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# Co-designing a Membership Offering

## The Perceived Value of membership Elements of a Professional Association

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Co-designing a Membership Offering  
The Perceived Value of Membership Elements of a  
Professional Association

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The Perceived Value of Membership Elements of a Professional Organisation**

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Significant changes have taken place in the visual industry and photography in recent decades. Digitalisation has altered how photographs are taken, edited, distributed and used. It has changed the concept of image and blurred the line between amateur and professional photographers. Simultaneously, the concept of membership has developed. Memberships today extend to all areas of life from daily routines, to leisure time, travelling and even to public organisations.

This thesis examines what are the desired elements of membership in commercial Photographers's association; Fimage. Fimage represents commercial photographers by providing advocacy, education, legal aid and public debate. The thesis investigates the offerings the members request in exchange for their membership fee. In particular, the study examines what type of membership elements facilitate members' value creation and brings solutions to their challenges?

The theoretical framework adopted in this study takes a service dominant logic on value. Thus, value is not created by the membership in itself, but by how it supports the members' necessities, interests and problems. Memberships were considered as paths to services, as processes co-created with members and the association. Co-design was utilised as a method in order to examine current offering and create desired future offering together with the members and association management. The research question was processed in workshops and interviews were several service design tools were utilised. The service logic business model canvas was implement as a main research tool

The results indicate that the membership should facilitate a community in both digital and physical surroundings, where the members could network, communicate and share challenges. An active community is moreover likely to increase customer loyalty. The organisation should furthermore adopt a shared responsibility in its processes to ensure both commitment as well as enhanced operations. By sharing the tasks with the members, the management working voluntarily are eased and more activities can take place. Additionally, the membership should provide members with international offering in form of education, information, partners and scholarships. The results also indicate that the management would benefit from building a partnership programme as well as brand building.

Keywords, service dominant logic, co-design, membership, value co-creation

Roosa Kallio

**Yhteiskehitetty jäsenohjelma  
Ammatillisen yhdistyksen jäsenohjelman toivottu tarjonta**

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Merkittävät muutokset viime vuosikymmeninä ovat muuttaneet visuaalista alaa ja valokuvausta. Digitalisaatio on muuttanut valokuvausta kaikilta osin, aina tuotannosta kuvienkuluttamiseen. Myös raja ammattikuvaajien ja amatöörien välillä on hämärtynyt.

Visuaalinen ja valokuvaus ovat viime vuosikymmeninä kokeneet merkittäviä muutoksia. Samanaikaisesti jäsenyydet ja erilaiset jäsenohjelmat ovat levinneet kaikille elämän osa-alueille aina päivittäistavaraostoksista vapaa-ajan viettoon, matkustamiseen sekä julkiseen organisaatiohinkin.

Tämä opinnäytetyö työ tutkii mitä ammattivalokuvaajien yhdistyksen, Fimagen, jäsenyyden tulisi sisältää. Fimage tarjoaa jäsenilleen koulutusta, edustusta ja edistää julkista keskustelua alan kysymyksistä. Tässä tutkimuksessa tarkastellaan mitä elementtejä jäsenyyden tulisi tarjota, jota kuvaajat haluavat siitä maksaa. Toisin sanoen, tutkimuksessa pyritään selvittämään mitkä elementit jäsenyydessä tukevat jäsenten arvon muodostumista ja auttavat ratkaisemaan heidän haasteitaan ja ongelmiaan.

Tutkimuksen teoreettinen viitekehys pohjautuu palvelukeskeiseen liiketoimintalogiikkaan (service dominant logic). Järjestö itsessään ei tuota arvoa jäsenilleen, vaan arvo luodaan yhdessä, jäsenen omassa kontekstissa. Jäsenyyttä tarkastellaan porttina palveluihin, prosesseihin, jotka jäsen ja organisaatio luovat yhdessä. Yhteiskehittelyä käytettiin päämetodina. Nykyistä jäsenyyttä sekä haluttua tulevaa jäsenyyttä tutkittiin yhteiskehittelymenetelmällä jäsenten ja yhdistyksen hallinnon kanssa. Tutkimusongelmaa selvitettiin haastatteluisia ja työpajoissa, joissa käytettiin monia eri palvelumuotoilutyökaluja, pääsääntöisesti palvelukeskeisen liiketoiminnan liiketoimintamallikanvasta.

Tulosten mukaan jäsenet toivovat Fimagen tarjoavan ennen kaikkea vahvaa ja elävää yhteisöä, jossa voi tavata kollegoita, jakaa ideoita ja haasteita, sekä verkostoitua. Yhteisön tulisi olla myös digitaalinen, eli toimia verkossa. Aktiivinen yhteisö todennäköisesti lisää jäsenuskollisuutta. Tulokset viittaavat, että Fimagen tulisi ottaa käyttöön jaetun vastuun malli, eli jakaa osaa tehtävistä jäsenille. Näin yhdistys saa aikaan enemmän, vapaaehtoisuudelta työkentelevä hallinto ei ylikuormitu, sekä tarjonta on asiakaskeskeisempää. Samalla sitoutuminen lisääntyy ja yhteisöllisyys kasvaa. Lisäksi jäsenet toivovat jäsenyyden tarjoavan kansainvälisen ulottuvuuden: kursseja ja uutisia ulkomailta sekä mahdollisuuden tuettuun opintomatkoihin ulkomaille. Tulosten perusteella yhdistyksen tulisi myös käynnistää kumppanuusohjelma sekä systemaattisemmin rakentaa brändiään.

Keywords jäsenyys, palvelukeskeinen liiketoimintamalli, yhteiskehittäminen, palvelu

## Table of Contents

1	Introduction.....	4
1.1	Background to Study .....	4
1.2	Objectives & Research Questions .....	5
1.3	The Structure of This Report .....	5
2	Membership & the Case Organisation .....	7
2.1	Foreword to Memberships.....	7
2.2	Memberships and Increased Customer Loyalty.....	9
2.3	The Case Organisation, Fimage .....	10
2.3.1	Members Are Selected.....	11
2.3.2	The Tasks of Fimage .....	12
2.3.3	Fimage Organisational Structure.....	12
3	The Visual Industry .....	17
3.1	How Digitalisation Changed Photography.....	18
3.2	Changes in the Market .....	20
3.3	Changes Brought By Recession.....	21
3.4	Transitions in Professional Photography.....	22
4	Theoretical Framework .....	23
4.1	Definition of Services.....	23
4.2	Service Design Viewpoint on Services .....	24
4.3	Services According to Service Dominant Logic.....	25
4.4	Membership & Service Dominant Logic.....	26
4.5	Value According to Service Dominant Logic.....	27
4.5.1	Fimage Membership & Value.....	28
4.6	How Value is Co-Created According to SDL? .....	29
4.6.1	Customers New Role in Value Creation .....	30
4.7	Co-Design as a Service Design Method .....	32
4.7.1	Co-design According to Service Design .....	32
4.7.2	Co-Design from Organisation Perspective .....	34
4.7.3	Risks of Co-design in Service Design .....	34
4.8	Summary of Theoretical Framework.....	36
5	The Study.....	39
5.1	The Double Diamond Model .....	39
5.1.1	Discover.....	40
5.1.2	Define .....	41

5.1.3	Develop .....	42
5.1.4	Deliver .....	43
5.2	Discussion on the Service Design Methods Utilised in this Study .....	44
5.2.1	Service Logic Business Model Canvas .....	45
5.2.2	User Journey Maps.....	47
5.2.3	Expectation Maps.....	47
5.2.4	Prototypes.....	48
5.2.5	Interviews.....	49
5.2.6	Visualisation .....	49
5.3	Data Collection and Analysis in this Study.....	50
5.3.1	Data Collection & Analysis .....	51
5.3.2	Workshops .....	51
5.3.3	How Data Was Analysed .....	52
5.4	Conclusion to Study Methods .....	53
6	The Findings .....	54
6.1	Introduction to Study Results.....	54
6.2	Key Findings Related to Membership.....	56
6.2.1	Enhanced Education to Cater Different Needs .....	56
6.2.2	Membership Should Provide an International Dimension.....	58
6.2.3	Improve Networking & Build an Active Community .....	59
6.2.4	Advocate and Raise Public Debate.....	61
6.3	Managerial Implications of Membership .....	61
6.3.1	Adopt Customer Centricity and Shared Responsibility .....	62
6.3.2	Form New Partnerships.....	62
6.3.3	Build Fimage Brand .....	64
6.3.4	Improve Communication .....	64
6.4	Limitations, Reliability and Suggestion for Further Research .....	65
6.4.1	Limitations of the Study .....	65
6.4.2	Reliability of Study.....	66
6.4.3	Suggestions for Further Research .....	67
6.5	Conclusions.....	67
	References .....	69
	Figures.....	73
	Tables.....	74
	Appendices.....	75

## 1 Introduction

Memberships as a concept have developed and expanded from interest groups and hobbies to all walks of life. With the emergence of internet; and distinctively social media; belonging to a specific group whether formal or informal - is easier and more popular than ever.

Memberships are specifically designed and they are becoming regarded more and more as services. Even public organisations like city transport have exploited service design and created its services towards memberships. Some member programmes are thriving, such as traditional Scouts and even museums, while other are suffering from membership losses. According to service dominant logic, organisations are merely the facilitators of customers value-creation and organisations, which best support this value-creation are more likely to succeed. Organisations, which place the customer at a focal point and co-create services as well as value have a higher chance of prospering.

This study focuses on examining the desired elements in an association membership, the perceived value the membership provides. Fimage, the Finnish Iimagemakers Association, is an establishment for commercial visual professionals, which provides guidance, education, support and representation for its members. This study focuses on the core members, commercial photographers. The aim is to examine with what offering the members value creation process is best supported. Thus, the service dominant logic on value is followed upon.

### 1.1 Background to Study

Along with memberships, also the industry where the case organisation operates; the visual industry; has recently undergone significant changes. Digitalisation has altered the whole process of photography from how pictures are taken, edited, distributed and needed. Along with digitalisation and especially smartphones and social media, the concept of image has altered. Today we are exposed the more images than ever before and the lifespan of a singular image has significantly shortened. Competition is fierce. Simultaneously, the market structure and economy has impacted the field of photography. The changes have also brought several opportunities, such as co-operation, global markets and increased demand in certain areas. Line between amateur and professional photographers has blurred. The case association, Fimage, has an evident need for its services.

Furthermore, the concept of memberships and existence of networks have both evolved. Concurrently, new technology and social media enables and encourages people to connect with likeminded people and groups across nations, industries and generations. Networks and

interest groups with shared concerns and focus have increased in both personal and as well as professional circles. Memberships are offered on all aspects of life nowadays, they have become mundane. Therefore, to have satisfied members their true; innate needs and wants must be catered for. To say, the value in memberships need to be investigated and accordingly facilitated.

## 1.2 Objectives & Research Questions

The objective of this research is to co-create the membership offering with the members and Fimage board. By utilising service design methods and co-creating the offering it should thoroughly reflect the actual requirements and interests of the members and conjointly represent Fimage organisatory targets. This, successively, will lead to targeted operations and resource-saving for the organisation.

As this research takes the service dominant logic on value, thus essentially this research examines the best potential way to support the members value-creation. The objective is to investigate the type of value the members desire to gain from the membership; the value in exchange for their monetary and possibly timely input.

Research questions are as follows:

*-What are the desired elements of Fimage membership?*

*-Which are the fundamental elements in the Fimage membership create value for members and serve the organisation's strategic goals?*

## 1.3 The Structure of This Report

This report is divided into three main parts, which are then divided into chapters and subchapters. Part one lays a foundation for the topic, part two consist of the framework and methods via which the phenomenon is examined while part three sums up major findings and presents results.

### Part One -Introduction & Background

Chapter one introduces the topic, the challenge and the research objectives. The second chapter presents memberships and the case organisation, Fimage. The third chapter discusses the industry the association and its members operate on.

### Part Two - Theoretical Framework & Methods



The fourth chapter lays out the theoretical framework for the study and introduces the service dominant logic upon which this study is reflected on. The fifth chapter presents the research design, the double diamond model, its utilisation in this study and the chosen service design tools.

#### Part Three -Results

The sixth chapter describes the main results of the research. The key findings are presented and discussed, study limitations, reliability and suggestions for further research are described.

## 2 Membership & the Case Organisation

This chapter presents the concept of memberships briefly as well as the case organisation, Fimage. The organisation's operations, membership structure and current membership offering are described. The industry itself, is discussed in the following chapter.

