which can be material (products) or immaterial (knowledge, concrete help provided by others) (Morelli et al., 2021).

As engagement marketing shifts some value-creation elements from the organization to the customer, customers can engage in service design activities to address unmet needs. (Bouman & Simonse, 2023) Value is therefore created for the customer in new ways. The challenges and opportunities of value creation vary across industries, business ecosystems, and value chains. (Tarjanne & Englund, 2018) Service design has demonstrated the ability to embrace the fuzziness and complexity of value creation through a human-centered yet systemic approach. Designers can play a pivotal role in strategic engagements with key stakeholders to co-create innovations, thereby strengthening service engagement practice to address unmet value. (Bouman & Simonse, 2023) Tarjanne & Englund (2018) state that a simple definition or measure of value creation is not possible, even though its importance for business success is undeniable.

Value creation is central to strategic design, informing the development of innovation strategies for integrated systems of products, services, and communication, grounded in new stakeholder configurations. In addition, strategic design is described as the capacity to drive innovation through design doing and design thinking, within the context of “business needs, strategic intent, design quality, and customer values”. (Bouman & Simonse, 2023)

Data in value creation

Data adds value on many levels, and as technologies develop at an unprecedented pace, collecting it is increasingly easy. (Tarjanne & Englund,

2018). Data are collected in large quantities, but their true value lies in their use to build a deeper understanding and make better decisions. Therefore, data is an essential component of value creation, as it is the means of generating understanding.

Data should not be collected for fashion unless it genuinely adds value. Researchers can use empathy in human-centred approaches to understand user needs by making data-collection choices that are more contextually relevant and empathetic to the problem at hand. (Sarantou et al., 2025) Collecting and using specific data provides tools to understand and empathize with the customer, which, in turn, supports the value-creation process. Innovative solutions support customer relationships and enable closer cooperation between companies and partners. When data has become unprecedentedly valuable, the task is to ensure that it is used correctly and as efficiently as possible. That is when value is truly being created. (Tarjanne & Englund, 2018)

Legislation does not always keep up with rapid development. Therefore, companies must act responsibly when collecting and processing data. Information must be utilized, but it must also be protected. (Tarjanne & Englund, 2018) With data comes responsibility and costs, although it may provide an invaluable advantage.

Role of the customer in value creation

As discussed in Chapter 4.3, customers are less interested in the product or service itself. They are rather interested in the positive consequences of their purchase. This offers an opportunity to provide added value. Customers also play a key role in the value creation process. (Tarjanne & Englund, 2018) It is a mutually beneficial situation, as customers increasingly seek to participate and influence, and businesses seek to provide more personal, emotional, and detailed services to retain them.

Changes in customers' preferences for service or product offerings also require a corresponding shift in the design mindset. Placing the customer, or end user, at the center of development represents a significant shift in mindset that challenges prevailing production- or technology-oriented thinking. Investing in the intangible outcomes of business, or values, has not yet been fully utilized. (Tarjanne & Englund, 2018) Customers purchase for the following reasons: time savings, safety, functionality, sustainability, or responsibility.

The customer's needs, experiences, and operating environment are often given too little attention. Ultimately, they determine whether a company produces sufficient added value for its customers. Creating value is solving problems. Value can be created by solving customer problems. (Tarjanne & Englund, 2018)

Role of service design in value creation

Service design supports the development of services that create value for customers through user-oriented, visual, creative, and participatory methods. The process involves the customer in producing the service by investing money, time, and effort. In return, the customer expects to receive benefits and experiences from the service. (Tarjanne & Englund, 2018)

Service design can offer solutions to a wide range of development needs. The goal can be, for example, to improve the customer experience, develop tools used in the service, or design a customer-oriented service of an entirely new type. Service design can also support the development of service innovations based on digital solutions or partnerships. In all cases, service design reshapes how a company operates. The core issues in value-creating service design are customer understanding, conceptualization, and service prototyping. (Tarjanne & Englund, 2018)

4.4 Value-added services

Adding value to a product or service can increase its market appeal and can result in higher revenue and profits. Investopedia's definition of value-added service: "The economic enhancement a company gives its products or services before offering them to customers." (Hayes, 2025)

Value-addition is the difference between what a product or service costs to produce and what consumers are willing to pay for it, based on perceived value. Value is added or created in different ways. Identifying what customers truly value is crucial to the company's production, packaging, marketing, and delivery. (Hayes, 2025)

4.5 Value co-creation

Value co-creation is a shared process through which multiple actors, including firms, customers, and suppliers, collaboratively generate value through interactions and resource integration. (Dias et al., 2025) When viewing service design as a form of interaction and value co-creation, the importance of the service beneficiaries' role becomes evident. (Morelli et al., 2021) Unlike the traditional firm-centric view, value co-creation is rooted in service-dominant logic, in which value emerges through service-system-based exchanges. Empathy, defined as the capacity to understand and share others' emotions, emphasizes the importance of placing oneself in the customer's position and understanding their perspective. (Dias et al., 2025)

Value is co-created in the moment in which service beneficiaries interact with a service infrastructure, with other beneficiaries, or with technological components. Value co-creation occurs when value is produced by accessing and/or interacting with a service. Design refers to the planning of the value-creation process. (Morelli et al., 2021)

The act of value co-creation occurs in a context. It is shaped not only by the stakeholders involved in the co-creation but also by the technological

infrastructure and the organisational, cultural, economic, and natural conditions. The complex interactions among such elements make the outcomes of each value co-creation act distinct. From this perspective, it is important to identify the elements of the context, their interactions, and how they might react to a proposed change. This capability requires an attitude that is open to recognising and mapping the ecosystem around each value co-creation action to understand and highlight its motivation. When working directly with beneficiaries, through design activities, workshops, co-creation sessions, or hackathons, designers need to visualise and prototype to create realistic scenarios that reflect how the change will affect beneficiaries' lives, routines, and business activities, as well as those of other stakeholders. (Morelli et al., 2021)

Bouman & Simonse (2023) highlight the reciprocal relationship between customer engagement and value propositions, in which customers interact with organizations to co-create and capture value, particularly in service innovation. Interaction and co-creation not only engage participants but also foster a more positive image and attract more customers with an awakened, conscious mindset.

Three novel strategic design abilities that effectively address unmet value throughout the co-evolving process of service engagement strategies are: *envisioning value*, *modelling value*, and *engaging value*. Based on these abilities, the co-evolving loop framework for service engagement strategies can be introduced, thereby enhancing understanding of the cross-cutting potential of strategic design within these strategies. (Bouman & Simonse, 2023)

The role of customer engagement behavior can be conceptualized as “the customer provision of resources during non-transactional, joint-value processes that occur in interaction with the focal firm and/or other stakeholders,” and characterizes the effects of customer engagement on value co-creation as “synergistic.” (Bouman & Simonse, 2023) These processes run in parallel and interact, creating synergy.

To answer the question mentioned in chapter 4.1.1. According to Penin (2018), can interactions be designed at all? Stickdorn and Schneider (2021) state that, in many cases, the designer may not be able to interact directly with the service beneficiary but can still trigger or support the value-creation process by generating tools for conversations that help beneficiaries analyse the context or frame the problem. Identifying stakeholders and understanding their roles in the context of the interaction is the key. This includes analysis of stakeholders' competencies and knowledge, as well as the main technological, cultural, political, or natural issues that shape the interaction. (Stickdorn & Schneider, 2021) In other words, a holistic understanding of what may affect the interaction enables designers to design the interaction. Not necessarily to have full control over it, but there are opportunities to influence positively and create value. The customer is thus always a co-creator of value. (Adreassen et al, 2016)

4.6 Empathic service design

Empathic design incorporates empathy and offers a practical application by encouraging organizations to put themselves in users' shoes to better understand users' needs. (Perrault & Levesque, 2012) Empathy is commonly used both as a research tool and as a mindset, typically positioned at the often-ambiguous start of the design process. (Sarantou et al., 2025)

Excessive empathy for target users' emotions may lead researchers and designers to lose sight of the project's overall objectives and mission. A striking balance between empathy and objective observation of experience is integral; achieving this equilibrium relies on the experiences of researchers and designers. (Sarantou et al., 2025) This chapter further introduces empathic service design, its advantages and disadvantages, and its distinctive characteristics.

Defining empathy

Empathy is one of the most important elements in both design thinking and the broader area of human-centered design. Empathy is the ability to see the world through other people's eyes – to see what they see, feel what they feel, and experience things as they do. (Dam & Siang, 2024) Being empathetic is being more sensitive to users, understanding them, their situation, and their feelings. (Sarantou et al., 2025)

In the world of design thinking, empathy is a “deep understanding of the problems and realities of the people you are designing for”. In other words, empathy requires to learn about the difficulties people face and uncovering their latent needs and desires to explain their behaviours. To empathize, one needs to understand the environment and the roles and interactions within it. (Dam & Siang, 2024) Empathy is holistic as well.

Empathy's main task is not to help identify the exact thoughts and feelings of others around, but to make it possible for subjects to condition one another's attention to mutually and interpretation of the world. It can be argued that if empathy is primarily concerned with people's emotions and motivations “as driving forces of human conduct,” then empathic design must be limited in its efficacy, since it would fail to capture the embodied and interactional phenomena they believe design, particularly experience design, should address. (Stephan, 2023)

Koskinen (2023) describes empathy as an imaginative projection into another person's situation. It represents an attempt to capture its emotional and motivational qualities. It is often confused with sympathy. Sympathy is about the ability to show concern for the well-being of another, but does not necessarily require experiencing what others do. (Dam & Siang, 2024)

Empathize is the first of five stages in the design thinking process. The other four are Define, Ideate, Prototype, and Test. (Stickdorn & Schneider, 2021) It is the most important part of the design thinking process because it is the first

stage. For the house to be built solidly, the base and foundations must be completed thoroughly.

Benefits of empathy

Empathy helps to appreciate people's emotional and physical needs, to gain insight into the way people see, understand and interact with the world around them, to realize how lives are impacted within the contexts being investigated and to find out what people mean rather than just what they say — empathic research is inherently subjective and is concerned with motivations and thoughts, rather than facts. (Dam & Siang, 2024)

Empathy can also be considered an essential component of business solutions when viewed from a profit perspective. If solutions are developed in isolation, they can completely miss the mark – there is a need to gain essential insights into users if there is a will to stay relevant in the market. Users need to feel a sense of desirability towards a solution. A desirable product or service can be designed only when people's needs, experiences, wants, and preferences are properly understood. (Dam & Siang, 2024)

Empathy is also the only way to thoroughly understand what customers mean, rather than absorb what they say. To empathize and create understanding via empathy, a designer must: make sense of what is not being said, or what is being hinted at beneath the external expression and words; develop intuition, imagination, emotional sensitivity, and creativity so can dig deeper into people's experiences; and extract the right kinds of insight to ensure one makes a meaningful difference. (Dam & Siang, 2024) Empathy is crucial to a human-centered design process, such as design thinking, as it helps to set aside one's personal assumptions about the world to gain insight into users and their needs.

Empathy in service design and design thinking

Empathic service design is a set of steps or techniques that help organizations address the challenges they face in meeting users' needs. Empathic design offers a relatively low-cost, low-risk way to identify potentially critical customer needs. The typical five-step process of empathic service design is presented in Figure 4.

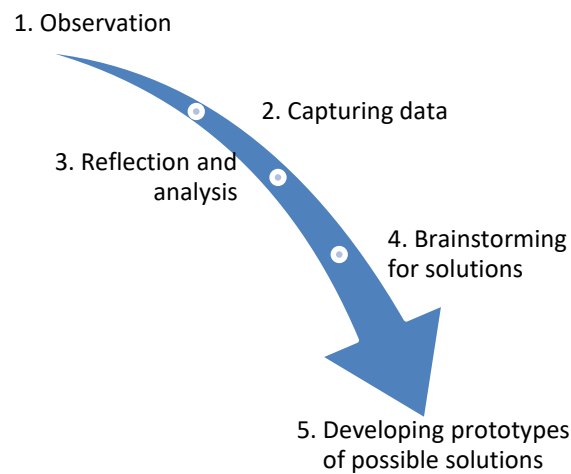


Figure 4. Typical five-step process of empathic service design (Perrault & Levesque, 2012).