### 2.1 Foreword to Memberships

This study examines the desired elements in a visual organisation's membership. The context of the study is therefore embedded in the digitalised and transformed visual industry, with emphasis as expected on photography, which are discussed in further detail in the succeeding chapter. Correspondingly, to the visual industry, the concept of membership has also been influenced by changes during last years. Memberships have extended from associations to all areas of life and similarly to the industry, digitalisation has influenced memberships in terms of gathering data, utilising communication and designing membership offerings to name but a few.

Membership stands for belonging either as an individual or as a collective body to a certain group. The membership may require the member to pay for a fee in order to participate. In exchange the providing organisation or the membership typically offers a set of benefits and rights. Some memberships, such as Mensa for example, furthermore expect the member to have a set of particular skills in order to be able to be part of the group (Business dictionary, 2017). Similarly, the case organisation Fimage expects specified expertise in visual industry to be able to join its membership base.

Memberships have increased in all areas of life and today memberships extent from buying bread and butter to lifting weights and even to mundane; daily commuting. In Finland; for example; the grocery store industry is nearly one hundred percent membership based. On the food retail market, only the German food chain Lidl operates without a specific membership programme in the country (Taloustutkimus, 2016).

#### Public Organisations Offer Memberships

Memberships have also entered our past time activities as well as to services provided by public instances, such as transportation and cultural organisations. Several clubs and associations have specifically designed their membership programmes or even full concepts. It is difficult today to do sports without being some type of member of a recreational facility.

Public transportation in the capital Helsinki, HSL, has expanded its travel card to a membership, which includes additional benefits such as discounts in local stores. In previous

decades, transportation membership meant collecting air miles while flying on a plane. Today, people are exercising their membership when commuting to work on the tram and with that same membership they receive benefits during for example lunch hour and leisure time (HSL, 2016). There have also been plans to create a type of membership for all Helsinki city provided services, kind of “a Helsinki club or Helsinki membership”, which would extent from for example health centres to libraries and commuting (Helsinki, 2016).

The Finnish museum association developed and launched a museum card in 2015, which allows access without an entrance fee to most museums in the country and member benefits, such as tailored events and discounts. The museum membership programme was an instant success and has continued its popularity. (Museoliitto, 2017).

Digitalisation has offered several opportunities for developing, designing and operating membership programmes. Communicating with the members is easier and more cost-effective. The information systems connected with membership programmes provide the operative organisation's with vast amount of consumer data, allowing 'free' access to behavioural information. Whether this leads to improved service offering or big brother type monitoring is a debate yet unsolved. In other words, in exchange of providing the provider with consumer data, perhaps the consumer; the member; should receive more than just the basic membership services? For example, any member of the Helsinki transportation company provides the organisation with information on where, when and how they use the service.

A membership does not guarantee a direct path to financial success. For example, a traditional Finnish retail giant Stockmann, whose membership programme has been long established and often benchmarked by competitors and actors from other industries, has faced serious difficulties. As a result, the company has been forced to downsize, sell affiliate companies, shut down units as well as having gone through various rounds of lay-offs. On the contrary, however, some traditional instances who earlier suffered member losses, such as Finnish Scouts and Martha Association, have managed to change their course and turn their follower numbers into significant increases. (Marttaliitto, 2016; Suomen partiolaiset, 2017).

Most likely the establishment, which listen to its customers and potential customers and adjusts its services and offerings accordingly is likely to remain a winner in the competitive situation. Memberships ought to be designed in a manner, which supports the customer and increases customer loyalty. As memberships have expanded to all areas of our lives, the competition between them increases. Therefore, organisations offering the memberships need to be even more customer-centric. They need to examine what in the membership actually creates value to their customers.

## 2.2 Memberships and Increased Customer Loyalty

Memberships aim at increasing customer loyalty by providing certain offerings and benefits. In the simple and concise definition, customer loyalty connotes continued purchase or use of service. (e.g. Zeithaml et al, 2013). A loyal customer continues to buy or use a product or service. In the marketing discipline, several studies have been devoted to the domain of customer loyalty; nevertheless, for the purpose and scope of this research the notion is limited to a satisfied customer who continues to use the service. The determination of customer loyalty becomes more problematic and refined when considering how often a customer must use a service for him/her to be labelled loyal (ibid.). Several authors (e.g. Kotler, 1997; Zeithaml et al 2013) also describe customer loyalty in relation to the level of commitment related to usage of product or service. This notion can also be extended to the sense of belonging to the reference group.

Improving customer value increases customer loyalty (Lim et al, 2016). Extrapolated from previous, the more value the customer perceives to receive from a service, the more loyal he/she is and the more purchases or usage and positive marketing to peers she/he makes.

The benefits of loyal customers are manifold. The most obvious is perhaps that of economic. A loyal customer is likely to use the provided service and hence produce direct monetary gains for the organisation in question. Secondly, loyal customers generate customer behaviour benefits, as they are prone to suggest the company and its offerings to peers and otherwise spread favourable information relating to the company- a so-called positive word-of-mouth. Many authors (e.g. Zeithaml et al 2013) discuss this effect as social support. This can manifest in for example recommendations of products/services used or mentor-like behaviour; where customers share their experience and expertise related to the product/service usage to other customers. Thirdly, there are so-called human resource management benefits, which advocates the assistance and contribution brought by the customers in for example using and developing the service, so called service delivery assistance. This perception, in fact has some characteristics of co-design, which is elaborated in section 2 of this study.

McMahon et al (2015) also argue that customer loyalty leads to more stable corporate income as gaining new customers always demands more effort and resource than keeping the existing customer base. Arguably, memberships aim at increasing customer perceived value. McMahon et al (ibid) additionally underline that membership programmes should always include tangible benefits, such as discounts or vouchers. They also highlight that the membership organisation should provide members with customised information, relating to the membership area. In the case organisation, this element is noted. Fimage aspires to accommodate the members with industry specific news before non-members for example.

To conclude, memberships are benefits received for a monetary sacrifice, which often provide a reference group for the member to belong to and refer him/herself to. Memberships often increase customer loyalty by providing benefits and exclusivity. Furthermore, memberships should be designed and operated in a manner, which creates customer loyalty. To a certain degree customer loyalty and membership are intertwined.

### 2.3 The Case Organisation, Fimage

Finnish Imagemakers Association, Fimage, is a representative body for the professionals within the visual industry. Mainly photographers and videographers form its membership base but also retouchers, illustrators and CGI professionals are encouraged to join the association. The organisation's objective is to provide a forum for its members in order to advocate, raise public discussion and follow current trends. In addition, the organisation provides its members with education, networks, events and awards. (Fimage, 2016). The offering is described in greater detail in following chapters.

The organisation does not have paid employees, which has a significant impact on the operations. As all operations from marketing to development to organising events are conducted on volunteer basis, only limited operations and thus outcome have been possible (Öhman, 2016). Obviously, had the organisation employees taking care of operations, it might serve its members better, which in turn would likely result in higher membership satisfaction.

Fimage is a representative body of visual professionals but not a labour union (Fimage, 2016; Öhman 2016). To a certain degree, nevertheless, its operations resemble the responsibilities of a union. For example, the organisation acts like an advocative body and the general voice of its members. Furthermore, the association aims at setting industry standards - a task often linked with unions. It must noted, nonetheless, as Fimage does not have legal tasks nor legal rights such as a union, the membership has to cater other needs, such as networking or providing the kind of membership content the members are willing to pay for. Furthermore, both the management as well the members do not regard the organisation as a labour union (Öhman 2016; Lappalainen 2016).

Initially, the organisation was established to represent commercial photographers in 1959. Since the early days of its existence, the scope of the organisation's activities has expanded as the industry has experienced significant changes along with for example digitalisation, internet and media transitions (Fimage, 2016; Lappalainen, 2016).

The organisation does not have direct competitors given that no other association for commercial photographers exists in Finland. (Öhman, 2016). The other similar associations

are for other types of photographers, such as artistic photographers (Taidevalokuvaajat - foto Art ry) or Finnish Nature Photographers (Suomen Luonnonvalokuvaajat svl) (Salo, 2016: 338 and Öhman, 2016). According to board manager Öhman (2016, interview), the members do not choose the membership over some other membership but they base their membership on their own needs and on the bestowed offering.

### 2.3.1 Members Are Selected

What is noteworthy is that each member is approved by the board. As discussed in previous chapters, some memberships demand a specific level of skills from the potential members. Fimage operates also in this manner. Each potential member must apply for a membership and receive a unified approval of the management board. Consequently, membership is always limited and can never grow exceedingly. This system was put in place to ensure the distinction between amateurs and professionals as well as between commercial photographers and artistic ones. Each year several commercial visual professional applicants are rejected (Öhman, 2016). For students, retired professionals and companies there are different memberships on offer (Fimage, 2016), which are presented on the following chapter. These segments are not scrutinised as carefully, nonetheless, those segments are out of the scope of this study.

This selective organisational principle has a imperative and significant impact on the membership base. Primarily, it ensures that members meet a certain professional criteria. Not any photographer can become a Fimage member. Secondly, it limits the number of members as only qualified and well-operating people are accepted as members. Thus the membership base can never have an exponent increase but instead will always be limited to reflect the size of the country and the size of the commercial photography market. Thirdly, it increases the association's brand value as being a member not open to anyone. Hence, membership can be considered something rather exclusive, not explicitly available to every visual employee on the country. According to Öhman (2016, interview) this indication has not been fully exploited by the organisation yet.

As discussed before, Fimage is an association and not a labour union. Subsequently, the organisation does not have the assignments nor the authority of a labour union even though it is acknowledged that some of its activities, such as setting industry standards reflect upon a traditional labour union's tasks. Both the Fimage management as well as members, however, deem labour unions as something rather different and less needed as vast majority of the members label themselves as entrepreneurs and even oppose the idea that the organisation resembles a labour union (Lappalainen, 2016).

### 2.3.2 The Tasks of Fimage

The objectives of the organisation are twofold; it operates as an industry representative and as a forum for the members. The organisation aims at representing the members in the industry; advocating rights and managing and influencing industry standards. It promotes shared industry standards in for example copyright issues and contracts. Recent drastic and unfavourable changes in media house's contracts, for example, has been a unifying task for the association. The organisation has raised public discussion on image copyrights, standard of working conditions and content of basic image contracts. (Fimage, 2016; Lappalainen, 2016). To sum up, difficulties and challenges on the market can act as a strength and provide the organisation with opportunities.

The organisation is offering its members education in forms of workshops, courses and field trips. Fimage also organises exhibitions and an annual award. Fimage works together with other industry operators, such as advertising agencies, PR-offices, photography studios and media houses (Fimage, 2016). In the future, the co-operations may expand to other areas as digitalisation brings new innovations and circumstances (Öhman, 2016). Occasionally, these two tasks - advocacy and educational offering - overlap in form of i.e. a course on contracts.

Fimage also provides all members visibility on the Fimage website, where their portfolios are presented. This is a place, which aims at attracting customers; providing a unified database of professional photographers and their portfolios. It functions for the benefit of the members, being a web site, which markets the members and assists in attracting customers by providing a bundle of reviewed professionals on a single site (Öhman, 2016).