The use of empathic design practices (Figure 4) to better understand and address unarticulated user needs is considered one of empathic design's strongest features. (Perrault & Levesque, 2012) Empathic design is user-centered rather than designer-centered. Empathic insights can be gained not only through careful observation of people but also through design-based methods such as empathy map. (Koskinen, 2023) The process of empathic design is flexible enough to serve as a low-cost, user-centered approach at both large and small scales, yet powerful enough to drive innovation. (Perrault & Levesque, 2012) Empathy can help to identify opportunities for new insights and solutions to address suboptimal, unconscious acts. (Dam & Siang, 2024)

Lack of empathy in design can lead to product failure. (Sarantou et al., 2025) One of the foundations of service design thinking is empathizing with customers to understand their deep desires. This may even be something that the customer is not yet aware of. When customers' underlying desires are revealed, it is easier to proceed with the design process and deliver something of greater value than competitors can offer. It is important to remember that when applying empathy in service and experience design, extra care is required because of the significant shift from designing products to designing experiences.

(Sarantou et al., 2025) Design is the entire process across the full range of domains required for any given outcome. (Koskinen, 2023) Researchers can use empathy in human-centred approaches to understand user needs by making data-collection choices that are more context-specific and attuned to specific problems. (Sarantou et al., 2025) Designers have advocated for getting closer to users, and appealing to empathy as a methodological instrument has been centrally concerned with closing the "gap" between the sensibilities and assumptions of designers. (Stephan, 2023).

The key to empathic design is understanding how users perceive, experience, and feel about an object, environment, or service during use. (Koskinen, 2023) Empathy plays an important role in understanding users, as discovering user needs involves two dimensions: feeling what a user might feel in a given situation and understanding how a user experiences the world from their perspective. To achieve this, service design draws heavily on user empathy derived from user research, the sequencing of services in service blueprints, and service prototyping to explore, communicate, and refine service concepts. (Sarantou et al., 2025)

In the design process's 'discover' phase, empathy aims to understand the context of users, including their motives, emotional states, possible use of product-service systems, and challenges. In the 'define' phase, design teams face the challenge of converging on a narrower problem statement to explore. User understanding is narrowed to graphics and representations intended to communicate with a broader audience and to convey empathy to those not

directly involved in the process. The aim is to turn the empathy gained during the process into opportunities for innovation. In the 'development' phase, the challenge is to create suitable solution ideas and address the feelings and needs of users. Often, multiple concepts are further developed. In the 'deliver' phase, empathy aims to adapt the product-service system to address needs and to build technical and organizational enablers for empathetic action. (Sarantou et al., 2025) The aims and goals of empathy in the design process are presented in the figure 5. It maps to the action for which empathy is used.

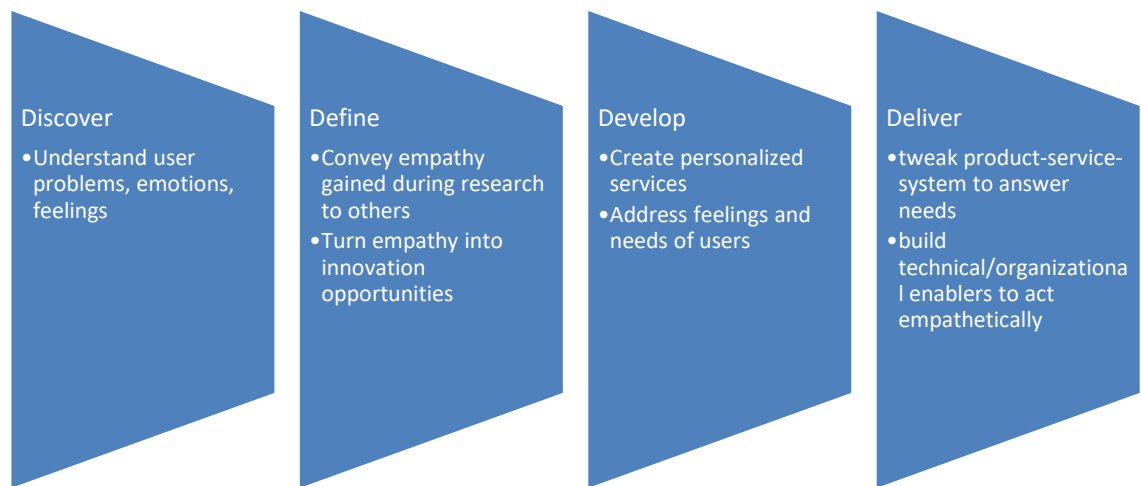


Figure 5. Empathy aims of the design process (Sarantou et al., 2025).

Empathizing with the user to envision value is especially important in complex service innovation environments. By engaging with users early on, a company can better define and articulate value opportunities for future service engagements. (Bouman & Simonse, 2023) A consistent feature of empathy discourses in design. Positioning empathy as a methodological intervention has led to an emphasis on effortful, explicit cognitive and affective labor in interpreting users' perspectives. Within design and beyond it, theoretical engagements with the conception of empathy tend to weigh in on the value. Appropriateness of empathic feelings and empathically-driven imagination state more reliably, or how to draw upon them more effectively. (Stephan, 2023)

Bouman & Simonse (2023) identify *Designing through empathy* as a design mindset that contributes to the creation of better service engagement strategies. Design methodologies need to intentionally facilitate empathy. It is of no use to advocate for empathy in design if there is no seeking ways to better support it in the design process, or to build the design process around it. That, however, can only happen through a clear view of how empathy works. (Stephan, 2023)

The problem of knowing other minds begins with the problem of detecting them. Empathy thus directs one to and through the other's experiencing. Empathy is the quasi-perceptual givenness of another's experiencing. (Stephan, 2023) For practicing designers, more clearly articulating the basis of empathy and its distinctions from other acts of interpretation, inference, and imagination can help discern which methods are genuinely fungible and which are most appropriate for a given phase of the design process. (Stephan, 2023)

Empathic design and empathic methods

Service Design and empathic methods provide tools for multidisciplinary communication and increasing empathy among stakeholders. Empathy methods facilitate empathy and help individuals learn to empathize by immersing in a specific situation, cultural approach, or experience. (Sarantou et al., 2025) For phenomenologists, empathy is distinct from other acts of consciousness in that it is the means by which subjects recognize and relate to others as minded beings. Empathy is thus the most elementary form of social cognition. (Stephan, 2023) Using empathy methods is an effective way to help participants become closer to their users and gain a new perspective. Figure 6 presents methods for empathizing with customers or target groups. The first row presents methods that can be used in the discovery phase and reveal information about customers' feelings and emotions, enabling their understanding. The second row in the picture presents methods that can be used in the define and ideation phases, helping to understand customers' problems and pain points more holistically, how they are linked to interactions, and how they could be influenced.



Figure 6. Empathize methods (Dam & Siang, 2025).

Empathy is a means of transmitting culture, articulating needs, and building trust while facilitating communication, growth, and change. It can never be fully understood or replicated another person's feelings or experiences, but with these methods, empathy can be approached. Empathy experiments are situations in which one or more empathy methods are applied to real-life actions to learn. (Sarantou et al., 2025) Using empathy methods is an effective way to help participants become closer to their users and gain a new perspective. This enables the design of more trusted, desirable, and valuable services.

5 Methodology

This research employs qualitative methods and specially service design methods and tools (also in the design phase). Qualitative research involves analyzing and interpreting texts and interviews to discover meaningful patterns that describe a particular phenomenon. (Auerbach & Silverstein, 2003) The discovery phase involved analyzing a large volume of qualitative data and identifying themes and patterns to describe the customer's perspective on the service. The design phase includes co-design through workshops and the use of other service design methods and tools, such as journey mapping and service blueprint. Figure 7 presents the phases in which each method is used. The methods and tools used are further described in this chapter.

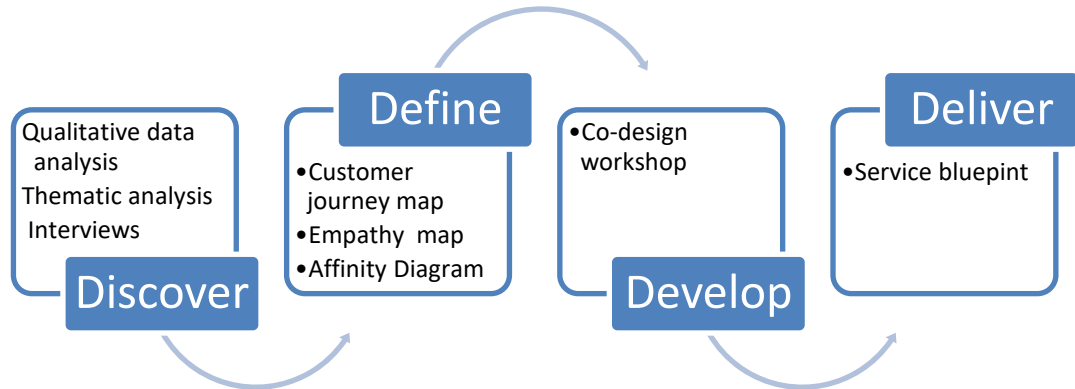


Figure 7. Process chart.

5.1 Qualitative data analysis

Qualitative data analysis was used to identify patterns and themes within the data (customer feedback). Auerbach & Silverstein (2003) state that a theory is a description of what one finds in the data. In this research, the qualitative data analysis aimed to develop findings of customers' perceptions and needs regarding the Visit A service. Qualitative research methods involve collecting non-numeric data and providing explanations based on its attributes. (Kalpokas & Hecker, 2025)

Qualitative research typically uses unstructured data that requires systematic organization to generate insights relevant to the research inquiry. In qualitative research, one of the goals prior to data analysis is to identify what information is important, locate it, and organize it to facilitate decision-making. (Kalpokas & Hecker, 2025)

Conducting qualitative research can especially help build an understanding of how and why certain outcomes were achieved (in addition to what was achieved). (Kalpokas & Hecker, 2025) The explanation of data attributes is part of qualitative research. The commissioner believes, based on hearsay, that customers are dissatisfied with the Visit A service. Qualitative data analysis generates new knowledge to address or confirm this hearsay and is an important component of research, contributing to greater understanding across fields for several reasons. Systematic and transparent approaches to analyzing qualitative data are essential for rigor.

User research is crucial for building empathy because it involves immersing oneself in the real world and understanding users. Therefore, user research helps build empathy for users, yielding a rich understanding of their context and the challenges they face, using tools such as ethnographic methods, design probes, and contextual interviews. The holistic approach to user research yields rich empirical data that helps the design team build empathy. Maintaining empathy while making condensed user insights accessible to others is a core challenge in user research. (Sarantou et al., 2025)

Data labeling methods

Coding is the process of categorizing data while conducting qualitative data analysis. This process helps researchers understand what is happening in the data and identify emerging dimensions and patterns. Coding clarifies the meaning of data for both researchers and research audiences. (Kalpokas & Hecker, 2025) It is a procedure for organizing transcript text and identifying patterns within that structure. By using coding, it is possible to discover patterns that cannot be directly seen in the massive amount of text. From these patterns, the theory is developed. (Auerbach & Silverstein, 2003)

Qualitative coding transforms raw data into a form that facilitates deeper insights through empirical analysis. Codes represent the broader meaning of selected segments in data. The goal is to condense the data into a form that is easier to analyze. (Kalpokas & Hecker, 2025)

Thematic analysis

Thematic analysis is one of the most widely utilized methods for analysing qualitative data, offering a structured yet flexible framework for identifying, analyzing, and interpreting patterns of meaning within datasets. (Ahmed et al., 2025) Thematic analysis is a method for identifying, analyzing, and reporting patterns or themes within data. This approach moves beyond counting explicit words or phrases to identify implicit concepts and themes in the data. (Kalpokas & Hecker, 2025)

To ensure credible and meaningful findings, thematic analysis must be conducted systematically, with careful documentation of interpretative decisions and engagement with the data beyond surface-level description. Thematic analysis emphasizes interpretive depth and researcher reflexivity, enabling both descriptive and rich conceptual analyses across diverse topics. (Ahmed et al, 2025)

The primary consideration in thematic analysis is that qualitative data are often unstructured and require organization to make them relevant to researchers and their audiences. (Kalpokas & Hecker, 2025) The basic steps involved in thematic analysis are presented in Figure 8. The steps consist of actions from beginning to end and help describe the qualitative data.