### 2.3.3 Fimage Organisational Structure

A board consisting of six members manages Fimage. The members who are eligible to vote choose the board members. The board manages the overall strategy and sets annual targets. All full members receive an invitation to official meetings, which are held a few times per year. Depending on the imminent agenda, the full members have a right to vote on the meetings. The board operates for one year, while each responsible position in the board is limited to two consecutive years. (The board is also referred to as Fimage management throughout this paper. )

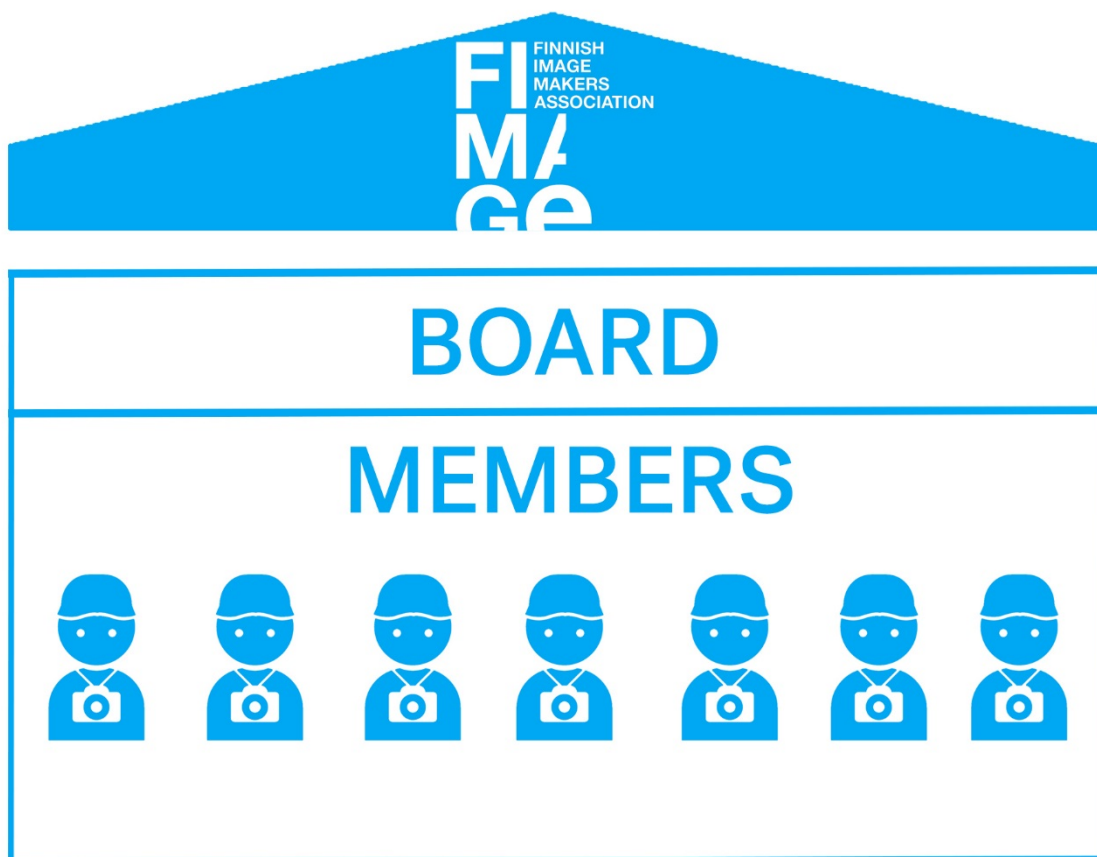


Figure 1: Fimage Organisational Structure

#### Membership Structure and Offering Currently

There are currently around 130 members, of which the vast majority are so called full members (see further explanation below). Since the 1990s the number of members has increased (90 member in 1990), which is quite surprising as instantaneously professional photographers have experienced a decrease in their number. As previously stated, Fimage board approves each application of the full membership individually. This practice is placed to ensure the organisation represents professionals, commercial photographers and that the organisation maintains a certain standard. The distinction between amateurs as well as artistic photographers is deliberate. The organisation is focused on commercial photography and thus the distinction between other types of photographers are made. Commercial photographers are those who produce content to commercial use, thus photo journalism, amateurs and arts are excluded from the organisation (Öhman, 2016).

The membership types on offer at current are as follows:

#### Full Membership

An individual who practices a profession on the visual industry, mainly photographers and videographers. The annual fee of 200 euros covers events and education (approximately 6-10



events annually), ability to take part on Fimage competitions, portfolio on the organisation's website, access to private online community on Facebook, membership discounts on legal fees and set contracts and the right to vote on the general meetings (Fimage, 2016)

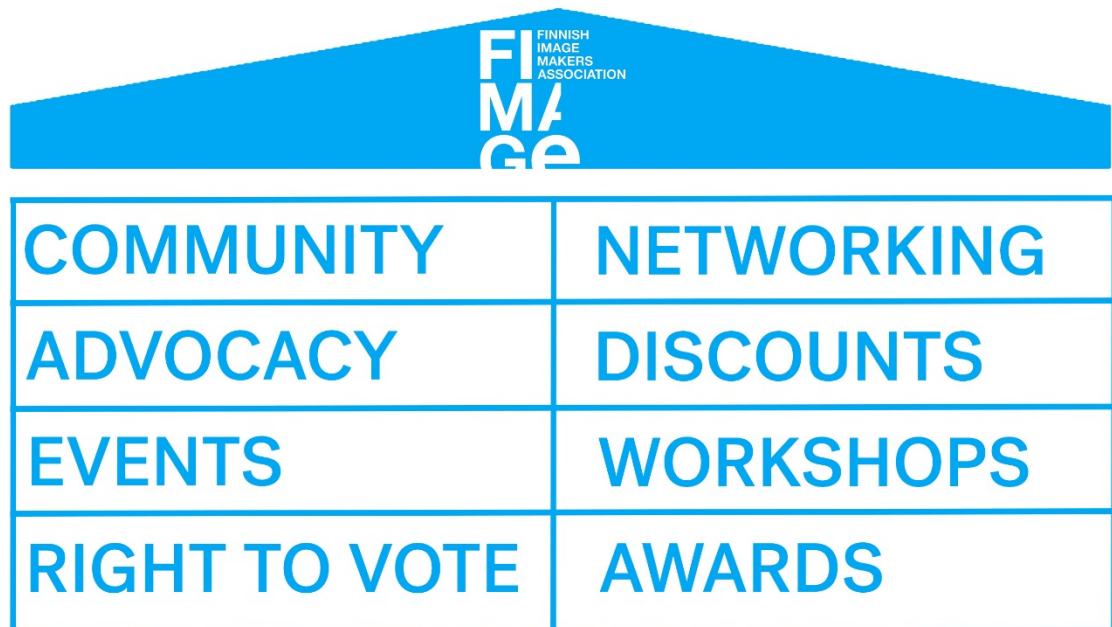


Figure 2: Current Membership Offering

#### Student Membership

An individual who is a full time student on the visual industry. Any student of visual industry is accepted, regardless of the institution or place of study. Student members can therefore come from various backgrounds as photography can be studied in private institutions, vocational colleges, private colleges, universities of applied sciences and traditional universities. The annual fee of 50 euros allows participation of events, education, networking within the industry, discounts on legal services and set contracts. The organisation has not followed on how many student members become full members. (Fimage, 2016; Öhman, 2016).

#### Senior Membership

A retired visual professional. Thus far, all senior members have been photographers as the other visual professionals are that novel. The annual fee of 50 euros includes events and education, networking within the industry.

#### Agency Membership

An agency member can be an organisation, which works or employs people within the visual sector (for example advertising agencies, marketing companies, visual agencies and photo studios). The annual membership fee of 500 euros includes right to vote on meetings, visibility on the Fimage website, discounted membership fee for organisation employees as

well as discounted fees for legal and contract services. Furthermore, the agency membership provides a direct access to all Fimage members by means of postal contacts thus allowing for example target marketing to potential employees, customers or other stakeholders (Fimage, 2016, Öhman, 2016).

#### Co-operative Membership

Co-operative membership has the characteristics of a supporter member. A co-operative member can therefore be an individual or an organisation and the annual fees are negotiable depending on the situational matters (Fimage, 2016).

#### Current Membership Offering

This study concentrates on the basic memberships and photographers. Consequently, the emphasis is on those particular membership elements. The table below summarises prevailing Fimage offering for that segment.. The items are not listed in any specific order of importance or frequency.

Current Fimage Membership Offering	
Element	Explanation
Community & Networking	A group of like-minded people with shared interests and concerns. The members are often self-employed or belong to a rather small company and hence this element is important. Also the changes in the industry underline the influence and relevancy of the community.
	The community provides opportunities for various types of networking, depending on the individual and on situational factors.
Advocacy	Fimage works for the interest of its members by raising public discussion, taking a stance on image-related debates and matters. It negotiates with other institutions aiming at representing and benefiting its members.
Discounts	A concrete tangible element are the discounts the members receive from legal fees and on occasions on courses and partner services.
Right to vote	Only full members are eligible to vote on general meetings where all major decisions concerning the members are made.
Workshops	The members are offered different workshops according to wishes expressed in customer surveys as well as on topics deemed current and needed by the management.
Events	The members are offered priority access to various events, such as lectures or product and gear presentations by partner organisations.
Awards	Full members are eligible to take part in the competitions Fimage organises.

Table 1: Current Membership Offering Explained

### 3 The Visual Industry

This chapter presents the framework; background to which the case organisation and the research problem are embedded on; the visual industry. Instinctively, a greater emphasis is placed on photography. Industry characteristics and recent changes are discussed as they all have an influence on member needs and thus membership requirements. The transformation, opportunities and challenges brought by digitalisation on the industry are also depicted.

Enormous changes have taken place in the visual industry in recent decades due to globalisation, digitalisation, internet, social media, not to mention recent economic challenges. The transitions in photography industry during the past two decades have been described as the most significant since the industry saw daylight (Salo, 2015:7). A disruption has occurred, which has radically altered the whole field.

Access to information - data, images, texts and so forth- and the ability to share information has revolutionised both the consumption as well as overall conception of information and media. Moreover, the manners and methods in which we communicate, working practices and procedures have greatly altered. Additionally, the ways and means of spending leisure time have gone through transformations brought on by digitalisation and especially internet and the social media (Harrison, 2014).

Internet and social media in particular have conjointly enabled global information access as well as information sharing. Today we can reach content such as images as well as audiences globally. The changes are by no means all negative but instead several opportunities have occurred along the transformations. For example, global markets are reachable to visual professionals in a manner unheard of a few decades ago. During the previous decades very few Finnish photographers had international opportunities (Öhman, 2016).

Different social media applications allow professionals to reach new followers and attract new customers. (Harrison 2014; Öhman, 2016). Additionally, the digital applications have utilised networking across nations and industries. Moreover, global educational material on photography, videography and other visual subjects is available via internet. This available material provides unique opportunities on professional developments, which was previously not available to everybody. Furthermore, benchmarking competitors and other industries have immensely improved upon digitalisation. Earlier generations of photographers had very limited means of following their global peers in comparison to today's opportunities (Öhman, 2016). The major changes are illustrated in figure 3: major changes and discussed in the following chapters.

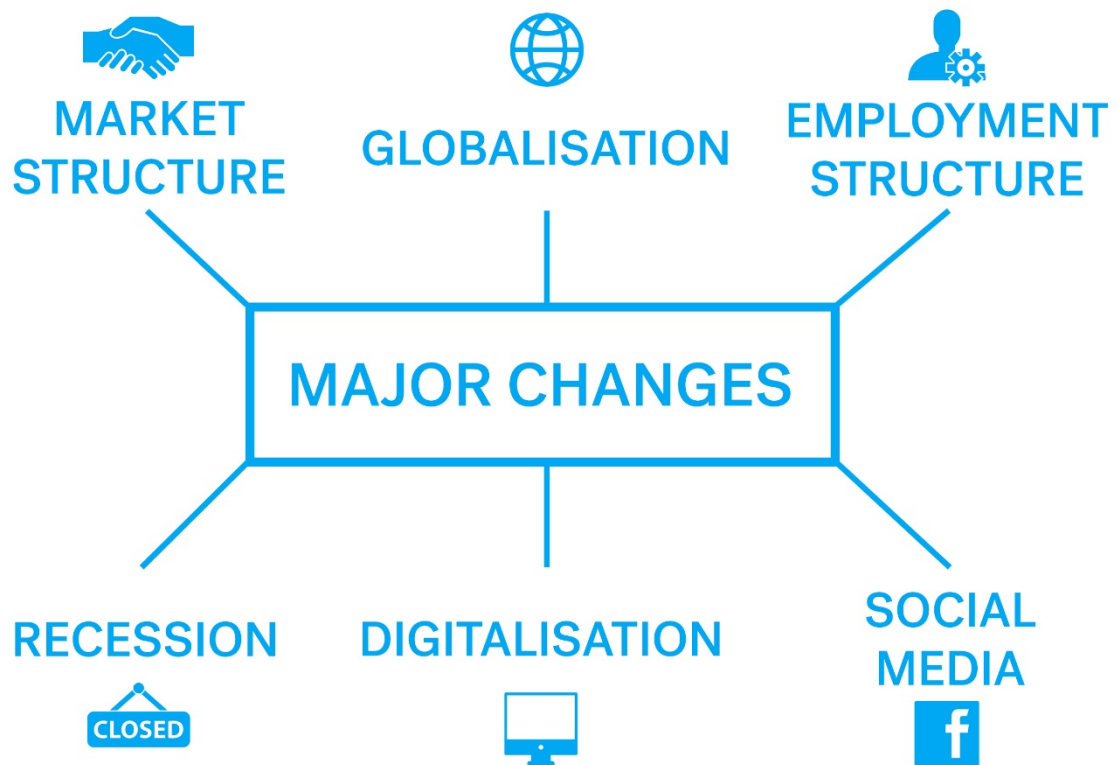


Figure 3: Major Changes in the Visual Industry

### 3.1 How Digitalisation Changed Photography

Digitalisation has changed photography in a variety of ways in terms of production, perception and consumption. Salo (2016:11-14) discusses the unpreparedness of the industry to the spectrum of the transition. The actors in the field could not foresee that traditional photography would be replaced by digital photography both in terms of outcome as well as equipment and distribution. Digital technique has replaced analogue methods in each stage of operations. Everything is now digital from taking pictures to editing them, as well as producing and distributing them. Additionally, most of the business operations, such as communicating with clients, marketing and invoicing are also done by digital means only (Öhman, 2016)

Due to digitalisation the amount of images taken as well as the number of people taking photographs in terms of amateur as well as professional level has skyrocketed. The growth has been significant especially within the amateur sector. Photographic equipment have developed and changed how the production is conducted. Internet and social media have significantly increased the amount of images people are exposed to daily. Furthermore, smartphones and social media have altered the way images are perceived (Öhman, 2016).

Similarly, Salo (2016) describes the metamorphosis of the industry. The changes brought by digitalisation have influenced the number of images, the way the public perceives images and the overall popularity of images. Salo (2016) also describes digitalisation as an affordance; a factor providing a bundle of new opportunities.

The number of people taking photographs has never been as high as today. Pictures are taken with smartphones as well as professional equipment. The images are shared on social media platforms. There has never been as much images and as much exposure to images as today. (Beaumont, 2010). According to Karttunen (in Salo, 2016: 344-346) photography has become the number one leisure activity in Finland, stating that every third person describes photography as their hobby. This, naturally, is intertwined with the emergence of digitalisation and namely social media.

Photographs have become mundane and way of expression for all, in all possible situations. (Lappalainen, 2016) Only a decade ago photographs were much more rare, more of a documentative character and often tied to a special occasion or accomplishment, such as graduation, birthdays or special events. Today, images are shot every second, from every possible phase of day and moreover instantly shared online. The images are often staged to a degree and edited (Öhman, 2016).

Although the amount of images has increased it has mainly increased in the amateur sector. Technology has narrowed the gap between amateurs and professionals (Öhman, 2016). Karttunen (in Salo, 2016: 346-347) argues that the criteria for professional photographer is not unified and thus it is difficult to determine how many actors operate on the field. In addition to technical gear, the editing possibilities now reachable to the masses change amateur image quality. This has also blurred the line between professional photographers and amateurs in the eye of the consumers and those purchasing professional services. Consequently, Fimage needs to bring forward professionals' skills, ensure the public and understands the difference between an amateur and a professional and keep the standards within the industry (Öhman, 2016).

Despite vast amount, the amateurs' images, they nevertheless, do not have the dynamic intricacies, the quality or the advantage compositional knowledge of professional photographers. Additionally, in most cases the amateurs' have not obtained a formal education for the profession. (Lappalainen, 2016) The difference between amateur's and professionals; however, is not automatically understood by those who use and buy images and therefore, Fimage's task is also to raise discussion on the professional photography and industry standards (Öhman, 2016).

Furthermore, the life span of an image has remarkably changed. Although an image is “consumed” in a lesser time than during previous decades, the amount of images needed has increased. Due to the increase in channels (e.g. internet and various social media channels available) in commercial marketing campaigns, much more images are needed than in the campaigns during print and early internet era (Öhman, 2016). In similar manner, Salo (2016:20-26) also discusses the transitions in the worth of an image, how an image is valued. Digitalisation has transformed how the public values images in terms of their accuracy. Before, an image was regarded as a snapshot of an actual situation; a correct, unchanged illustration of a fact so to say. Photojournalism was not scrutinised nor was news photography speculated in terms of authenticity. Today; nevertheless; with the aid of image editing, any image may be a false representation; a fake picture. This, in turn, has changed the notion of images.

### 3.2 Changes in the Market

The markets in the visual industry have undergone significant changes. Large corporations such as Kodak for example, who previously dominated the market, have faced major difficulties in adopting to the altered situation. Salo (2016: 23-25) describes three manners in which photographers have responded to the changes. First, they might continue their operations as previously, ensuring their customers that new developments are unnecessary. Secondly, they might step down on the value chain and offer their customers a new basic service with a remarkably low unit price. Alternatively, the actors in the field of photography might shift upwards on the value chain and offer their customers a service, which is not menaced by the novel innovation. Öhman (2016, interview), however, argues that many photographers have adopted to changes rather well by accepting the transitions brought by digitalisation and embracing them. Öhman (Ibid) further points out that change in the visual market have provided several fruitful opportunities especially in international dimensions. For example, some Finnish photographers have been able to reach international audiences and acquired international customers with the help of new social media applications.

Digitalisation also provides opportunities such as new channels, international connections and networking, as discussed on preceding chapters. A clear threat to professional photographers, nevertheless, are the changes in company ordered campaigns due to the new social media stars. Famous bloggers and Instagram stars, who attract more followers than any ‘traditional’ digital marketing campaign would, have created a market disruption, where commercial photographs are bought from the social media starts, instead of professional photographers. (Lappalainen, 2016).

Some lifestyle bloggers for example attract such great numbers of visitors that companies buy visibility in their forums instead of traditional magazines or even digital platforms. Therefore, a campaign, which would previously have been shot by a professional is now solely orchestrated by the blogger; an amateur photographer. Stockmann for one, has been noticed to execute their marketing campaign with blogger-created photographic content. To sum up, companies have begun to buy the channel and content from the same instance a manner, which greatly diminishes professional photographer's position (Lappalainen, 2016).

Similarly, the changes in terms of appreciation of professionals can be seen in Apple's recent iPhone marketing campaigns. In marketing its new iPhone camera, the company decided to shoot the campaign images with their new mobile phone's camera instead of professional apparatus. This is a fundamental change as it is an industry norm that marketing campaign are conducted with professional gear (Techcrunch, 2017). Salo's description (2016) of media houses using reader's images to illustrate news articles discusses similar phenomenon. Perception of who can take professional images is in transition.

### 3.3 Changes Brought By Recession

The transitions in how digital information is consumed naturally has influenced on its production and purchase but economic matters have also brought significant changes. The media sector has been in turmoil for several years. Changes in the economy, mainly the long lasting regrowth or even depression, has lead to lay-offs for visual professionals such as photographers (Öhman, 2016). Salo (2016:11), however, argues that the changes date as back as the 1990s recession, which began a wave of adjustments in industry continuing today. The financial difficulties have furthermore altered the employment structure. Freelancing, self-employment or micro entrepreneurship have become not opportunities but instead necessities when companies no longer employ visual professionals but instead outsource them. As a descriptive example, the number of unemployed photographers grew by 186 % in only a span of three years, from 2010 to 2013 (Salo, 2016: 330-345).

Permanent employment as a commercial photographer in an organisation today is a rarity. This consecutively influences Fimage's operations as it is forced to support its member's employment conditions and contract issues (Öhman, 2016 and Lappalainen, 2016).

Salo (2015:8-9) brings a broader spectrum to the changes in photography in Finland, arguing that even the recession of the 1990s impacted the industry. Salo (ibid) furthermore points out that the technological advances that took place after the 90s recession and the flourishing of Nokia around the same time, which both changed the industry and provided further



opportunities, have also influenced Finnish photography.

The recession on 2009, on the other hand, began to influence the Finnish photography industry a few years later argues Lappalainen (2016). Orders for visual labour drastically decreased. Simultaneously large media houses in Finland commenced contracts unheard of before. These contracts placed photographers in an extremely unfavourable; if not impossible situation. The professionals were forced to give up all future rights for their own produce. To say, the media houses bought their images for a minimal sum and forced the photographers to give up all future rights to their images. Consequently, the media houses could then sell their images onwards. This shock attitude drastically altered the industry but also functioned as a catalyst for forming a unified voice; a nurturing environment for the development of Fimage. (Ibid).

Karttunen (in Salo, 2016:342) points out that the new recession permanently influenced the industry when corporations changed their order logic. Earlier the companies would have purchased a photo shoot but now replaced it with buying visual content from web platforms. These platforms are often international. Similar phenomenon has occurred in journalistic photography, where more and more images are purchased from the readers.

#### 3.4 Transitions in Professional Photography

The current situation of photography has been described as a struggle for survival. Some presume that photography per se is about to cease to exist. Industry insiders have even gone to the extent of assuming that the profession titled 'photographer' will vanish in the following decades (Karttunen, in Salo 2016:340-341). The occupation allegedly will be replaced by 'visual experts' who are capable of various visual tasks from still photography to video images, from photo editing to even graphic design.

The importance of entrepreneurship is emphasised by several authors (e.g. Salo; 2016 and Karttunen in Salo 2016). The interviews support this notion. Both Lappalainen (2016) and Öhman (2016) underlined the importance of entrepreneurial and business skills. The data on employment structure further accentuates this indication (Salo, 2016). Karttunen (in Salo 2016:342-343) describes professional photographer's position further hampered by the large annual amount of graduates within the field. In essence, there is a surplus in photography degrees and thus an excess amount of actors on the market. Advocacy towards ministry of education; the organisation in charge of allocating degree programmes; is required from Fimage.

## 4 Theoretical Framework

This chapter presents the theoretical framework through which the phenomenon in this study is examined. The tools and methods utilised in the study are presented in greater detail in the next chapter.

This study considers memberships as paths to services; as a type of a service access and attempts to discover the desired value in a specific membership by means of co-design. Therefore, the concepts of service, service dominant logic (SDL), value, value co-creation co-design are elucidated. Value, value co-creation and co-creation are in juxtaposition.

For clarification purposes in this research the term co-design stands for the service design approach, where multiple stakeholders take part in the design process, a practice often referred in service design literature as co-creation. However, the term co-creation in this particular study is limited to describe value co-creation as presented and discussed by various authors (e.g. Vargo & Lusch, Grönroos, etc). See subsequent chapters for more details. Thus, next the aforementioned elements in relation to this study are discussed and elaborated in greater detail.

### 4.1 Definition of Services

Services are described as deeds, processes and performances, which are offered or co-produced by one instance to another. (e.g Zeithaml et al, 2004:3). Thus Zeithaml et al suggest that an interaction; a type of an exchange is embedded into a service as those aforementioned operations have a recipient and an operator. Polaine et al (2013:36) define main service characteristics as intangibility, inseparability of production and consumption, heterogeneity and perishability. Services, furthermore, always have a human element at some stage of the process. Moreover, according to Polaine et al (Ibid) some authors argue that people essentially are the core of any service even in digital settings.

Generally services are separated from goods indeed by the aforementioned characteristics. Zeithaml et al (2013: 20-24) define the intangibility of services as one cannot see, store, feel or taste services in similar manner to one can goods. Even though some parts of a service can be touched or are visible, such as a photography, the aggregate; the whole service may not. For example, a workshop provided for the members may have tangible parts such as lecture notes, nevertheless, the offering per se remains untouchable. Additionally, a service cannot be inventoried, which further hinders operational manners, such as marketing it, calculating unit costs as well as pricing it. (Zeithaml et al, 2013:21).

Services are always unique due to their performance-like characteristics. Services always include a human element, which connotes differences between service performances. The heterogeneity of services brings challenges to providing consistent service quality (Zeithaml et al, 2013). Unlike a machine, programmed to deliver identical products, humans cannot be coded to provide exactly similar services but differences in for example provided events (a service offered by Fimage) will always be apparent.

Services are often produced and consumed simultaneously (Zeithaml et al 2013:21). This makes the customers the co-creators of service to a certain extent. For example, an event organised by Fimage is in part created by the participants; the members. Their reaction, input and presence significantly influence the overall event experience; the service itself. Zeithaml et al (2013:22) stress the significance and impact of simultaneous production and consumption to customer satisfaction. This also delivers opportunities for the service provider, as they can improve their role during service performance or adapt it.

Services are often described by their perishability. They cannot be stored, saved, resold or returned. (e.g. Kotler, 1997; Zeithaml et al 2013:22-24). A workshop on image editing can only take place once, it cannot be saved as such for later or it cannot be later given or sold to another recipient. This, state Zeithaml et al (2013:23) influences inventory. To foresee demand is more difficult than in the goods market. Additionally, if a customer is unhappy to a service it cannot be returned as such. Even if the Fimage member, for example, would receive money back from an unsuccessful workshop, it does not cover for the loss of personal time and so called opportunity cost.

Kotler (1997) service marketing mix can also be labelled as a description of services. The elements of service marketing mix are product, place, promotion, price, people, physical evidence and process. Any service has the aforementioned elements, for the case of Fimage membership for example product includes physical good features (e.g. membership card) while place stands for i.e. locations where services are available. Promotion includes Fimage advertising, price naturally stands for the membership fees, people on the other hand connote Fimage management and other members, physical evidence stands for visual identity of the organisation and finally processes may indicate for example the flow of activities in for example communicating with the members.

#### 4.2 Service Design Viewpoint on Services

Koivisto and Miettinen (2009) bring an interesting viewpoint to service definition discussion. They point out that service design brings a new dimension to the configuration of services.

Service design as a discipline places the user; the customer; at the centre point of the design service and therefore, the authors suggest, novel service structuring is needed. They propose that the concepts of service moments, customer journey and service touchpoints are added to the conception of service. This provides a broader spectrum in which services can be understood and examined.