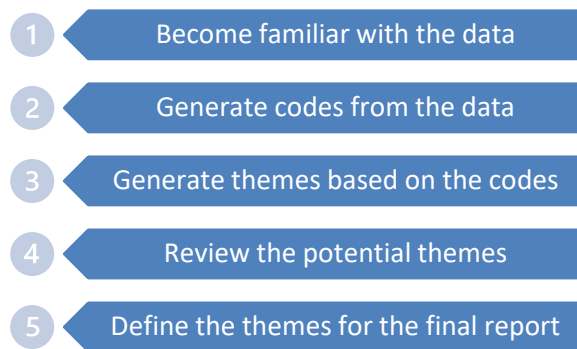


Figure 8. Basic steps of thematic analysis (Kalpokas & Hecker, 2025).

Thematic analysis involves coding the data, reviewing the codes, organizing them into groups, and then developing themes. The report is a result of this process. The purpose of the thematic analysis report is to produce a coherent, compelling, and transparent narrative that presents the analysis. Possible challenges in the analysis include the depth and clarity of the report. The questions a researcher ought to ask themselves while writing the thematic analysis are: (a) Is there a clear explanation of each theme? (b) Are the themes supported by direct quotes from the data? (c) Is it ensured that the analysis provides depth and insight rather than just describing the data? (Ahmed et al., 2025)

5.2 Customer journey map

A customer journey map is a visual representation of every step a customer takes when interacting with a service. It is a valuable tool for optimizing organizations' digital strategies and customer experiences. When grounded in research and refreshed regularly, it becomes a shared reference across

marketing, sales, product, and support teams. (Miller, 2025) Customer journey mapping is a strategic approach that enables a company to understand customer expectations and what attracts certain people to purchase the product. (Miro, 2025)

An effective customer journey map helps learn both customer behavior and how they interact with the service. It also helps to understand customers on an emotional level, acknowledging the causes of frustration, happiness, and excitement. (Miro, 2025) A customer journey map visualizes the customer experience, identifies pain points, and reveals opportunities for improvement. (Miller, 2025) User journey maps help designers and stakeholders empathize with a user's motivations and experiences from point A to Z and beyond. Like any other map, a customer journey map helps one understand where the customer is and how to help get them where they want to go. (Chapin, 2025)

5.3 Empathy map

The empathy map, often followed by the customer journey map in empathic design, is a tool that helps understand customers' needs and develop a deeper understanding of the person for whom one is designing. An empathy map comprises 4 quadrants that reflect four key traits the user demonstrated or possessed during the research phase. The four quadrants refer to important points: what the user said, did, thought, and felt. (Dam & Siang, 2025) Figure 9 shows an example of an empathy map and visualizes the four quadrants. The pains and gains boxes state the fears, frustrations, and obstacles, as well as wants/needs and measures of success.

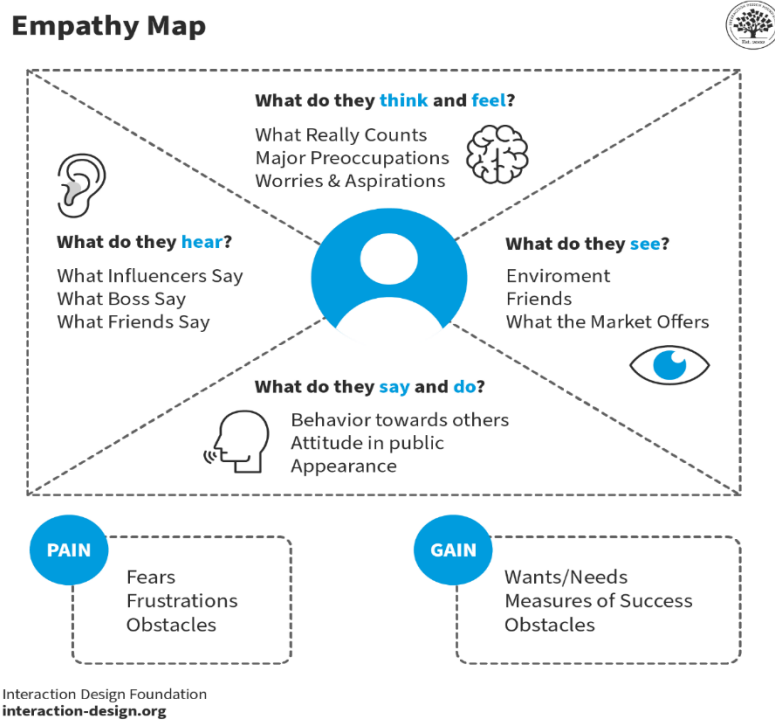


Figure 9. Example of an empathy map (Dam & Siang, 2025).

Completing the empathy map enables the production of an overview of the user's characteristics and the identification of inconsistencies in the user's perceptions among team members (and thus intervening to mitigate conflict). It is used to present all existing knowledge and identify gaps. (Ferreira et al., 2015)

5.4 In-depth interviews

Interviews can help researchers learn more about particular expectations, experiences, products, services, goods, operations, processes, and concerns, as well as a person's attitudes, problems, needs, ideas, or environment. (This is Service Design Doing. n.d.) In this research, interviews are used to provide business perspectives and to validate the identified pain points identified in the qualitative data analysis.

Interviews allow researchers to collect data on individuals' subjective experiences, providing insights that may be accessible through other research methods. They illuminate people's perceptions, thoughts, feelings, and understandings about a particular phenomenon. Through interviews, researchers can explore the meanings people attribute to their experiences and gain a deeper understanding of the phenomena under study. (Hecker & Kalpokas, n.d.) In-depth interviews can be conducted in a structured, semi-structured, or unstructured manner. The interview questions are recommended to be structured in a funnel manner, starting with general, broad questions to help the participant feel comfortable and to build a rapport, then gradually becoming more specific and detailed on topics related to the research question. (This is Service Design Doing, n.d)

The foundation of any successful interview lies in its questions. Good interview questions are open-ended, clear, and directly related to the research objectives. They should allow participants to share their experiences, opinions, and feelings without leading them toward certain answers. In this research, AI was used to help generate good interview questions. The AI first generated a set of questions, and the researcher reviewed, refined, and added to them. In qualitative research, it is often useful to include a mix of more and less structured questions, allowing both depth and breadth in responses. (Kalpokas & Hecker, 2025) The grounded data, elicited early on, provide the context for exploring participants' understanding of the phenomenon under study. A key benefit of the semi-structured interview is its attention to lived experience while also addressing theoretically driven variables of interest. (Cross & Anne, 2013)

5.5 Affinity diagram

It is important to take time to absorb data through a progression of analytical steps. (Cross & Anne, 2013) The affinity diagram is a suitable tool for this. Affinity mapping was developed in the 1960s by Japanese anthropologist Jiro Kawakita. Affinity diagrams are also known as the K-J method, named after Kawakita. It enables the collection of a large number of verbal expressions from

multiple people, such as ideas, opinions, and observations, and their organization into groups based on logical and hierarchical relationships. It constitutes one of the most innovative and effective tools for applying total quality in a group setting, as it coherently integrates two approaches that are traditionally far apart: the analytical and the creative. (Ioppolo et al., 2024)

Organizing data to make it accessible for analysis is the first step in the analysis process. (Cross & Anne, 2013) The affinity diagram method is used especially in the process of thinking and aligning information and data gathered. In this research, the affinity diagram is used to record notes from user interviews and synthesize the results. Affinity analysis methods can generate a proof of concept to investigate service models that yield more empathic outcomes for users. (Sarantou et al., 2025)

5.6 Co-design workshop

Service design processes use workshops as a platform for codesigning solutions and learning from one another. In this design process workshop was utilized. The codesign approach used in service design fosters strong peer-to-peer learning. (Sarantou et al., 2025)

In service design contexts, the literature has established workshops as avenues for codesigning services that are empathetic toward stakeholders. The types of activities that are undertaken during workshops can be categorized into three categories: (a) making tangible things; (b) talking, telling, and explaining; and (c) acting, enacting, and playing. These activities generate a wealth of data, including visual and textual outputs from participants, which can yield valuable insights. (Sarantou et al., 2025) Co-design can reduce rework by identifying issues and gathering feedback early in the design process, thereby minimizing the need for subsequent revisions. (Interaction Design Foundation, 2023)

To preserve the multiplicity of meaning in the workshop outcomes and to uncover generative insights during analysis, it is important to foster empathy between researchers and workshop participants (Sarantou et al., 2025). Co-

design is a collaborative approach in which designers work with non-designers to create solutions. Designers act as facilitators, guiding participants through the design process. Codesign aims to harness the collective wisdom and insights of all stakeholders, particularly end users, to innovate and solve problems effectively. (Interaction Design Foundation, 2023) The workshop conducted for this research included participants from the service providers' side to ensure a safe environment for discussions concerning various aspects of the service. In this context, the co-design workshop method was employed to address the study's needs.

Empathy is also important to be employed in co-design workshops. Codesigning advocates a user-centered approach and champions ethical design, ensuring that every participant's contribution is valuable and that outcomes are inclusive and accessible. This method emphasizes empathy and ethics, ensuring that the design respects and reflects the needs and rights of all involved. (Interaction Design Foundation, 2023)

HMW questions

"How might we" (HMW) is beneficial for capturing opportunities during lightning talks and throughout the fuzzy front end. It is also a useful method for use in workshops. The questions are helpful for moving from conclusions or challenges to new ideas and possibilities. With HMW, question designers articulate what they seek to answer or solve. (Haaga-Helia, n.d.) This design thinking method enables designers to reframe and broaden their problem statements, facilitating efficient, targeted, and innovative idea sessions to address design challenges. (Interaction Design Foundation, 2016)

Each word in the HMW phrase puts participants in the right mindset:

'How' guides participants to believe the answer is out there

'Might' lets participants know their HMW statement might or might not work, and either possibility is okay

'We' reminds participants that service design is about teamwork and building on each other's ideas. (Haaga-Helia, n.d.)

The goal is to prompt innovative thinking and inspire a range of potential solutions. Documenting the key outcomes is a part of this exercise. The HMW method is used in the codesign workshop to reframe problems as possibilities and to guide participants toward a more problem-solving mindset.

Service blueprint

Service blueprinting is a technique that accounts for the sequence of service delivery, customer actions, interactions with company employees and products, and supporting processes. (Sarantou et al., 2025) A service blueprint is a process diagram used to analyze, design, and define service processes in detail. (Katajamäki et al. 2023) To be concise, it is a two-axis representation of service processes, with a time sequence of actions on the horizontal axis and different action areas on the vertical axis. A service blueprint highlights the customer's role in the service process. (Sarantou et al., 2025)

Service blueprint is a useful tool for understanding the entire service delivery system and can be applied not only to service development but also, for example, to onboarding and training new employees. The starting point is always the customer's (persona's) service journey. (Katajamäki et al., 2023)

The creation of a Service Blueprint typically follows a systematic, multi-phase process. First, the service process to be blueprinted is defined. This may encompass the entire service or a selected part of it. Secondly, the customer or customer segment under examination is specified. Third, the customer journey is constructed by identifying the customer's actions during service use. Each action is documented as a discrete step within the process. Fourth, the actions of service personnel and/or digital or virtual functions are mapped. These actions are categorized as *front-stage* or *back-stage* activities and positioned beneath the corresponding customer actions. Fifth, the necessary support processes are identified and linked to the relevant front-stage and/or back-stage

activities. The final phase consists of the following: physical and digital service evidence is added at each stage of the customer journey to illustrate the tangible and intangible elements of the service experience. (Katajamäki et al., 2023)

6 Design process

This chapter presents the design process for the Visit A service and analyzes the methods employed and the results. Each step of the process is presented in a subchapter for each phase. Figure 10 presents those phases. The chapter presents the results obtained from the methods used in this research and analyzes their effectiveness. Thematic analysis plays a major role in this chapter, as the description of results from other tools and methods is limited by confidentiality.

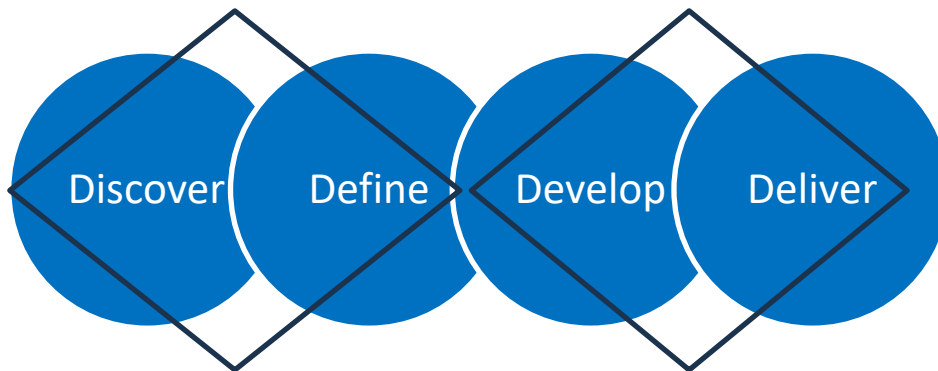


Figure 10. Design process.

6.1 Discover phase

In the Design Council's double diamond, the first diamond helps identify the problem rather than assume it. It involves speaking with and spending time with the people affected by these issues. (Design Council, 2026) In this research, this meant delving into the literature, building understanding and empathy for customers through customer feedback, and interviewing business stakeholders.

In the first phase of the Discover phase, a literature review was conducted on value creation, value co-creation, and empathic service design. The literature review was presented in Chapter 3 and provided the theoretical background for

the design process. In the second phase of the Discover phase, qualitative data analysis was conducted on 634 open customer feedback items from September 2024 to September 2025. The goal of QDA was to provide a comprehensive understanding of customers' perceptions and experiences of the value-adding service.

Qualitative data analysis

Qualitative data analysis is the process of analyzing data. It was chosen as a method to analyze a large volume of customer feedback with confidence. The method enables the identification of themes in feedback to build customer understanding and empathize with customers' emotions and experiences.

The dataset was prepared carefully to avoid misunderstandings or misinterpretations. The coding was conducted using assistive software, and the thematic analysis report describes the coding process, theme generation, and analysis.

Data set

As noted, the dataset comprised 634 open customer feedback items. Given the volume of material to analyze and code, qualitative data analysis software was used, as mentioned earlier. Atlas.ti is reportedly the most widely used qualitative data analysis software, and it offers instructional videos on its website. For these reasons, Atlas.ti, was selected to support coding, grouping, and analysis of customer feedback. The software was used to code, group, and generate themes from open customer feedback collected from all customers who had used the service.

The material included feedback from Norway and was presented in an Excel sheet. The first step was to translate the Norwegian text into English so the researcher could understand it, and then upload the material to qualitative data analysis software for further analysis. All open comments were translated to

English using Microsoft Copilot, an AI tool. The researcher has no proficiency in Norwegian, so this was the only way to use the data responsibly. The use of AI tools and data protection is not self-evident, and customers' data must be safeguarded. Even if the answers were anonymized, it was safer to use MS Copilot, which has Enterprise Data Protection enabled. The translated customer feedback was saved as a Word document to facilitate handling in QDA software.

Code book

After translation, the material was downloaded into Atlas.ti software. While carefully reviewing each comment, the codes were developed through the researcher's interpretation of the data, informed by in-depth reading. While reviewing and rereading the material multiple times, a codebook was developed by identifying data segments represented by a single feedback at a time. The first round of coding yielded 69 codes. For the researcher, this was more of a rehearsal round to get familiar with the method. The material was then iteratively reviewed, and once the researcher was satisfied with the codes, they were merged and refined; the final count was 58. The grounded numbers in Atlas.ti show the simple frequencies of codes as they are applied to the data. At the same time, the values corresponding to density highlight the extent to which codes are linked to each other. These numbers can indicate how the codes have been used and the overall theoretical development.

Figure 11 illustrates the coding process. All comments were carefully read and then marked by a code describing the specific quote. The codes were generated inductively, meaning they were developed as the analysis progressed rather than using preexisting codes. The main goal of inductive analysis is to let the data speak for itself rather than imposing preexisting expectations or ideas on it.

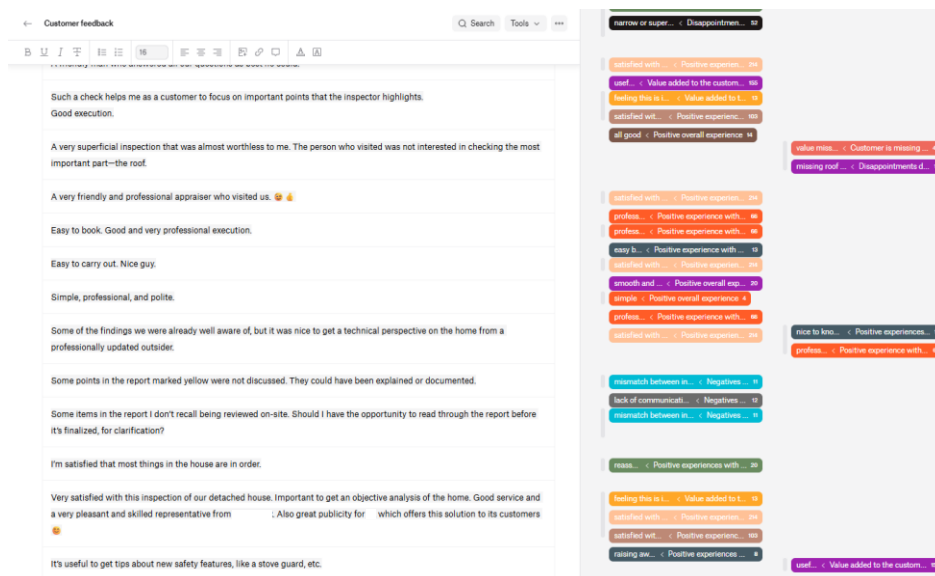


Figure 11. Coding process in Atlas.ti.

The final 58 codes are presented in Table 2. The numbers in brackets tell the frequency of each code in the material.

Table 2. Code book.

couldn't choose the date of inspection (5)	Customer did not understand the rating system (3)	narrow or superficial inspection (52)	inspector did not meet expectations (17)
extra effort from the customer (7)	home under warranty (1)	no continuum from previous inspection (3)	inspector did not take his/her time (13)
inconvenient booking process (34)	new house (6)	no one showed up (4)	lack of communication from the inspector (12)
long waiting time from booking to inspection (12)	value missing (40)	not allowed to join the walk-through (1)	mistake/misunderstanding from the inspector's side (16)
short notice on inspection (5)	lack of information on how to prepare to inspection (6)	Improvement proposal (16)	didn't receive report/couldn't open (9)
wide time window set for inspector to arrive (6)	missing roof inspection (15)	disagreement with the inspector (4)	disappointment in what the report says (5)
mismatch between inspection and report (11)	mistake in the report (9)	the age of the house is not considered fully (2)	raising awareness (8)
clear (9)	confirmation of the condition of the house (1)	couldnt be better (40)	efficient and easy (15)
everything was fine (9)	everything was great (6)	good communication (7)	informative (3)
nice to know -feeling (17)	reassuring (20)	satisfied with the service (103)	easy booking (13)

good pre-inspection information (4)	precise (16)	professional (66)	satisfied with the inspector (214)
thorough (21)	all good (14)	simple (4)	smooth and easy (20)
the home inspection was okay (20)	big advantage or recommendation (8)	info on construction-related matters (1)	happy (1)
home seller (1)	feeling this is important (13)	loss prevention (16)	provides a sense of security (8)
satisfied with the report (15)	useful (155)		

Most of the codes aim to describe feelings, such as disappointment or satisfaction. Additionally, other words or phrases are used as codes, such as "easy booking," which reflects positive emotions, and "mismatch between inspection and report," which reflects negative emotions. The codes were grouped into positive and negative categories. 26 codes with grouping negative and 30 codes with grouping positive. Table 3 shows the counts of negative- and positive-grouped codes. A few codes are excluded from the grouping: neutral ones, such as an improvement proposal and a home seller.

Table 3. Code book with grouping into negative and positive.

couldn't choose the date of inspection (5)	Customer did not understand the rating system (3)	narrow or superficial inspection (52)	inspector did not meet expectations (17)
extra effort from the customer (7)	home under warranty (1)	no continuum from previous inspection (3)	inspector did not take his/her time (13)
inconvenient booking process (34)	new house (6)	no one showed up (4)	lack of communication from the inspector (12)
long waiting time from booking to inspection (12)	value missing (40)	not allowed to join the walk-through (1)	mistake/misunderstanding from the inspector's side (16)
short notice on inspection (5)	lack of information on how to prepare to inspection (6)	Improvement proposal (16)	didn't receive report/couldn't open (9)
wide time window set for inspector to arrive (6)	missing roof inspection (15)	disagreement with the inspector (4)	disappointment in what the report says (5)
mismatch between inspection and report (11)	mistake in the report (9)	the age of the house is not considered fully (2)	raising awareness (8)
clear (9)	confirmation of the condition of the house (1)	couldnt be better (40)	efficient and easy (15)
everything was fine (9)	everything was great (6)	good communication (7)	informative (3)

nice to know -feeling (17)	reassuring (20)	satisfied with the service (103)	easy booking (13)
good pre-inspection information (4)	precise (16)	professional (66)	satisfied with the inspector (214)
thorough (21)	all good (14)	simple (4)	smooth and easy (20)
the home inspection was okay (20)	big advantage or recommendation (8)	info on construction-related matters (1)	happy (1)
home seller (1)	feeling this is important (13)	loss prevention (16)	provides a sense of security (8)
satisfied with the report (15)	useful (155)		

Themes

After the codebook was generated, it was reviewed again to derive themes. Grouping the codes into positive and negative categories facilitated theme generation, as in many cases, the feeling is positive or negative. There were, though, many nuances between the extreme emotions. Some felt anger and deep disappointment; others expressed only mild annoyance; still others felt great gratitude toward the service; yet others considered it acceptable but nothing exceptional. The pattern derived from this early point was that the customer was either satisfied or dissatisfied.

The ten themes generated from the results of coding were:

1. Booking difficulties and disappointments
2. Customer is missing value
3. Disappointments during the inspection
4. Negatives about the inspector
5. Negatives about the report
6. Positive experience with booking and communication
7. Positive experience with the inspection
8. Positive experience with the inspector
9. Positive overall experience
10. Value added to the customer

These themes are described and explored in the following chapters, with quotes to explain them.

Thematic analysis report

Thematic analysis was conducted after coding. It is up to the researcher to derive themes from the data through an inductive approach. This also means the researcher is responsible for explaining how they arrived at the themes arising from the dataset. (Kalpokas & Hecker, 2025) The goal of this thematic analysis is to explain how the codes and themes were derived from the material and to present the insights it generated.

As the goal of the research was to empathize with the customer and understand them, the codes were generated by sensing the feelings the customer expressed in their comment, the feelings they described during the inspection, or the overall service experience. Therefore, terms such as satisfaction and disappointment were frequently used in the codes. The reason these feelings are important to document is that words describing the service process phase or adjectives were used extensively in the coding.

The most frequently occurring code was "satisfied with the inspector". There were 214 quotes regarding customer satisfaction. In 66 quotes, the inspector's professionalism was mentioned. This indicates that customers highly value the professionalism of the person they allow into their homes, which is a sensitive aspect for most. This matter is important, as one can trust the person entering their home to evaluate it and provide feedback. The inspection is only one part of the service, but it makes a significant difference when the inspector is considered trustworthy, customer-service oriented, and communicative.

After the codes were revised, it was time to begin identifying themes in the material. Because most codes already included descriptions of the specific feedback topic, the topics and themes were derived from the principal codes. For example, the theme "booking difficulties and disappointments" was generated by revising and merging codes that described a negative feeling

during booking. The codes under this theme were: inability to choose the inspection date, extra effort required from the customer, inconvenient booking process, long wait from booking to inspection, short notice for the inspection, and an overly wide time window for the inspector to arrive. Some quotes under this theme were:

“Took half a day off work, but no one came to inspect the house at the agreed time. So I had to take another half day off when the appraiser finally came.”

“Everything was great, except the booking process was a bit inconvenient. I would have liked the option to choose the time and date from a calendar, instead of being assigned a date.”

“Room for improvement in booking. Agreed on a date, but you booked the wrong date. This happened several times.”

Many customers experienced difficulties with booking, determining the inspector's arrival time, and receiving multiple reminder messages at inappropriate times. Many customers felt they lacked the flexibility or the ability to influence the inspection time. The customer felt compelled to be flexible and invest considerable effort to make the inspection possible.

“A lot of back and forth before I got a time for the inspection, and a bit challenging to deal with a wide time window for when the person would arrive.”