Service moments are the episodes of interaction between service provider and recipient, which form the service organism. Customer journey, meanwhile, is constructed by the connection of several service moments. In contrast to organisation viewpoint and traditional marketing discipline stance, customer journey highlights that customers themselves, individual and irrespective of the service provider, make decisions and take actions related to the service. The customer journey can be unique, depending on the actions a user chooses to make. Service touchpoints are all the actual encounters, the interfaces and interactions that take place during the service process.

#### 4.3 Services According to Service Dominant Logic

This study is grounded on the service dominant logic (SDL), the prevailing marketing paradigm, where services are seen as a customer-participated process (e.g. Vargo & Lusch, 2008 and Alakoski 2014: 50-52) and the base of all exchange; service is exchanged for a service (Vargo & Lusch, 2008). The prevailing SDL paradigm embeds services tightly with the concept of value and creation of value. Furthermore, the SDL stance declares service to be a process where a bundle of organisatory resources interact with the customer, which leads to value creation or value emergence in customer's processes (e.g. Grönroos, 2010; Vargo & Lusch 2008). Alakoski (2014: 50-52) discusses similar interactions as exchange of intangible resources, which allows utilisation of resources otherwise unobtainable. In these exchange processes the tangible resources are only focal by means of supporting the services - such as delivery channels; as means not as ends.

Vargo & Lusch (2008) further define service as benefit done by applying competences; in layman's terms doing something for someone, application of competences by an actor to benefit another. This notion agrees with the traditional service viewpoint by e.g. Kotler (1997), where service is an activity between two (or more) parties. The SDL paradigm, however, deepens the service theory approach; with value and co-creation, which are discussed in greater detail in succeeding chapters.

Vargo et al (2008: 146) declare value and value creation to be the core of a service. Similar to a service not existing before it is actually consumed, value does not exist before it is embedded in the customer's context. Depicted upon the prevailing SDL paradigm, customers are therefore not only co-creators of the actual service but also co-creators of value. In terms of a membership course for example, the members co-create the course by being the participants but furthermore, the members co-create the actual value of the course. That value only occurs in the member's context; the benefits gained and sacrifices given are merely the member's; the advantages he/she may have gained from the courses, the networking opportunities gained and so forth. Figure 4 illustrates how services are considered according the service dominant logic, via which the research problems are examined.

#### 4.4 Membership & Service Dominant Logic

Membership and a service have many similar elements, such as intangibility, perishability, human element, potential connection to a tangible product and inseparability of production and consumption. In this study, however, memberships are considered as an access to a service, not as a service per se. Membership therefore provides a path to actions and activities to the user, the member. Membership offers processes in which the customer takes part in. These processes occur in order to exchange intangible resources, thus much resembling service characteristics.

In essence; when paying for a membership, the customer is paying for the services the membership provides or provides an access to. In loose terms or to a certain degree memberships can also be categorized as services. The table below summarises the similar elements and characteristics of both services and memberships.

Service Elements	Examples of Fimage Membership
Process	Membership is a multifaceted process, which has several stages and activities
Basis of all exchange	Any tangible exchange is merely a visible representation of the actual service, the membership
Co-created	The actual service is what the member and the association 'create' together in various forms and stages of interaction
Series of activities	Membership is not like a purchase of a good, but has several phases
Intangible	Is mainly something non-storable, non-concrete, like a network or meetings.
Perishable	Cannot be stored like a traditional product
Consumed and produced simultaneously	For example a workshop is conducted and consumed at the same time, cannot be stored for a later use or resold after use as a product
Heterogenous	Service encounters are never identical, for example a meeting cannot be reproduced in exact similar manner
Human elements	Membership offerings are conducted and consumed by people thus including human interaction and potential human-brought errors.

Table 2: Services and Memberships Compared

#### 4.5 Value According to Service Dominant Logic

This study aims to examine desired Fimage membership value. The concept of value and value creation have been widely debated for decades in the service marketing literature science. In short value is some type of sense of worth or betterment (Grönroos 2008), a benefit for a sacrifice. The SDL stance considers value to be an outcome of co-creation; never solely created or delivered by the provider. Nevertheless, the provider functions as a facilitator in the value creation process (e.g. Grönroos 2011; Vargo & Lusch 2008). Alakoski (2014; 36-38) summarises the current service dominant logic value paradigm as provider facilitated process, where customer value is created and embedded to their previous experiences.

Osterwalder et al (2014) simplify the term value by declaring that value (proposition) is; in essence; the products and services of the company or organisation, which create value for the customers. The question then remains; which inherently are the factors that bring value? Lusch et al (2010) punctuate value to be always customer co-created and achieved through use within a context rather than in economic exchange. Both Grönroos (2011) and Vargo & Lusch (2008) argue value consequences results to be experimental and determined in use in subjective manner.

#### 4.5.1 Fimage Membership & Value

For Fimage this current value paradigm thus connotes membership value to be something that occurs during the membership in the member's own context not in for example during or in an economic or tangible transaction. To exemplify, the value of Fimage membership does not occur in a transaction or offering the organisation may provide the member but in the member's own perception and context. For example, a member taking part in a course offered by the organisation does not receive value in the course per se but what the course means and delivers in the member's own context and in connection with past experiences, such as previous knowledge on the course subject or other similar experiences. SDL outlook on value connotes Fimage to be merely the facilitator of member's value creation and value perception process. Consequently, actual membership value may greatly differ from what Fimage may assume.

Moreover, Vargo & Lusch (2006) define value to be unique; it is likely to represent varying meanings and characteristics depending on people, situations, and activities. This research, nevertheless, concentrates on the aggregate, albeit acknowledging the unique perceptions membership value might have for each individual yet attempting to provide a comprehensive description of the member base's perceived value.

The key elements in the prevailing value paradigm are that value is never organisation-created but organisation-facilitated and that the customer is the centre stage. Additionally, value is created within the customer's context. Continuing with the previous Fimage membership course example, the value of a offered course is not in the contents of the course itself, for example an entrepreneurship course for photographers, but in the unique needs and experiences of the member in terms of the offering. For example, a member being in a drastic need of entrepreneurial teachings is likely to receive more personal value on the course than a long-operating professional used to running their own company. Therefore, understanding the customer's world, his/her needs, wants, strengths, weaknesses and dreams

are of essential importance. This knowledge can be obtained with service design methods such as co-design.

#### 4.6 How Value is Co-Created According to SDL?

As stated, the service dominant logic (SDL) on value places the customer; the consumer; user at the centre stage; the focal point. In contrast to passive 'value acceptors', customers are active value creators, while the providers' role concentrates on facilitation; accommodating and supporting the customer's value creation in best potential manner (Vargo & Lusch; 2004; 2008, 2010).

Therefore, the customer always has a specific role as the co-creator and co-producer of value. To sum up, the company never solely creates value. Grönroos (2011), however, argues that customers are not always co-creators of value but in a mutual creation role with the service provider. Grönroos (Ibid) further states that value is perceived and defined by the individual consumer in his/her context. This notion to some extent supports the prevailing SDL stance of value.

The SDL outlook on value is also visible and manifested in digitalisation. Internet and particularly social media have brought upon a paradigm shift where users; customers are at the focus point and can actively take part, share, create and connect with providers as well as with other consumers. According to Ramaswam and Ozcan (2014) this interconnectedness fundamentally changes conception of value. Value creation is no longer solely the responsibility of companies but it should include customers as well as other stakeholders such as employees, partners and suppliers (Ibid). In this new paradigm digital and social media solution provide fruitful opportunities.

To co-create value with the customers the organisations must interact with their customers via the value propositions (Vargo & Lusch; 2008). The role of both providers as well as customers has changed and ergo customers have much more freedom and power than before. This instinctively also demands changes in how organisation operate. A greater consumer involvement is needed throughout organisational processes.

Alakoski (2014; 54) describes value creation as a learning process, where both the customer and the company are influencing each other's learning. Despite the customer determining the value, the customer needs communication, participation and the user experience (Ibid). The change in the concept of value and value co-creation shifts the focus from companies and providers to customers. This organisational paradigm shift might prove to be laborious for



traditional and hierarchical companies, suggests some authors (e.g. Sanders & Stappers, 2008, 5). The paradigm shift from company determined and company controlled operations towards used centric attitude may prove to be too great a change for some of the deeply traditional corporate cultures.

Customer value-creation, the stance that organisation's are merely providers of the customer's value-creation process, instead of the creator's of that very value, is supported also by Grönroos (2000; 2010) who also states that value only emerges when services are consumed. Vargo & Lusch (2006), meanwhile span this viewpoint by contemplating that companies do not deliver value but value propositions, while the consumers themselves then determine the value and take part in its creation by means of co-production.

#### 4.6.1 Customers New Role in Value Creation

Depicted upon, organisations must therefore allocate their operations in a manner, which best supports, the customers value creation. Instead of assigning company processes according to corporate needs, they ought to be dispensed to benefit customer's processes. This is a fundamental change. This notion gives significant role to the customer; the consumer. It places the customer as the expert of their own value creation. This type of customer-centric approach is also a key element in application of service design (e.g. Stickdorn & Schneider, 2012 and Koivisto & Miettinen, 2009 ) in the process of collaborative service design. Accordingly, facilitating customer's value creation, being the co-creator of value, enables the customer to create the kind of individual value s/he desires. The SDL approach on value transforms previous passive consumers into active creators. It shifts the focus from the firm; the producer or provider to the individual; the consumer. Furthermore, it nourishes interaction between providers and users.

Co-creation in the marketing domain is defined as an interactive process engaging both the firm and the customer in which value occurs (Prahalad and Ramaswamy, 2004). Vargo & Lusch (2004) define co-creation as an essential part of value creation, stating that value is only created mutually, not by the provider as is considered in the goods dominant logic. Grönroos (2011) on the other hand takes a more traditional; conservative view and criticises this categorical and unambiguous viewpoint, arguing that value co-creation may result to a concept without substance and instead of definite customer value co-creation, mutual co-creational opportunities - for provider and receiver - appear under certain circumstances.

Co-creation, as discussed, is evident in the overall development of marketing and the paradigm shift from good dominant logic to service dominant logic, SDL. According to Vargo & Lusch (2004; 2006) the service dominant logic is suggested to serve as a framework for incorporating marketing with other business operations such as supply chain management (SCM), sales or research and development. Thus, service dominant logic by default is co-creative in nature, applying co-operation and collaboration of various different actors and stakeholders.