The main points of this theme was that the inspection date was just given to the customer, there was no ability to affect to it, there was extra effort required from the customer to be able to be present when the inspection was held, the booking process was perceived inconvenient and difficult, some received double reminders, and even after the inspection was done, so the booking system seems not have worked properly. Some stated that the notice on the inspection was too short to be able to prepare properly and arrange time for it, and 6 comments stated that the time window (4 hrs) was too wide for the

inspector to arrive. Because the booking process is the first impression of the service, difficulties with booking can give a rather unprofessional impression.

A code describing “missing value” had 40 comments. Additionally, other codes indicating that the customer perceived no added value were grouped under the same theme. There were the codes for the new house and home under warranty. Many new homeowners found that the inspection provided little value, as the house was new and no repairs were needed.

“The home is less than 5 years old, so as expected, there were few remarks. There would have been more to “gain” from inspecting an older home.”

“Probably mostly my own fault for booking this a year after taking over a new house, so much of it was already covered in the condition report.”

Notably, one comment about a new house indicated that the customer expected a more thorough inspection during the warranty period.

“It should have been a bit more thorough. Since the house is new and still under warranty, some of the poor workmanship that resulted in quality issues should have been marked in the red zone with a requirement for correction, even if it’s not structurally critical.”

Comments coded as missing-value indicated that the inspection was primarily visual, too superficial, and that some important customer checkpoints were not inspected, such as fire alarms and moisture measurements. Some participants noted that the issues identified in the report were obvious, that they knew their house, and that nothing new was gained from the inspection.

“The inspection was superficial and not very thorough. I had higher expectations.”

The theme “disappointments during the inspection” was derived from codes describing disappointment arising from inspection-related events. These were, for example, comments stating that the roof hadn’t been checked, that the previous report 4 years earlier hadn’t been taken into consideration, or that the

inspection was just too narrow or superficial. Additionally, comments regarding insufficient information on how to prepare for the inspection were raised 6 times. 16 comments considered disappointment in missing the roof inspection:

“They didn’t go up on the roof to check flashings and weaknesses. They also didn’t measure moisture in vulnerable areas inside the house. It was stated that the inspection would take approximately 1.5 hours, but they were present for only half an hour. They also didn’t check for fogged windows. So the whole inspection was unsatisfactory.”

“A very superficial inspection that was almost worthless to me. The person who visited was not interested in checking the most important part—the roof.”

Disappointment during the inspection was also due to unmet expectations regarding the scope of the inspection. 52 comments were coded with “narrow or superficial inspection”.

“Felt like it was just a quick glance around. When I saw the video on your website about how you conduct inspections, I observed a significant difference. No moisture or wall measurements, etc.—no measurements were performed.”

“When assessing the bathrooms and other wet rooms, information from the owner would have been useful. Not all drains were checked. No comments on electrical systems. No comments on fireplaces, fire extinguishing equipment, or escape routes. Felt this was a bit superficial and summary.”

A few comments also noted the absence of a continuum from previous inspections, which would have been beneficial and motivating, as it would have shown the inspector what has been improved or fixed since the previous Visit A. Customers who have had inspections before noted that there are quality differences between visits and inspectors.

The main points of the theme of disappointments during the inspection were the scope and thoroughness, the duration (the inspector left very quickly), and the

absence of a roof check. It appeared to be important to many customers and elicited strong feelings that it had been left out, contrary to expectations.

The previous theme considered the inspection itself; the next theme, “Negatives about the inspector,” addresses confusion, unmet expectations, disappointment, and disagreement with the inspector. As this theme describes the inspector's actions, the code “inspector did not take their time” was also applied here.

Insightful comments emerged from this theme: disagreements with the inspector, either mentioned or marked in the report. The customer felt the inspector had not thoroughly checked or had exaggerated certain problems. 17 comments described that the inspector had not met the expectations. Either the inspector was not perceived as qualified enough or was not sufficiently engaged in the inspection.

“It was a very superficial home inspection. The person didn’t seem very engaged in the task. They stated the inspection would take one to one and a half hours. He spent barely half an hour(?). There were also several errors in the report. I called about this, and he promised to send me a new report, which I still haven’t received.”

“Got the impression that the person who was here wasn’t fully qualified for such an inspection.”

12 comments expressed a lack of communication from the inspector's side. Items not discussed during the inspection were noted in the report, which caused customer dissatisfaction.

“The inspector should talk more. The report includes remarks on things that were NOT asked about or checked. That gives an unprofessional overall impression.”

“In the report, it was written that the roof and drains in the bathrooms were not inspected because they were not accessible. However, this was not mentioned by the inspector, nor were we asked about moving a ladder or the shower cabin.”

The code “mistake/misunderstanding from the inspector's side ” describes a few more situations where the customer feels that the inspector has made a mistake in the report, or the communication has not been very clear. One point that also arises in this theme is that, in some cases, the inspector conducts the inspection himself.

The final negative theme brings together codes describing difficulties opening the electronic report, errors in the report, disappointment with the report due to expectations derived from the inspection, and two comments indicating that the house's age was not fully considered. 9 comments concerned with not receiving the report or being unable to open it.

“The inspection was good and useful, but it took several weeks before I received the results, even after following up multiple times.”

Some quotes that present disappointment and negative feelings about the report:

“The inspection went smoothly, but I see that there’s a mismatch between the information I provided about building components/rooms and the report. As the homeowner, I participated in the entire inspection, but I see from the report heading that my name is missing, along with the property ID – “

“I think the technician’s report was completely different from what the inspector expressed. We went through the house and it didn’t seem like the inspector had any objections. When I received the report, it looked like the house was about to fall apart. This was a total waste of time.”

The theme highlights the power of communication and, perhaps, the report's staticness. Clearly, it has raised deep disappointment in commenters. As noted earlier, two comments concerned the house's age. These customers felt that they had taken very good care of the house; although it is old and well-maintained, they received low scores in the report. This is why it was attached under the theme "Negative about the report."

Next, this report presents the positive themes derived from the data. There were 5 positive themes, firstly, positives about the inspections. This theme describes the positive feelings and their causes during the inspections. Codes under this theme describe emotions such as "couldn't be better," "efficient and easy," "everything was great," "good communication," "reassuring," and "satisfied with the service." This was the second-strongest theme, comprising 241 quotes. 103 quotations described a sense of satisfaction with the service.

“The inspection was a positive experience. Useful to get insight into the home’s standard. It was nice to hear that, overall, everything was in order according to building standards. Pleasant meeting with the building inspector.”

“Very satisfied with this inspection of our detached house. Important to get an objective analysis of the home. Good service and a very pleasant and skilled representative from service provider. - ”

What is common among the quotes coded with this specific code is that the customer expresses satisfaction using strong terms, such as "satisfaction," and descriptive adjectives, such as "very". Under this theme, 20 quotes were attached, each coded as "reassuring". This code captures the reassuring feeling left with the customer after the inspection and report. Codes that raise awareness and provide information fall under this theme, both of which describe the sense of safety the service provides.

“Very satisfied with everything — it’s reassuring to know everything is in order.”

In the positive comments, many emojis were used, indicating stronger emotions of value, happiness, and satisfaction. The overall experience was very positive; some comments note a few negatives, but these are outweighed by the positive sentiment. This indicates that the customer also perceives value in the service.

Because the theme was difficulties in the booking, positive experiences have also been grouped into their own theme to indicate that there are many different

experiences. 69 quotes described difficulties, whereas only 17 reported positive experiences during the booking phase.

“They book the time, give notice, call ahead, and arrive on time. Excellent service.”

In at least a few cases, the customer expressed gratitude for the smooth booking. This theme also reflects comments and satisfaction with the pre-inspection information they received.

“Good pre-inspection information and showed up as agreed. Skilled, pleasant, and professional inspector.”

The strongest theme that emerged, with the most attached quotes, was a positive experience with the inspector. This theme describes the positive emotions and experiences that the inspector influenced during the inspection. Codes labeled as precise, professional, and thorough explain how the inspector was received by the customer.

“Extremely skilled and professional representative --. Should be prioritized for a higher salary tier at the first opportunity!”

“Had the impression that the professional was very competent and thorough.”

“Friendly and professional staff member. Thorough and attentive to explanations about standards. Quick feedback.”

This issue seems to be taken very seriously, indicating that the inspector's chemistry and professional appearance provide a solid foundation for trust. Letting someone into the home and letting him “snoop” around requires fearlessness, and the kind of person who comes to make the Visit A is extremely important. The inspector also plays an immeasurably valuable role in representing the service provider. The inspection is the most tangible part of the service, and this is why it is most important

The words simple, okay, and all good were attached to the theme "Positive overall experience." This theme describes the positive, satisfying overall feeling of the service experience. Simplicity, smoothness, and ease are valued.

"It was a useful and well-organized inspection for me. The service was excellent."

"Inspection was carried out very smoothly. Nice to get the results of the inspection."

"Very smooth and professionally done."

The last theme, Value added to the customer, describes the feelings of customers who believe they have received additional value from the Visit A and found it very useful, often generating satisfaction. 155 quotes were coded with the word useful, describing that the customer felt that the inspection was somehow useful to them.

"The home inspection was very useful. I received information and tips I wasn't aware of."

There were, in all, 52 negative quotes about the inspector, most importantly, "the inspector did not meet expectations". Coded comments reveal that, in these cases, the inspector did not know the answers to all the customers' questions, or the inspector's work did not seem thorough enough in the customer's view. Negative comments also indicated that, in some cases, the inspector did not take sufficient time but rushed through the inspection, and the discussion was insufficient.

To conclude the thematic analysis, the strongest driver of satisfaction was with a professional and empathic inspector, and the strongest driver of frustration was booking friction and mismatched expectations.

AI-generated thematic analysis

Out of curiosity and to gain diverse perspectives, AI (MS Copilot) was asked to generate key points from all the customer feedback. Overall sentiment was positive, and many respondents were satisfied with the inspection, the inspector, and the service's usefulness. Although experiences were mixed, some respondents felt the inspection was superficial or lacked depth. (Microsoft, 2025)

Key insights:

- Inspector Behavior received the most positive feedback, highlighting professionalism and friendliness.
- Inspection Thoroughness and Report Quality had a notable share of negative feedback, often citing superficial checks or incomplete reports.
- Booking and Communication had mixed sentiments, with several users pointing out scheduling issues and unclear instructions.
- Technical Tools had relatively few mentions, but some users suggested improvements like using thermal cameras or drones.

Figure 12 presents the positive highlights, criticisms, and suggestions.



Figure 12. Highlights from the thematic analysis.

These points are similar to the results obtained from coding and analyzing the feedback.

AI also generated a list of unique insights from the material that were

- Some homes had serious issues that the home inspection revealed
- Experienced homeowners often found the inspection less useful, but still appreciated the external perspective
- Owners of new properties generally found fewer issues and less value in the inspection.

The perceptions of experienced homeowners regarding the inspection were an interesting insight. It reveals (as well as the coding and thematic analysis) that people who have lived long in the same house or lack some value in the report, but still think it is useful. Maybe the report's presentation could add more value, or include something extra for them. As well as the new homeowners.

Interviews

Interviews were conducted with the service development manager and the head of service operations, who manages the service at the Nordic level. The interviews were held on 31st of October 2025 and 28th of November 2025. The purpose of the interviews was to understand what is going well for people working on the service or partnership, what they would like to see improved, and how they would improve it. Interviews provided ideas and materials to identify the main pain points of the journey and showed alignment between perceptions within the company and customer feedback themes. The interview findings can validate the pain points identified in customer feedback.

Interviews were conducted via Microsoft Teams, using a prepared question set sent to participants shortly before the interview to give them a chance to review and prepare, but not excessively. Interviews were recorded, and the transcripts were saved in Word format. Given the recording capabilities, the interviewer was free of taking notes during the interview but was able to give full focus to listening and empathizing.

The interview transcripts were analyzed using an affinity diagram. The interviewees' answers were grouped into four different categories: Pain Points, Delights, Suggested Solutions, and General Observations. An affinity diagram is an effective tool for synthesizing interview results, as it enables clustering qualitative data into thematic groups to identify patterns.

Table 4 presents the results from the affinity diagram and the mapping of the interview results. The answers to each interview question are categorized as a pain point, a delight, or a suggested solution. After theming, the interview results were grouped, and then a summary was created for each theme.

This summary provided insights into the key points, including current pain points, delights, and suggested solutions. These insights from the interviews were utilized in the workshop, especially the pain points, to define the most critical ones.

Table 4. Results from the affinity diagram.