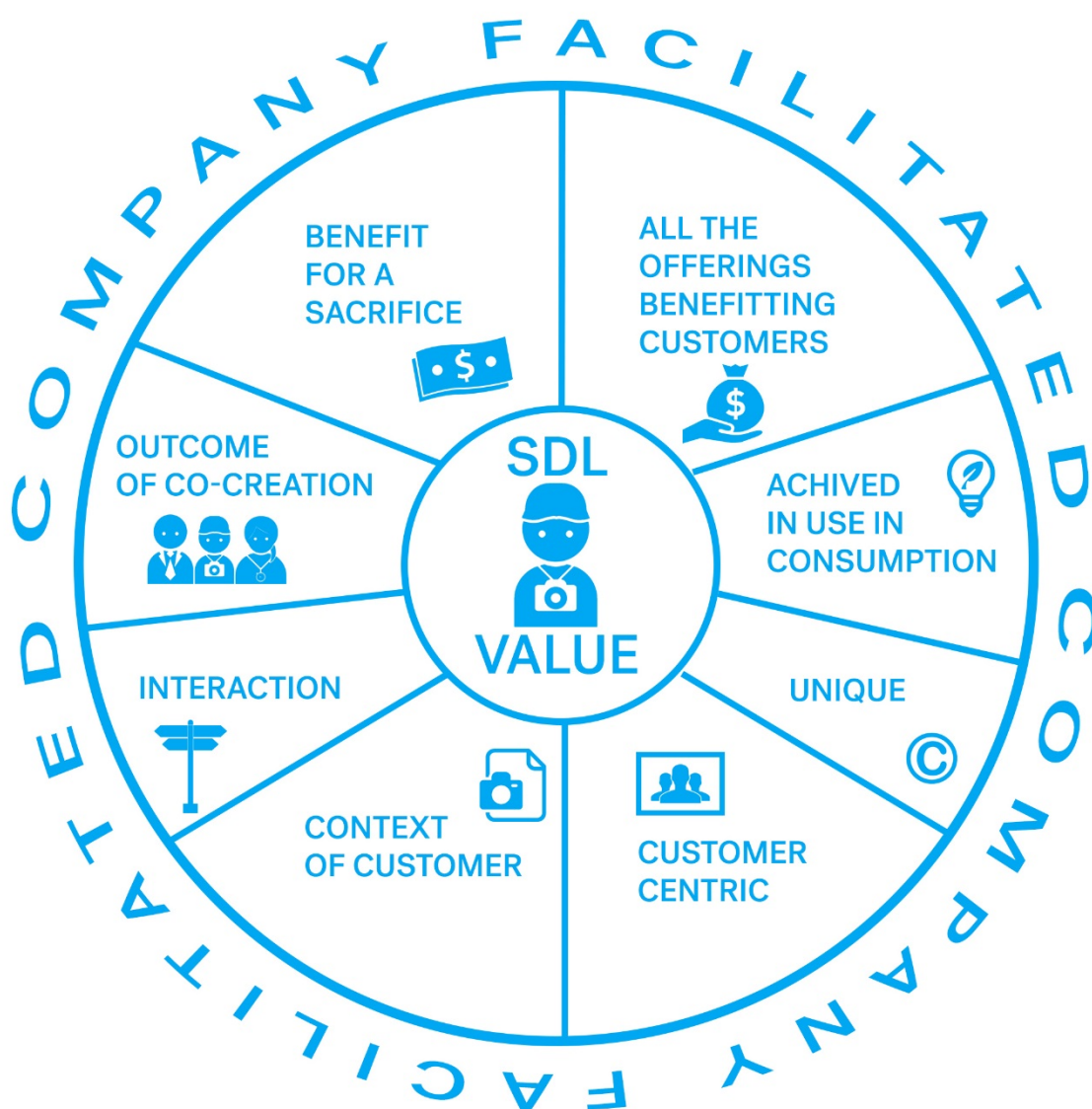


Figure 4: Service Dominant Logic on Value

#### 4.7 Co-Design as a Service Design Method

For the purpose of this research and for distinction between marketing scholars' research on value co-creation and service design authors' stance on service co-creation; in this study the term co-design is adopted to describe the collaborative innovation methods often labelled under co-creation in service design domain. It is a cross-disciplinary concept and a broad term, which emerges in e.g. design, marketing, service marketing, engineering to name but a few. Co-creation extends also to branding. The corporate social media for example is quite strongly geared towards co-creation of brands; the companies and customers create and share brand attributes together. The terms participatory design, user-centered design, co-design and co-creation are used to illustrate same or similar phenomenon. As stated, in this study co-design describes collaborative service design.

##### 4.7.1 Co-design According to Service Design

In the service design domain, co-design refers to development and design of services together with various stakeholders; customers, end-users, employees and suppliers (Stickdorn & Schneider, 2012; Koivisto & Miettinen, 2009). Similarly, Sanders and Stappers (2008) also stress the importance of diverse co-design teams in order to receive viewpoints from various different angles. It is essential to understand that co-creation; co-design does not solely refer to designing together with customers but the concept should be understood more broadly. Consequently, co-design should include all stakeholders; to say employees from different roles and departments; various stakeholders as well as end-users. Services; as discussed in preceding chapters are multifaceted processes, which in turn reflect in their design.

Polaine et al (2013:40-41) on the other hand underline the need for cross-disciplinary and cross-role teams for the sake of service delivery and employee engagement. Therefore, the rationale for involving different stakeholders in co-design is not only reflected on the end results. Polaine (Ibid) argues that the person performing part of the service is likely to succeed better if s/he has been part of the design of that particular service. Moreover, the frontline employee is prone to have extensive knowledge on the actual service setting, which should not be overlooked, but exploited both in terms of service development and employee satisfaction (Ibid.). This argument is supported by e.g. Stickdorn & Schneider (2012: 134-135) who state employee motivation and engagement in delivery phase to increase if employees are given a role in the service development phase. Similarly Koivisto and Miettinen (2009) support this stance.

Co-design is one of the five main elements of service design, aiming at capturing the true needs, motivations and behaviours of the users by exploiting genuine user insights (e.g. Stickdorn & Schneider, 2012). By being part of the creation phase of services the different stakeholders give valuable inside information about the needs, wants, requirements and limitations of a service, and furthermore add value to the end result. This information is used to further develop the service and simultaneously to avoid possible usage pitfalls.

Co-design ideally leads into more customer-centric offerings thus increasing customer retention, loyalty and consumption (e.g. Miettinen 2009, Stickdorn & Schneider, 2012). This, in turn, is likely to result in saving providers' resources and hence increasing revenues. Witel et al (2011:6-14) argue that co-creation nurtures service innovations and future innovations with less competitors and therefore more profits.

Ramaswam and Ozcan (2014: 15) discuss similar phenomenon using the term co-creation and in relation to marketing domain, declaring it to be both the mean and the end, which requires engaging the stakeholders in value creation, providing opportunities and platforms for collaborative innovation design and recognising the subjective nature of value. To sum up, co-creation attempts to capture the value in use of the customer. The customer is no longer merely an informant but a contributor.

Co-design has changed and will continue to alter the manner offerings are designed and hence the way in which service providers; companies; operate. Similar to service dominant logic, the provider can no longer solely define what the customer will receive, but the customer becomes the king and queen; the centre focus, the determination of the offering, just as s/he has stepped on to the value creator role. To conclude, co-design can be stated to democratise (service) innovation processes to a certain degree.

The method manifests the holistic nature of service design. By involving all actors in the development and design of a service, the outcome is by default more comprehensive than the end result of merely a R&D department. Stickdorn & Schneider (2012: 39) also argue that co-creation not only enhances the outcome for the customer but for the company; the provider itself; as it can improve also the satisfaction of other stakeholders, such as suppliers and employees. This, as stated, is also supported by Polaine et al (2013). Also Ramaswam and Ozcan (2014) include additional actors beyond the traditional user-provider spectrum to the co-creation equation: the employees, end-customers, suppliers and other stakeholders. To sum up, collaborative design extends beyond customer base to various stakeholders.

#### 4.7.2 Co-Design from Organisation Perspective

From the service providing organisation co-design demands an open mind-set. Sanders and Stappers (2008;5) argue that the emergence of collaborative methods has been hindered by the reluctance of hierarchical and conservative companies to give 'power to the people'. In other words, the method demands an open organisation culture, where participation, low barriers and openness throughout the organisation are encouraged. This argument is supported by Polaine et al (2013:29-34) who state that silo-like organisational structures prevent comprehensive, cross-departmental co-design, leading to gaps in the customer experience of the service. Therefore, co-design requires any organisation to adopt a new, open culture towards service development.

Sanders & Stappers (2008; 5-8) declare co-design to give the user the position of the expert, who should have a large say in the development, while the designer or researcher should remain in the role of supporter. Furthermore, Sanders & Stappers (Ibid) emphasis the occurrence of co-creation in particular in the early stages of development. Additionally, the authors stress the opportunities co-creation may bring to collective creativity (Ibid). According to Terblance (2014) in essence co-creation leads to increased customer bond and loyalty. Terblance also states that co-design is likely to increase overall customer satisfaction with the company, while for the company itself it provides financial gains. Depicted upon, cp-design brings manifold benefits.

#### 4.7.3 Risks of Co-design in Service Design

Only limited criticism or debate on the risks of co-creation can be found especially in regard to the service design domain. Even at most, the co-creators represent only a fraction of the population and thus the method gives room for bias and invalidity. Surprisingly, there can be found very little discussion on the risks of co-design in service design literature. For example, rather astonishingly, Stickdorn & Schneider (2012), whose book 'This is Service Design Thinking' is often referred as the bible of the industry; the number one reference of the discipline, place no discussion on the potential risks of co-design.

Naturally, the service design discipline's novel characteristics may be a reason behind the lack of such discussion. Hopefully, the next generation of service design research also addresses these gaps. The author of this thesis, for example, has both in professional projects as well as during this particular research stumbled upon circumstances where co-design participants seem to profoundly represent only a certain section of the population. For example, when the participants of co-design only represent the active users of a service,

several opinions, occurrences and perceptions are left out. To grasp the needs of at least the aggregate is essential for both companies as well as public providers. Otherwise, organisations design and produce services only for the active users and citizens. It can be argued that in particular designing public services, operated with public funds the participation of passive citizens increases.

Furthermore, while customer participation inevitably increases customer perspective it cannot be assumed to be representative of all customers (or employees and other stakeholders). The customers can take part in various phases of the development process, which in turn naturally impact the results. Terblanche (2014) discusses the impact of type of participation. The level in which the stakeholders participate may vary and thus influence the co-design process and consequently the actual outcome. The participants' knowledge, the skills and the ability to interact greatly affect the outcome.

The risks and obstacles of co-design, furthermore, include reaching the design participants. The further this type of methods spread, the more laborious it becomes to obtain any representation of stakeholders, not to mention recipient, who suitably represent the various stakeholders of the service process in question. In this particular study for example, it was rather laborious to reach and furthermore to get the members involved and committed to the workshops and interviews. Presumably, the more popular and mundane service design as a discipline becomes the more difficult it becomes to commit different stakeholders to co-design processes. In author's opinion, service design discipline demands critical discussion on the sample representation of population.

Terblanche (2014:7-8) discusses the risks related to co-creation (from a marketing research perspective) and introduces the term value co-destruction, in which value is willingly or unintentionally destroyed by the participant parties. Terblanche (Ibid) further points out that co-creation reduces company control over outcome of value creation process. This consequently proposes perils and hazards. This outlook, however, is controversial to SDL perspective, which declares that companies do not manage customers' value creation process at all but operate merely as facilitators, as discussed in preceding chapters.

Terblanche (2014:7-8) furthermore points out that customers do not automatically have the needed skills and other resources to be able to enhance creation by participation. This naturally is also dependent upon the type of services, which are being co-designed. As a simple case example, patients may have very little to give to co-designing a surgical

procedure but patients can; nevertheless; provide valuable insight into the whole process of a medical procedure from arriving to a medial location to discharge home and all interactions between the hospital and the patient. Terblance (Ibid) further points out that co-destruction of value may occur due to maltreatment of resources or by participant behaving inapplicable or unsought manner.

CO-DESIGN IN SERVICE DESIGN	CO-CREATION IN SERVICE DOMINANT LOGIC
Developing services mutually in interaction	Creating value mutually in interaction
Involving all stakeholders	Involving different company functions
Cross-disciplinary	Cross-disciplinary
Aims capturing innate needs	Customer-centric
Customer-centric	Individual, value is unique
Occurs as designed by creators	Occurs in customer's context
Demands open organisation culture	Achieved in use, consumption
Interaction is important	Interaction is important
Is a method used to enhance existing or create new, better solutions	Is an occurrence related to service usage.

Table 3 Summary of Co-design in Service Design and Co-creation in SDL

#### 4.8 Summary of Theoretical Framework

This study aims to investigate what value the membership brings from the service dominant logic perspective. The Fimage membership is a service in which exchange of intangible resources takes place for the benefit of both parties. The member receives access and access to services with the membership; value; the providing organisation receives resources to operate. According to SDL domain value is co-created by the service provider; in this case Fimage; and the customers; the association's members. Figure 5 attempts to describe and summarise the theoretical framework.

In value creation, an organisation's role is that of a facilitator, providing the framework, the elements of value. The organisation is hence the co-creator of the value but never the sole creator of it. In essence, the customer value is his/her individual perception of the offered

value proposition. This perception is deeply linked to the customer in question, his/her needs, wants and past experiences. Accordingly, value can be described as rather personal in nature. Value always occurs in the customer's own context. It is the benefit/s the customer perceives for the sacrifice s/he makes in return. Value, therefore is unique. Consequently, an organisation's offering per se does not provide value. Fimage's membership as such does not provide value but value is created when the membership is embedded in the member's world. The value may greatly fluctuate between different members. Some may regard the sense of belonging to such prestigious organisation as value enough, others may perceive value in the exclusive workshops they access with membership and so forth.

Using co-creational service design methods (co-design) this study attempts to uncover the latent, inner needs and wants of the members, to say, their innate value perception. The co-design process also involves Fimage's representatives, hence the study follows service design procedures described and discussed in preceding chapters. The focus will not be on the offering; the (current) value proposition; but on the customer's perspective on value and his/her value creation process. The service logic business model canvas is used as a framework and a tool to uncover the customer world. In addition, other service design tools are also used to uncover the phenomenon. These tools are described in greater detail in the following chapter.



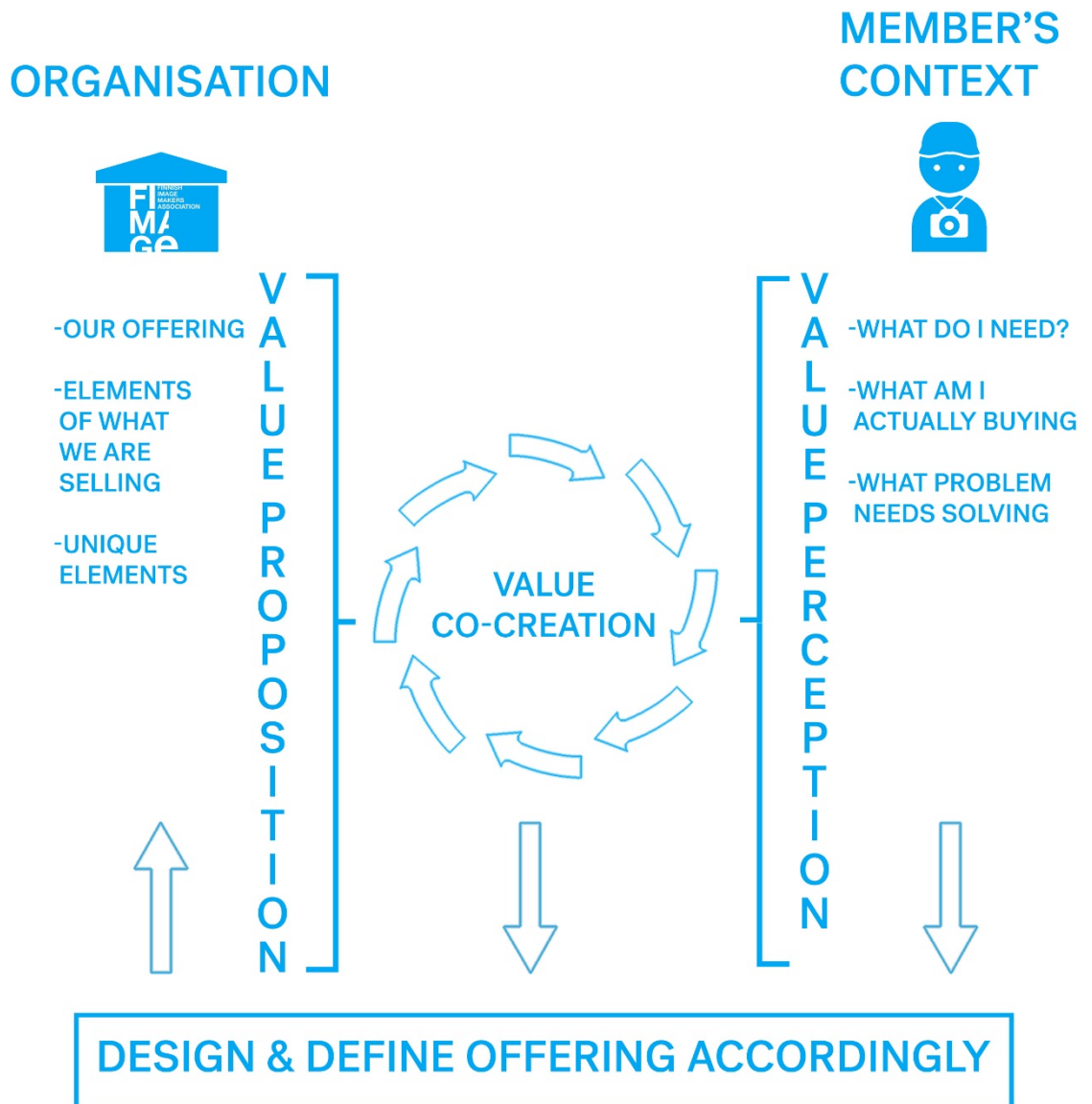


Figure 5: Summary Of Theoretical Framework

## 5 The Study

This chapter presents the service design project made during this study. The double diamond was used as a model, which is presented first and its stages reflected upon the study in question. This is followed by presenting the co-design method used in this project, which is followed by presenting the service design tools exploited and their rationale and suitability for this purpose.

### 5.1 The Double Diamond Model

The double diamond model is a simple illustration, which depicts the main phases of any design project: discovery, definition, development and delivery. In essence, any design process fluctuates between wide and narrow points, enabling both wide idea generation as well as strict focus (Design Council, 2015).

Similarly, Schneider & Stickdorn (2012; 126-129) stress the importance of recurring leaps between the comprehensive and the particular during a service design project. They furthermore suggest that visualisation should take place at each stage of the design diamond in order to simplify the problem, to make the complex more comprehensible and additionally to make the intangible tangible. Iteration throughout the design process is also accentuated by several authors (e.g. Schneider & Stickdorn, 2012, Miettinen 2009, Design Council 2015).

Norman (2013:220-221) describes the double diamond model's beneficial characteristics in design process. It gives the process a certain degree of freedom, as problem and solution spaces are not restricted to a certain setting. Furthermore Norman (Ibid) points out that the diamond model facilitates solving the right problem, as iteration brings the problem and its possible solutions recurrently to researcher.

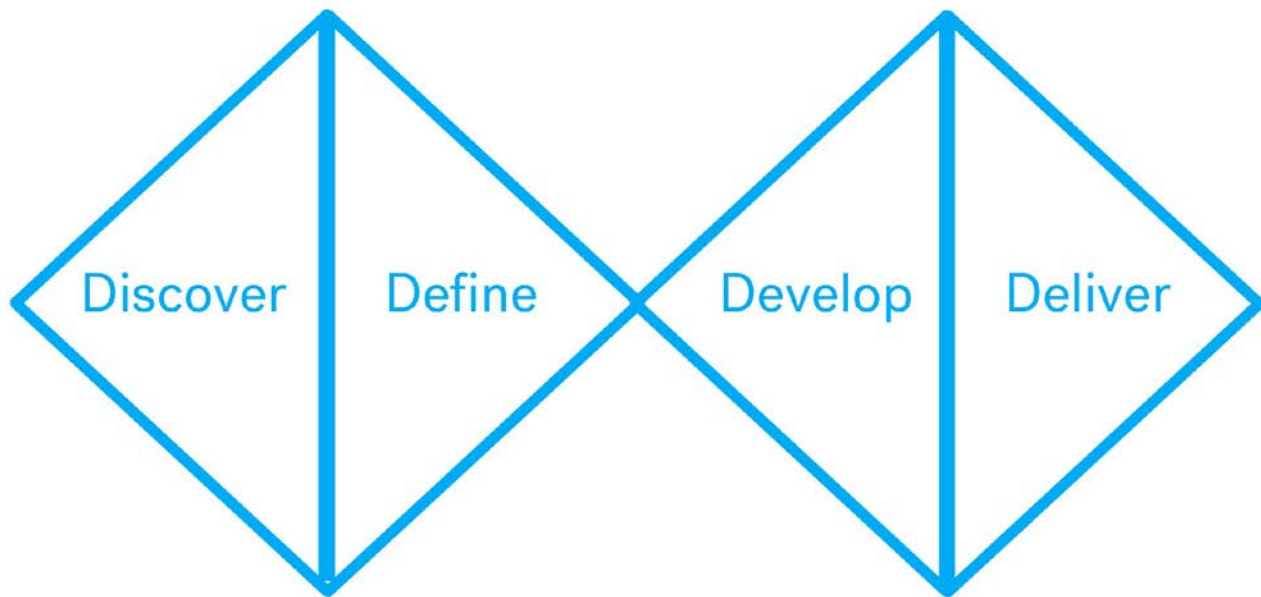


Figure 6: The Double Diamond Model

#### 5.1.1 Discover

A design project begins with a discovery phase where inspiration, ideas, insights and user needs are collected as broadly as possible. The objective is to investigate the problem as widely as possible from various different angles and sources (Design Council, 2015). Schneider & Stickdorn (2012:128-129) describe this phase as the starting point where the designer attempts to understand the culture and goal of the service provider as well as the problem to be tackled. Accordingly, at this stage the design problem may still be blurry or undefined. Iteration ensures that design problem is clarified.

Schneider & Stickdorn (2012:128-129) furthermore emphasise the importance of grasping the company's (or organisation's) stance on the problem at hand at this first stage of the design process. Accordingly, this phase should result in some sort of a prior understanding of the researched phenomenon. The methods often utilised at this point include market research, user research, managing and planning and design research groups. (Design Council, 2015). Schneider & Stickdorn (ibid) accentuate the importance of gathering insights beyond the typical methods and understanding the mindset of all people involved. To say, instead of concentrating on customers, all actors should be considered, such as employees and other possible stakeholders.

#### Discover Phase in This Study

-Benchmarking. Examining other organisations and their membership elements and programmes. Studying service design and marketing literature related to the topic.

-Wide context study in order to understand the phenomenon and factors affecting it (e.g. digitalisation, changes in memberships, attitudes towards belonging to an interest group, value-formation and so forth)

-Background theory. Reading and contemplating related theoretical literature, especially concentrating on service design literature and service dominant logic studies and publications.

-Background interview with Fimage to grasp understanding from all actors involved. The first interview took place at early stages, differing from traditional marketing research approach. This facilitated early understanding of the studied phenomena.

-Background interview with a member to grasp understanding from all actors involved. Similarly, the very first interview with a current member took place at very early stage of the study in order to enhance author's comprehension of the context and scope of study area.

#### 5.1.2 Define

This stage attempts to make sense of all the key elements of the previous step. The objective is to prioritise the previous findings in order of importance in relation to the problem. In addition, the design challenge is framed at this very stage. Essential methods are project development, project management and project spin-off (Design Council, 2015, 2016). Even at this point the focus is on identifying only the problem not yet finding any types of solutions. The centre of attention should lay on gaining a clear understanding of the situation (Schneider & Stickdorn, 2012:128-129).

##### Define Phase in this Study

-Re-formulating, refining; crystallising the design problem. Based on the vast amount of information collected on the discover phase, the design challenge was refined and re-formulated. This stage also included discussions and feedback from author's tutor, which further aided in making sense of all the so far collected elements.

-Determining the methods and tools. The data collected by this stage, both theory and primary data from the interviews as well as feedback generated the decision of tools and methods used in this study.

-Planning workshops. Based on the constructed theoretical framework and chosen tools and methods, the workshops for the participants were designed. The workshop contents were briefly tested before actual workshops in order to avoid pitfalls and to examine potential risks.

-Conducting workshops. The initial workshops were conducted and both the actual data gathered as well as the overall experience such as workflow, contents and timetable were analysed in order to enhance future data collection events.

-Planning further interviews/workshops. Based on all previous phases further interviews were planned.

-Conducting interviews. The interviews were conducted, which gave more information than the initial interviews as the overall understanding of the problem and the context had increased. This information was used to improve next workshop.

### 5.1.3 Develop

At this stage, the solutions are created, prototyped and tested. This is a period where concrete developments are made. This stage includes brainstorming, prototyping, working in multi-disciplinary manner, visualisation, developing methods and testing. (Design Council, 2015; 2016).

Schneider & Stickdorn (2012: 131) describe this stage as reflection; building prototypes on previously visualised ideas and testing them with actual customers to gain deeper and accurate insights. This is the occasion where previous findings and solutions are brought to reality. According to Schneider & Stickdorn (2012:132-133) primary challenges are prototyping the intangible nature of services in a tangible manner, which would generate rich feedback.

#### Develop Phase In this Study

-Sense-making from previously gathered data. The vast amount of data gathered was analysed by several means. Visualisation was used as means of data analysis and sense-making.

-Making first 'prototypes' of membership elements. The first prototypes of membership elements were built based on collected data and its analysis and visualisation.

-Testing the prototypes with Fimage/members. The initial prototypes were presented for Fimage personnel and member feedback was collected.

-Revising prototype based on feedback. The membership element prototypes were refined based on the collected feedback. The revised prototype of suggested membership model was presented at an interview workshop to Fimage management

#### 5.1.4 Deliver

In the fourth and final phase, the service is finalised and thus delivered or launched. This phase includes final testing, target, launch, evaluation and feedback systems (Design council, 2015; 2016). Stickdorn & Schneider (2012: 134-135) describe this as the implementation phase, where also employees role is significant. The earlier the employees are involved the more motivation they are and the better they comprehend the service concept. Stickdorn and Schneider (Ibid) also accentuate iteration at the final stages.

Deliver Phase In this study

-Finalising the findings according to various stages of feedback (e.g. from workshops and interviews as well as from thesis tutor)

-Visualising findings. The findings were visualised throughout the process but in the deliver stages the illustrations were finalised. Many were left out of the final version. Thus visualisation worked as a tool in the process not only an end result to communicate the findings.

-Finalising the research. Presenting findings in consistent and understandable form, namely writing the thesis report according to feedback. Giving an oral presentation of the key findings in Laurea. Presenting the finding to Fimage representative.