Category	Findings
Pain Points	<p>Lacking measurements.</p> <p>Lacking marketing and communication towards customers.</p> <p>The report is not interactive enough to encourage customers to fix the identified risks.</p> <p>Difficult to provide consistent service quality across countries; quality varies significantly.</p> <p>Challenge in managing a third-party-provided service while ensuring Company X is represented well.</p>
Delights	<p>Strong indicators that the service increases retention.</p> <p>High customer satisfaction with this value-added service.</p> <p>Smooth, effective operating model established in one country (a usable, scalable example).</p> <p>Good collaboration and communication with the partner.</p> <p>Steps already taken toward a more standardized operating model: a climate checkpoint was added to the inspection report.</p>
Suggested Solutions	<p>Partner continues contacting customers to book Visits A's; find a more effective, smoother booking process.</p> <p>Introduce a pre-check form to understand customers' current situation before Visit A, enabling better preparation.</p> <p>Offer a more flexible Visit A tailored to customers' life situations, enabling more dedicated service.</p> <p>Clear protocols and defined objects to ensure a consistent service level; best performing country as a benchmark.</p> <p>Use this partnership to leverage additional new partnerships.</p>

The findings indicate a strong relationship with the partner and a realistic perception of the service's current state. There are opportunities to improve the measurement of the service's impact on the customer base, its marketing, and customer engagement through more personalized and interactive features.

6.2 Define phase

Insights gathered during the discovery phase can help to reframe the challenge. (Design Council, 2026) The challenges were identified through secondary data analysis and interviews. In the Define phase, different service design methods and tools were used to define, reframe, and visualize the design challenge. This phase consists of visual methods, such as a customer journey map, an empathy map, and personas, to support these two.

Personas

The persona created for the customer journey map and empathy map is presented here. The persona is based on the gathered feedback as secondary data and describes a typical Visit A customer who seeks real value from the service and could benefit from it. The level 1 persona, presented in Figure 13, was used in service blueprinting to represent the customer. After the level 1 persona was created, the level 2 persona was created and used on the customer journey mapping and empathy mapping. Level 2 persona is presented in Figure 14.



Figure 13. Level 1 persona.

The further developed version creates a story for the persona (Figure 14). The purpose of persona is to create an “example” of the possible customer. A persona is often created from the results of the research phase, as in this case. Persona describes an average user group of a service. In this research, the subject is a middle-aged male who is a new homeowner, eager to learn more, and who can benefit from the Visit A service. His life situation and interests reflect his current needs. He needs support, ideas, and a professional view on house maintenance. This enables creative thinking about how the personas' problems can be solved and about the needs and desires the service can address.



Henning Eriksen

47 years old, new homeowner who likes to renovate

Background: Henning has just bought his first house, a modest detached home outside Trondheim. After years of renting apartments, he is excited—but also slightly intimidated—by the responsibility and possibilities of homeownership.

Personality & Interests: He is practical, curious, and patient. Henning loves renovating and often spends weekends learning new skills, browsing hardware stores, or watching DIY tutorials. He enjoys the feeling of improving something with his own hands.

User Needs

Henning is a new house owner. Although he is handy and has some experience in renovating, he needs support, ideas and professional view on where to start and what's the priority.

User Mindsets

The user is curious and excited to find out more about the house and to get some tips and secure feeling that he is on track with the plans of renovation.

Figure 14. Level 2 persona.

Visualization of customer journey

This chapter presents and explains the customer journey. The customer journey maps the interaction points and the levers that can be influenced to improve the customer experience. It captures the customer's feelings, doubts, fears, and delights at each interaction, making it a valuable tool.

This customer journey map comprises 5 lanes that capture the customer's pain points and opportunities, feelings and thoughts, goals and experiences, user actions, and user steps. It structures the customer path and visualizes how the different steps are perceived by the customer, and what other things affect the specific interaction. Customer journey map is presented in Figure 15.

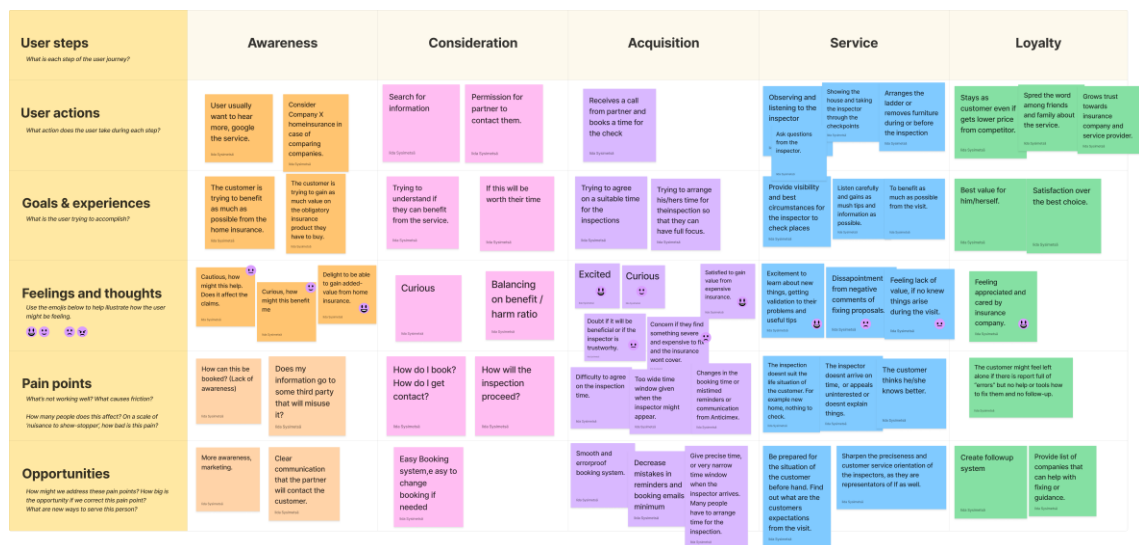


Figure 15. Customer journey map.

Figure 15 reveals the following observations. In the awareness phase, the customer is curious and feels opportunistic, ready to learn how they can benefit from the free service. Clear communication is essential for the customer to understand the value of the service and move into the consideration phase. In the acquisition phase, the customer is excited and waitful, forming the first impression of the service during the booking process. The booking is important

for establishing a sense of trust. During the service, the smoothness of the visit and process plays an important role in ensuring professionalism, trust, and added value for the customer. A smooth, easy, and value-adding experience results in loyalty and high satisfaction

Empathy map

An empathy map brings together the customer's feelings, actions, thoughts, and expectations. Figure 16 shows the empathy map derived from the thematic analysis results, along with the customer journey map results. An empathy map maps together the four aspects of what the customer sees, says, does, hears, thinks, and feels. The main pains and gains are also listed in the empathy map.

EMPATHY MAP



Figure 16. Empathy map.

The empathy map highlights that the customer's thoughts and feelings focus on the condition of the house and the desire for validation of that condition. They

see maintenance issues they don't fully understand and wish guidance on them. What they say and do is trying to arrange time for the check, wonder why there are booking issues, enjoy the visit with a professional inspector, check the report, and only notice the red flags. Customers hear that it is important to maintain the house to prevent future damage. During the inspection, they hear things that were different from what they read in the report. The message they hear from the insurer is that this service is recommended to prevent future damage.

6.3 Develop phase

The development phase encourages offering different answers to the clearly defined problem, seeking inspiration, and co-designing with a range of stakeholders. (Design Council, 2026) In this design project, the development phase consisted mainly of the co-design workshop.

Co-design workshop

The Value Designing workshop was held on 5.2.2026 via MS Teams. The participants were invited with the following agenda, as presented in Figure 17.

Agenda

Introduction: Overview of service design and the empathic approach, including key findings from customer feedback analysis from Norway and specialist interviews.

Warm-Up Activity: Getting focused and aligned with the topic.

Identifying Pain Points: Defining the challenges and friction within the current service.

Idea Generation: Co-creating improvement concepts.

Prioritization: Selecting the top ideas based on desirability, feasibility, and viability.

Service Blueprinting: Structuring the improved service journey and key touchpoints.

Figure 17. Workshop agenda.

A participant list of five persons was agreed with the Head of Service Operations, who was also participating in the workshop. One participant, who

was relatively new and had started at the beginning of the year. This was an opportunity for this person to deepen their understanding of the service, customer journey, and interaction points, and to gain a more holistic view of the processes and pain points. Participants were the Head of Services, the Head of Service Operations, two Service Development Managers, and a Partner Manager.

As service design is not part of participants' everyday lives and given the interest in empathetic service design, a brief introduction to these themes was presented at the beginning of the workshop. The workshop then continued with the presentation of results from the qualitative data analysis and thematic analysis, as well as insights from the interviews. After the introduction, a warm-up activity was conducted. The task required participants to share their expectations for the workshop and answer the question: *What are you most excited to tackle in this meeting?*

This question revealed that many had expectations to learn more about empathy through customer feedback and to better understand customers' emotions. Due to time constraints, the introduction to the results was kept brief, and the thematic analysis was not the focus of the workshop; rather, the focus was on designing and developing value and solutions to the pain points. It was agreed that, when presenting the results to a larger audience, greater emphasis would be placed on customer feedback and the themes derived from it.

As the workshop was held online, various tools were used to maintain interactivity and engage participants. Padlet is a visual collaboration tool for creative work and education. The first interactive task was conducted in Padlet. During preparation, the identified pain points from the research were added to a Padlet canvas. Participants were asked to read them carefully and like and comment on those they considered most important.

Lacking KPI's and measurements.	Lacking marketing and communication towards customers.	Inspection report is not interactive enough to commit customers to fix reported risks at house.
A challenge to provide consistent service level across service provider countries	Challenge to manage a service being provided by a third party and to ensure IF is being represented in the best possible way.	Booking difficulties.
Missing value (customer sees no clear benefit or value from the house check, unflexible model doesnt fit their life situation)	Disappointment in the scope of the inspection and timing.	Dissapointment in the performance of the inspector, communication, professionalism or general appearance.
	Disagreement in the content of the report. Or in the scope of the reports on in the unflexible checkpoints.	

Figure 18. Identified pain points used in the workshop.

Figure 18 presents the identified painpoints used in the workshop. These were findings from the research. After participants commented on and addressed the pain points posted on the Padlet, it was time to select the three most significant pain points to focus on in the next activity. The most frequently commented-on and reacted-to points were *booking difficulties*, *disappointment with the scope and timing of the inspection*, and *the lack of interactivity in the inspection report, which prevents customers from committing to remediate reported risks at the house*. From these three main pain points, were then supposed to generate How Might We...? questions.

How Might We...? questions allow participants and designers to reframe the problem in more optimistic, possibility-oriented terms. Participants engaged fully in this task and generated 18 HMW questions. Some examples of good HWM-questions generated are: *“How might we make the Visit A report both fun to explore and backed by data?”* *“How might we stop underselling the Visit A to customers who actually need it?”* *“How might we enable the customer to choose booking time already when they order?”*, and *“How might we better manage the*

expectations of customers with different needs?” A theme that derives from the HMW questions is how we might create value for the customer. How might elicited customer demand for this service and create an exceptional customer experience? This service has much greater potential than it is currently being utilized for. Its features need to be channeled effectively so that the customer derives the best value from the service.

The last task in the Padlet was to spend a few minutes ideating and writing down even the most outrageous ideas. Figure 19 presents the Padlet used in the workshop to collect insights and ideas.

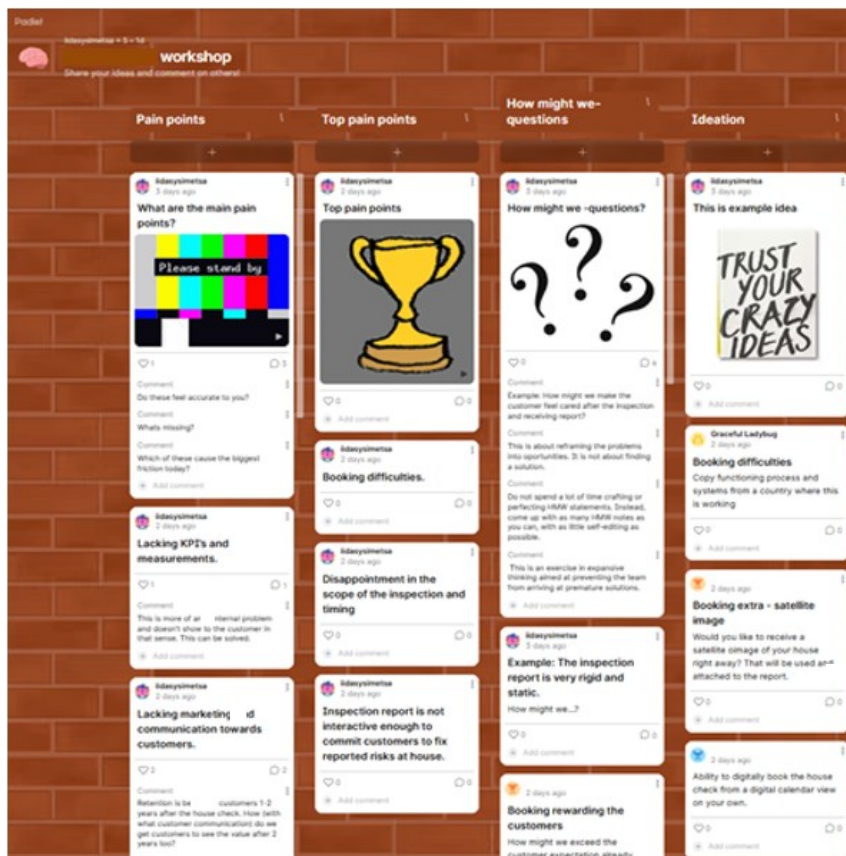


Figure 19. The Padlet Canvas used in the workshop.

When the ideation minute was over, the interactive task continued in Figma, where the facilitator had prepared a service blueprint. Participants were engaged, and many ideas emerged during the service blueprint review. The service blueprint is presented at the Deliver phase. Service blueprint is explained and analyzed in Chapter 6.4.

6.4 Deliver phase

The deliver phase of this design process consisted of the service blueprint. This phase is about finalizing the process and results. A service blueprint draws together all the elements of the delivery phase.

Define service process

The purpose of the service blueprint was to describe the entire service across all the layers involved in providing and running it. It is a visual tool that helps gain a big-picture view of the service while also visualizing the small, important details and interactions that can be critical to the customer experience. A service blueprint was conducted with Figma during the workshop. The facilitator had prepared the customer actions. Those actions were awareness of the service, booking of the service, visit report, and follow-up. All participants went through the customer journey and ideated simultaneously. The customer actions include receiving information about the service, receiving a call from a partner to book the service, preparing before the visit, being present during the visit, receiving the report, and receiving a call four years later. Figure 20 shows the service blueprint generated in the workshop, from the customer level.

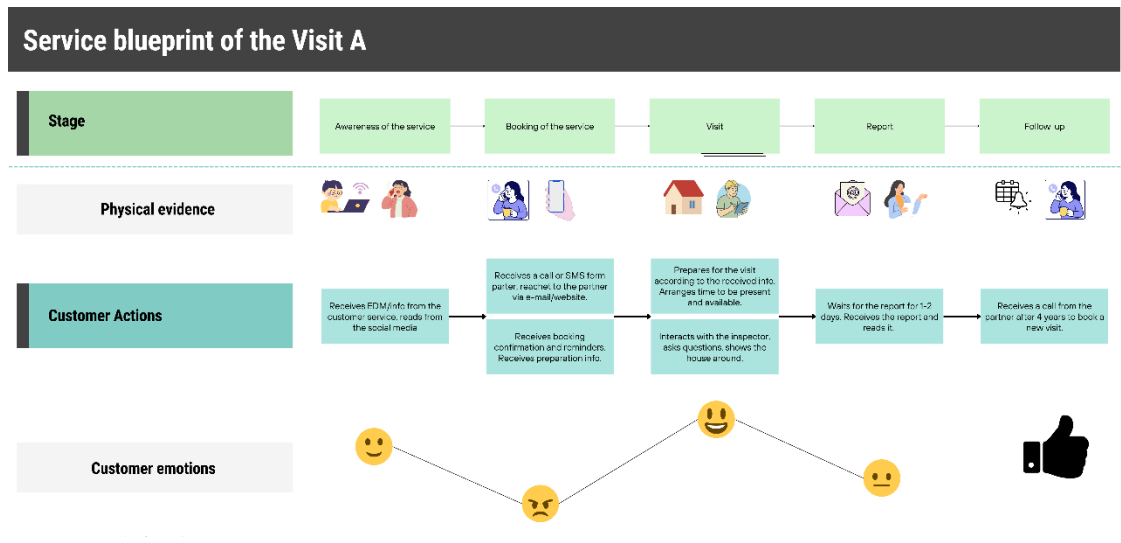


Figure 20. Service blueprint.

7 Guidelines for an improved and empathic value-added service

The aim of this thesis was to provide guidelines for an improved, empathetic value-added service. The guidelines were developed as part of the entire research project. The data were generated through secondary data analysis, interviews, and a co-design workshop. The guidelines are also based on empathy and customer centricity, ensuring that the customer is at the center of the process and in every service interaction. The eight guidelines are described and defined as follows:

Understand the customer and the context before the Visit A

Purpose: Build empathy and tailor the service to the customer's needs.

Guidelines:

- Introduce a pre-check form during booking to capture the customer's current life situation, home condition, as well as the age of the house, concerns, and expectations of the customer, accessibility.
- Use customer context to prepare in advance and personalize the Visit A.
- Send a clear "What will happen during the visit?" info package with preparation steps.

Improve the booking experience

Purpose: Ensure the first impression of the service is flexible, fair, and predictable.

Guidelines:

- Offer calendar-based booking with selectable times and rescheduling options.
- Reduce the arrival window from 4 hours to a more acceptable timeframe.
- Provide clear expectations on when, how, and why inspectors might arrive within a window.

- Make a strong first impression with smooth, self-service booking and real-time confirmations.

Make the service more engaging and action-driving

Purpose: Increase commitment to addressing identified risks.

Guidelines:

- Improve the Visit A report to be more interactive, visual, and actionable.
- Clearly highlight priority areas, estimated effort, and simple next steps.
- Add elements that emotionally connect.

Strengthen communication across the customer journey

Purpose: Increase clarity, trust, and participation.

Guidelines:

- Provide clear, empathetic communication before, during, and after the Visit A.
- Ensure the partner reaches customers using multiple friendly touchpoints (SMS, email, reminders).
- Explain the value of the service clearly so customers understand why it matters.

Ensure a consistent and high-quality service across countries

Purpose: Build reliability regardless of region and provider.

Guidelines:

- Develop standardized service protocols and clear expectations for partners.
- Use a smooth operating model as a benchmark.
- Implement shared training and aligned quality measurements.

- Introduce KPIs to monitor performance, outcomes, and customer satisfaction.

Increase flexibility to fit customers' life situations

Purpose: Meet customers where they are and create meaningful experiences.

Guidelines:

- Offer scheduling flexibility and options tailored to different life stages (families, elderly, new homeowners).
- Allow variations in depth of inspection based on customers' needs.
- Provide the opportunity for more dedicated time when necessary.

Strengthen the partner relationship and service governance

Purpose: Ensure Company X is represented consistently and professionally.

Guidelines:

- Maintain good communication loops and feedback routines with the partner.
- Review service performance regularly and support partners in meeting standards.
- Use the existing partnership as a stepping-stone for developing new partnerships.

Support retention and customer value creation

Purpose: Maximize the long-term value of the service.

Guidelines:

- Use insights from the service to deepen the customer relationships.
- Highlight the benefits the service brings to customers' safety, home value, and peace of mind.
- Ensure improvements feed into a long-term retention strategy.

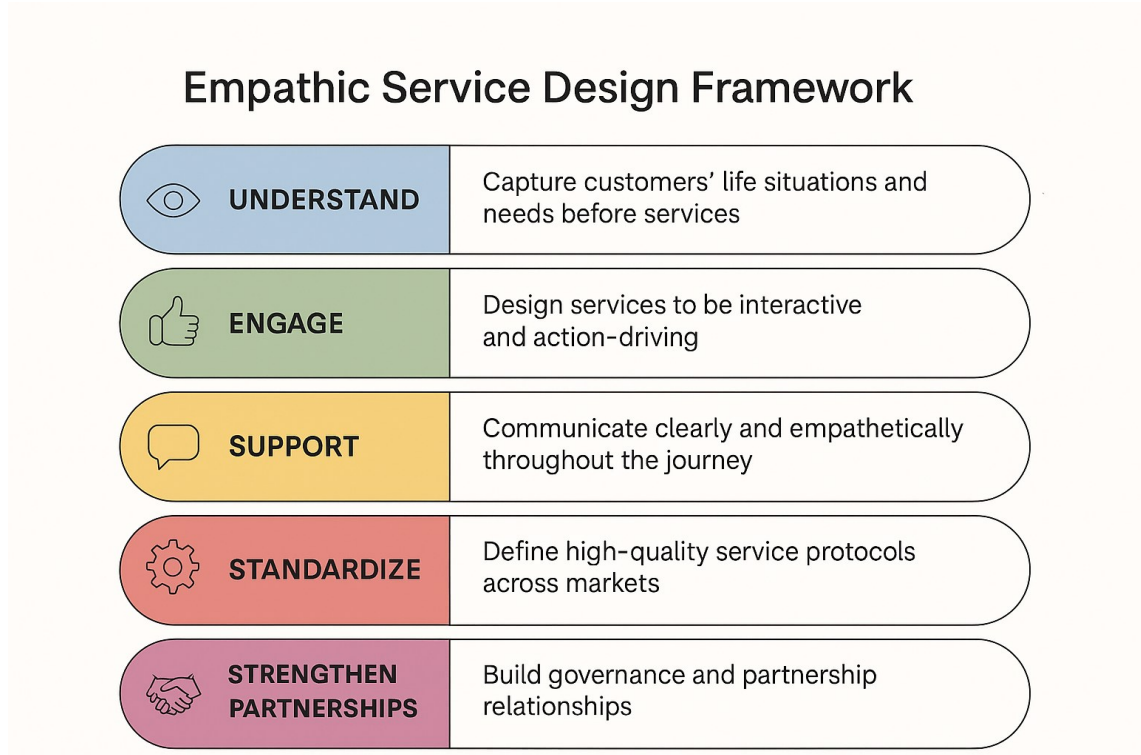


Figure 21. Empathic service design framework (Microsoft, 2025).

Figure 21 Represents the Empathic service design framework built as the outcome of the thesis. It summarises the guidelines. The visualization of the framework is an outcome of theming with artificial intelligence. There are 5 pillars in this framework: Understand, Engage, Support, Standardize, and Strengthen partnerships.

8 Discussion

This chapter discusses the scope and limitations of the research as well as results and insights the research revealed. Limitations appeared in the dataset and interpreting qualitative data. The necessity of continuous user understanding is one of the key insights.

8.1 Scope and limitations of research

The scope of this research was to study the secondary data provided by the commissioner. The secondary data consisted of customer feedback from Norway, limiting the research, as the service is offered across the Nordics. The availability and consistency of Norwegian customer feedback data led to narrowing the research to Norway. Challenges in comparability across countries were also identified, including changes in survey formats and variations in service delivery.

The secondary data required translation with AI. Translations may alter the nuances of the qualitative data and interfere with interpretation. When it is about qualitative data, it is always about subjective interpretation. This is for the researcher to check and ensure that the processes and interpretations are backed by data and can be proven.

The limitations of this research include a focus on a single-country dataset, translation of material, and subjective interpretation of qualitative data. Despite these limitations, the secondary data show what is meaningful to customers and are valid for designing the service at the Nordic level.

8.2 Results and insights

Maintaining empathy throughout a service development project is a recurring challenge in design practice. As Sarantou et al. (2025) note, designers often work closely with users in the early phases of development, but sustaining that

closeness as the project progresses—and effectively communicating user insights to multiple departments and decision-makers—requires deliberate effort. This research reinforces the importance of maintaining empathy beyond initial discovery activities, ensuring that user needs continue to inform decision-making throughout the development process.

A central insight emerging from both theory and empirical findings is the significance of interactions in service delivery. Interactions constitute the visible, tangible points at which customers experience the service and thus the moments when value is either created or lost. While Penin (2018) argues that interactions cannot be fully designed due to their spontaneous and human nature, they can be shaped by creating the right conditions: clear communication, appropriate expectations, and thoughtfully designed and managed touchpoints. The results of this study show that customers respond positively when these conditions are in place—particularly in their encounters with inspectors, where professionalism, clarity, and empathy strongly influence satisfaction.

Empathic service design contributes directly to this process by enabling a deeper understanding of customers' needs, emotions, and underlying motivations. When empathy guides design decisions, service becomes more personal, engaging, and meaningful. This aligns with Tarjanne and Englund's (2018) description of value creation as emerging not only from service outcomes but also from the positive consequences of using the service. The data in this research support this view: customers valued not only the service itself, but the reassurance, confidence, and sense of security it provided. These emotional benefits are key components of value-in-use and illustrate how customers actively co-create value through their interpretations and actions.

This research also reveals that effective value creation depends on fundamental components of service design: customer understanding, conceptualisation, and prototyping. As Tarjanne and Englund (2018) emphasize, these activities must remain agile, lightweight, and iterative to remain effective. This research demonstrated how even simple forms of prototyping—such as drafting a

preliminary service blueprint or reframing problems through “How Might We” questions—can generate rich insights and direction when anchored in real customer data. These tools enabled the researcher and stakeholders to move quickly from problem identification to conceptual development without requiring substantial investment or large-scale pilot tests.

A key insight from the results is the necessity of continuous user understanding. Customer feedback cannot be treated as a one-time input but must be collected and reviewed systematically with the service partner to maintain a shared understanding of what matters most to customers. Although many of the pain points identified in this research were already known informally within the organisation, this study provided evidence-based validation. This validation is important because it turns assumptions and observations into clear, actionable priorities validated by customer voices.

The co-design workshop offered additional confirmation of the organisation’s readiness to adopt a more customer-centered approach. Participants naturally gravitated toward ideas that would enhance customer value rather than merely solve operational issues, such as reducing complaints. Their mindset demonstrated an intuitive understanding of empathic service design principles. The introductory framing around empathy may have supported this shift, but the enthusiasm and maturity of the participants also suggest a broader organisational commitment to improving the customer experience. This reflects a positive cultural foundation for future service development.

Overall, the discussion highlights that designing value-creating services is an ongoing, iterative, and multi-layered process. Empathy, when intentionally maintained, provides a strong foundation for aligning service improvements with customer needs, organisational goals, and partner capabilities. The results of this research underscore the importance of understanding customers’ emotional and functional needs, designing meaningful interactions, and integrating feedback and insights continuously into development processes. These elements, collectively, support a more coherent, customer-centric service and provide a robust foundation for future improvements to the Visit A service.

9 Conclusions

This master's thesis focused on improving commissioners' value-adding service using the empathic service design methodology and various tools and methods. The project began in fall 2025 with phase one, which investigated secondary data provided by the commissioner: the customer feedback. The project progressed rapidly, and in February 2026, the Value-Creating Workshop was held. The project followed the Design Council's Double Diamond design and innovation process with phases including discover, define, develop, and deliver. The commissioner has been involved in the design phases, mainly in the development and delivery phases.

The following research questions were set in the beginning to guide this study to reach its goals:

1. What do customers perceive as valuable and helpful in Company X's value-adding service?
2. How can empathic service design methods and tools be applied to improve the value-adding service by leveraging Company X's customer feedback?

The thematic analysis of the secondary data yielded important insights and supported the first research question. Most customers valued the inspectors' professionalism, friendliness, and expertise. The strongest drivers of frustration were booking difficulties, lack of flexibility, superficial inspections, inconsistent inspection quality, and a mismatch between verbal feedback during inspection and the written report. The inspection report was perceived as static and insufficiently actionable, limiting customer engagement. New and experienced homeowners perceive the value of the Visit A differently, requiring more tailored service elements. The internal stakeholders confirm similar concerns and highlight the need for clearer measurements, better communication, and more consistent service levels. The majority of the feedback was positive, though the negative feedback provided valuable insights into the painpoints customers face when using the service. The focus of the thematic analysis was on empathy and

understanding customers' emotions. With this in mind, the 10 themes describing customers' emotions and experiences were generated from the feedback. The themes present the main delights and pain points of the customers.

The design outcomes of this study answered the second research question. Interviews provided important insights into development opportunities, the empathy map, and the customer journey map, which visualized the customer's journey and emotions. A set of prioritized pain points was identified, which focused on booking challenges, inspection scope, and report interactivity. The "How might we" questions were used to reframe these challenges into opportunity areas. A service blueprint was drafted to visualize the current service experience and identify areas for improvement. Guidelines for an improved, empathetic value-adding service were developed to provide design direction. They provide concrete action proposals to improve the service based on hearing customers' voices.

For future research, there are a few recommendations. As the current research focused on qualitative insights from a single market and did not include implementation or long-term measurement, the following future research directions are recommended. A comparative cross-country research to examine differences in customer expectations, service experiences, and cultural norms. Also, to examine variations in inspector performance and partner processes, as well as the influence of market maturity on perceived value. Quantitative validation of the qualitative findings is recommended to assess the prevalence of specific pain points, their relative impact on booking, inspection quality, and overall satisfaction, and to examine segmentation differences.

The research demonstrates that empathic service design can effectively identify both functional and emotional needs within a service ecosystem. Improvements in booking processes, inspection quality, expectation management, and report design offer a significant potential to increase perceived value, customer satisfaction, and long-term retention. Empathizing with and truly understanding customers' emotions can provide real value.

References

- Ahmed, S., Mohammed, R., Nashwan, A., Ibrahim, R., A.Q., A., & B.M., A. (2025). Using thematic analysis in qualitative research. *Journal of Medicine, Surgery, and Public Health*, 6.
doi:<https://doi.org/10.1016/j.glmedi.2025.100198>
- Andreassen, T. W., Lervik-Olsen, L., Kristensson, P., & Parasuraman, A. P. (2016). Linking service design to value creation and service research. *Journal of Service Management*, 27(1), 21-29.
doi:<https://www.researchgate.net/publication/298914297>
- Auerbach, C., & Silverstein, L. B. (2003). *Qualitative Data: An Introduction to Coding and Analysis* (1 ed., Vol. 21). New York University Press.
- Bouman, N., & Simonse, L. (2023). How strategic design abilities address unmet value in service engagement strategies. *Journal of Services Marketing*, 37(10), 22-34.
- Chapin, B. (2025, April 21). *Customer Journey Maps: What They Are and How to Build One*. Retrieved from Topdal Designers:
<https://www.toptal.com/designers/product-design/customer-journey-maps>
- Cross, W. E., & Anne, G. (2013). *Mastering the Semi-Structured Interview and Beyond : From Research Design to Analysis and Publication*. (N. Y. Press, Ed.) ProQuest Ebook Central.
- Dam, R. F., & Siang, T. Y. (2024, February 9). *What Is Empathy and Why Is It So Important in Design Thinking?* Retrieved from
<https://ixdf.org/literature/article/design-thinking-getting-started-with-empathy#:~:text=Empathy%20is%20simply%20crucial%20to,rest%20of%20your%20design%20project.>
- Dam, R. F., & Siang, T. Y. (2025, December 10). *Empathy Map - Why and How to Use It*. Retrieved from Interaction Design Foundation:
<https://ixdf.org/literature/article/empathy-map-why-and-how-to-use-it>

- Design Council. (2026). *Our resources: The Double Diamond*. Retrieved from Design Council Web site: <https://www.designcouncil.org.uk/our-resources/the-double-diamond/>
- Dias, M., Castelo, J., & Mainardes, E. (2025). The influence of empathy on value co-creation, value in use, and customer retention in the banking sector. *International Journal of Bank Marketing, ahead-of-print*(ahead-of-print).
- Ferreira, B., Silva, W., Oliveira, E. C., & Conte, T. (2015, May). *Designing Personas with Empathy Map*. doi:10.18293/SEKE2015-152
- Haaga-Helia. (n.d.). *Tool Factory: How Might We...?* Retrieved February 14, 2026, from Haaga-Helia: <https://www.haaga-helia.fi/en/how-might-we>
- Hayes, A. (2025, August 21). *Understanding Value-Added Products: Industry and Marketing Insights*. Retrieved from Investopedia: <https://www.investopedia.com/terms/v/valueadded.asp>
- Hecker, J., & Kalpokas, N. (n.d.). *The Ultimate Guide to Qualitative Research - Part 1: The Basics: Interviews*. Retrieved February 14, 2026, from Atlas.ti Guides: <https://atlasti.com/guides/qualitative-research-guide-part-1/interviews>
- Ioppolo, G., Ciliberto, C., & Szopik-Depczynska, K. (2024, December 3). *Total Quality Management and Lean Thinking 5. 0 : Theories and Methods*. Taylor & Francis Group.
- IxDF - Interaction Design Foundation. (2016, November 22). *What is How Might We (HMW)?* Retrieved from Interaction Design Foundation: <https://ixdf.org/literature/topics/how-might-we>
- IxDF - Interaction Design Foundation. (2023, December 29). *What is Codesign?* Retrieved from Interaction Design Foundation: <https://ixdf.org/literature/topics/codesign>

- Kagan, J. (2025, August 7). *Insurance: Investopedia*. Retrieved from Investopedia Web site:
<https://www.investopedia.com/terms/i/insurance.asp>
- Kalpokas, N., & Hecker, J. (2025). *Guides: The Ultimate Guide to Qualitative Research, Data Coding*. Retrieved from ATLAS.ti Web site:
<https://atlasti.com/guides/qualitative-research-guide-part-2/data-coding>
- Katajamäki, P., Säisä, M., Granath, L., Väänänen, S., & Aramo-Immonen, H. (2023). *Opas liiketoiminnan kehittämiseen: Osa 1. Palvelumuotoilun ja muotoiluajattelun avulla uutta suuntaa*. Turun ammattikorkeakoulu.
doi: Ten themes were developed by first grouping the codes into positive and negative categories and then creating new principal codes (themes)
<https://urn.fi/URN:ISBN:978-952-216-843-6>
- Koskinen, I. (2023). *Design, Empathy, Interpretation: Toward Interpretive Design Research*. The MIT Press.
doi:<https://doi.org/10.7551/mitpress/14346.001.0001>
- Kriukow, Q. R. (2022, January 22). *Coding and thematic analysis explained in 5 minutes*. Retrieved from YouTube:
<https://www.youtube.com/watch?v=1vDeAphsTkU>
- Microsoft. (2025). *Microsoft Copilot*. Retrieved from
<https://copilot.microsoft.com/>
- Miller, K. (2025, September 23). *Business Insights: What Is a Customer Journey Map? Examples & Process*. Retrieved from Harvard Business School: <https://online.hbs.edu/blog/post/customer-journey-map>
- Miro. (2025, August 19). *Customer journey map explained: Everything you need to know*. Retrieved from Miro: <https://miro.com/customer-journey-map/what-is-a-customer-journey-map/>
- Morelli, N., de Götzen, A., & Simeone, L. (2021). *Service Design Capabilities*. Springer Cham. doi:<https://doi.org/10.1007/978-3-030-56282-3>

- Oak, C. (2025, June 16). *Magazines: Insurance Journal*. Retrieved from Insurance Journal: <https://www.insurancejournal.com/magazines/mag-features/2025/06/16/827441.htm>
- Penin, L. (2018). *An Introduction to Service Design: Designing the Invisible*. Bloomsbury Publishing USA.
doi:<https://ebookcentral.proquest.com/lib/turkuamk-ebooks/detail.action?docID=5517291>
- Perrault, A. M., & Levesque, A. M. (2012). Caring for All Students: Empathic Design as a Driver for Innovative School Library Services and Programs. *Knowledge Quest*, 40(5), 16-17.
- Sarantou, M., Miettinen, S., & Jylkäs, T. (2025). *Empathic Service Design: Challenges in design, analysis and services*. London: Bloomsbury Publishing Plc.
- Stephan, C. (2023). The passive dimension of empathy and its. *Design Studies*, 86.
- Stickdorn, M., & Schneider, J. (2021). *This is Service Design Thinking*. Amsterdam: BIS Publishers.
- Tarjanne, P., & Englund, L. (2018). *Arvoa synnyttävän liiketoiminnan lähteillä. Innovaatiot ja yritysrahoitus -osasto*. Työ- ja elinkeinoministeriö.
doi:<https://urn.fi/URN:ISBN:978-952-327-323-8>
- This is Service Design Doing. (n.d.). *Participant Approach: In-Depth Interview*. Retrieved February 14, 2026, from This is Service Design Doing.: <https://www.thisisservicedesigndoing.com/methods/in-depth-interview>
- Tuulaniemi, J. (2011). *Palvelumuotoilu*. Talentum Media Oy.