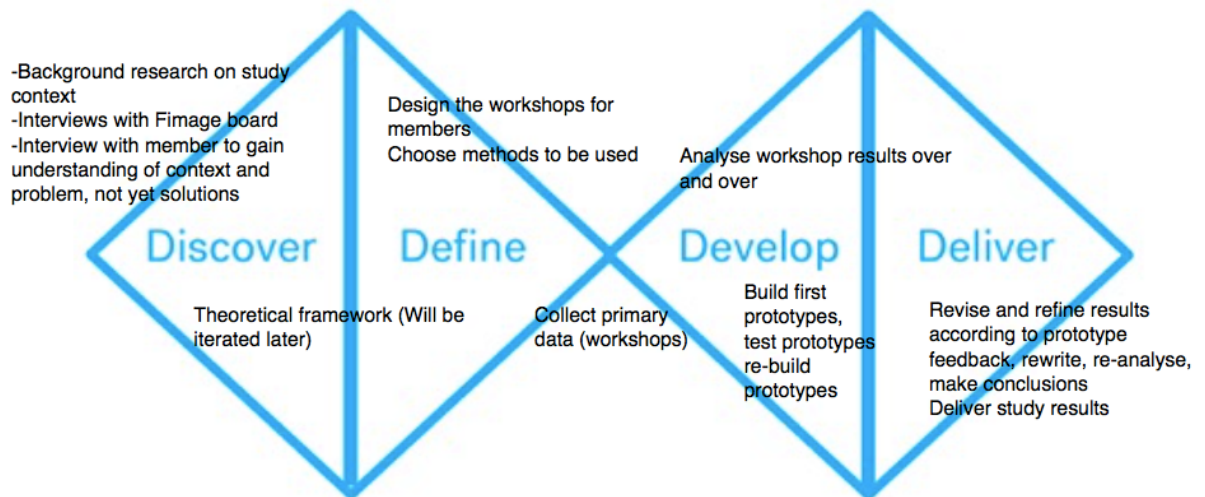


Figure 7: The Double Diamond Model in This Study

## 5.2 Discussion on the Service Design Methods Utilised in this Study

This research was conducted with co-design methods as discussed in the preceding chapters. Interviews were used as data collection method in various stages during this study process. In the early phases interviews functioned as a mean to gain a deeper understanding of the phenomenon and the context of study. Initial interviews helped in understanding the problem and in formulating the research problem. Later interviews were conducted to receive more specific and rich, deep data. Furthermore, interviews were utilised to plan the workshops and during the workshops to collect information from the informants.

The service design tools utilised in the study were service logic business model canvas (SDBMC), user journey maps, expectations maps, idea generation and prototypes. Additionally, interviews and visualisation were used throughout this project. The rationale for selecting these methods is explained in the table 4.

Table 4: Chosen Methods and Their Rationale in The Study

Chosen Tool	Rationale in this Study
Service Logic Business Model Canvas	The canvas is designed to investigate and reveal customer's value creation process. Instead of depicting the company's value proposition, it highlights customer's viewpoint and assists in getting a deep insight to customer's world.
User Journey Maps	To visualise the current offering, its pitfalls, strengths and weaknesses the user journey maps are used. They provide visualisation from the user's perspective. Especially helpful in visualising the intangible nature of this service. Assists in getting more information from the informants.
Expectation Maps	The objective is to create the best possible membership concept, thus expectations maps are utilised. They reveal member expectations of interactions. Highlight the areas, which need improving.
Prototypes	Early simulations of new membership elements are tested on the informant to gain more knowledge on desired elements.
Interviews	Provides rich and deep data of the phenomenon from various viewpoints. Interviews were conducted throughout the research with fimage representatives as well as with members.
Visualisation	Visualisation was used throughout the study to elaborate the study context, to widen author's understanding. Additionally, visualisation was used in data gathering.

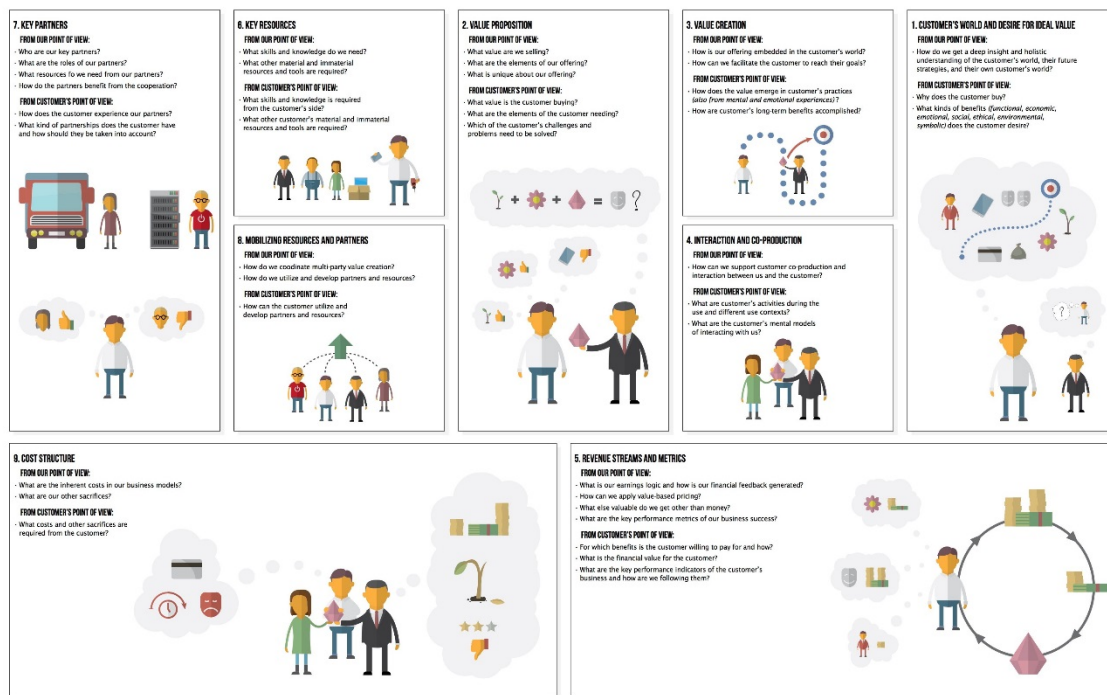
### 5.2.1 Service Logic Business Model Canvas

The service logic business model canvas (SLBMC) was developed from the original business model canvas to better convey the service dominant logic (Ojasalo & Ojasalo, 2015). The canvas is presented (with permission from authors) in figure 5. The original business model canvas presents an organisation's core operations and revenue logic; the value proposition; in one page overview from the organisational perspective. It aims to aid to design, comprehend and implement business operations. (Osterwalder and Pigneur, 2010). To summarise and



simplify, the business model canvas illustrates on one sheet how a firm generates revenue (Schneider & Stickdorn, 2012).

## SERVICE LOGIC BUSINESS MODEL CANVAS



Based on: Ojasalo, Kari and Ojasalo, Jukka (2015 forthcoming). Adapting Business Model Thinking to Service Logic: An Empirical Study on Developing a Service Design Tool Customers' World - www.customers.world

Figure 8: Service Logic Business Model Canvas (From customers.world, published with permission from creators).

As an enhancement and addition to the business model canvas, the service logic canvas brings forth also the customer perspective according to service dominant logic. Therefore, each canvas element is also contemplated from the customer viewpoint. This facilitates deep and holistic insight to the customer's world: the activities, practices, emotions and experiences the customer has (Ojasalo & Ojasalo, 2015).

The service logic canvas therefore illustrates and depicts how an organisation can support its customer's value creation process. In short, it applies the service dominant logic on a practical level as the offered service is embedded and examined within the customer's context. For these reasons it serves this study's purpose well and was used as a tool to reveal, investigate and illustrate the factors, which bring value to the members.

### 5.2.2 User Journey Maps

Visualisation is a key element in service design. User journey maps or customer journey maps visualise the current offering, its pitfalls, strengths and weaknesses. They provide illustration from the user's perspective in a linear manner. The service is divided into touch points; concrete service elements. These maps are especially helpful in visualising the intangible nature of a service and hence provide to be a viable method in receiving more information about the intangible elements of a service (e.g. Stickdorn & Schneider, 2012).

User journey maps were utilized in various stages of this study in order to enhance comprehensive understanding of the membership service as such and the research problem. User journey maps depict the communication and collaboration the organisation engages with its customers. It has been stated to be an ideal method for an organisation to adopt a more customer-centric perspective to operations (e.g. Stickdorn & Schneider, 2012)

### 5.2.3 Expectation Maps

Expectation maps target at capturing the whole customer journey and story. It is a method to capture and present key customer interactions during service encounters, which allows enhancing customer satisfaction thus leading to improved customer experiences (Adaptive Path, 2013). Stickdorn & Schneider (2012) describe expectation maps as useful tools for tracking customer journey emotions and focusing on the changing expectations of a customer experience.

In this study the initial interviews with both Fimage representatives as well as members revealed that for both parties it was difficult to come up with novel ideas for membership content or ideas for improvement. Therefore, expectation maps were chosen as one tool to examine the research problem and illuminate the membership elements.

Expectation maps visually and textually represent customer's service experience expectations. They target recognising those service areas and phases, which do not meet customer expectations in order to support service development, which eliminates such problem areas. Expectation maps put together a picture of how and why customers interact with different channels and touch points. One problem that Fimage representatives declared early on was lack of member commitment in communication (e.g. facebook community), which is also a rationale for choosing this tool.

Fundamentally, expectation mapping should answer the following questions: What actions are customers taking to meet their needs? What are their key behaviors? How do people frame

and evaluate their experience? What do they expect? What emotions do people have along their journey? What are the highs? The lows? (Ad, 2013). Expectation maps go further into the customer's experience and aims at understanding the irrational decisions the customer might make (Stickdorn & Schneider, 2012).

#### 5.2.4 Prototypes

Prototype is a rough draft of a suggested new or improved service, which aims at testing the service (Stickdorn & Schneider, 2012). Lidwell et al (2003) argue that creating a service simulation; a prototype; the service can be tested and improved before major investments or changes to current systems are made. This often results in improved customer satisfaction and usage as well as employee satisfaction.

Prototyping makes an intangible element or a whole service more concrete, which in turn assists in understanding the service and related questions such as user problems and desires. By making a service or part of a service tangible with a prototype, it enables to test it, discuss it and improve it (Stickdorn & Schneider, 2012).

Emilson et al (2011:169-183) summarise prototyping as a method, which allows exploring opportunities and spotting potential problems. Various forms of prototypes exist from drawn service setting diagrams to three dimensional mock-ups to even human improvisation of a service encounter or offering. The objective is to see how a service functions and what needs to be improved by receiving quick feedback from real users (Stickdorn & Schneider, 2012).

Lidwell et al (2003: 194-195) describe prototypes as simplified and incomplete models of design aiming to explore ideas, elaborate prerequisites and test functionalities. They underline prototypes as inexpensive and quick methods in exploring preliminary ideas.

Various forms of prototypes exist from drawn service setting diagrams to three-dimensional mock-ups to even human improvisation of a service encounter or offering (Stickdorn & Schneider, 2012). Lidwell et al (2003:194-195) suggest incorporating prototyping to design process in order to progress with preliminary ideas. Depicted upon, prototyping can be also seen as an idea generator not 'merely' as a means of testing possible pitfalls. Thus instead of only enabling to investigate possible faults prototyping can lead to creating better ideas either by customers, together with customers (or other co-creators) or later when examining the prototyping results in greater detail.

The overall objective of prototyping is to see how a service functions and illustrates and draw light upon possible service improvements by receiving quick feedback from real users

(Stickdorn & Schneider, 2012). Koivisto and Miettinen (2009) also point out that prototyping can lead to saving resources. By recognizing possible service lacks at early stages allows an organisation to enhance its operations before major changes to service processes or service offerings are made.

In this study a sketched prototype of desired membership elements was constructed after first data gathering sessions. The prototype was then presented to stakeholders for discussion and feedback. According to feedback received the results were modified.

#### 5.2.5 Interviews

Interviews are a focal method in receiving information in various disciplines. In service development interviews provides rich, deep information on customer's world, their values, behaviour and life in general (Stickdorn & Schneider, 2012).

Martin and Hanington (2012:102-103) summarise interviews as the central research method when in direct contact with informants. Interviews provide researchers with primary; eyewitness so to say; experience, opinions and perceptions. Interviews often suit to situations where thorough information on a specific topic is needed as was the case in this particular research. Interviews were conducted throughout the study in iterative manner.

Interviews can be structured in several ways, depending on the nature of the inquiry. During this research at primary stages interviews provided a wider understanding of the context and the problem at hand and assisted in formulating the research problem. Later interviews generated the needed data to examine the research problem; the value elements and value co-creation and member value formulation. During the interviews also other service design methods were exploited such as visualisation and user maps.

The workshops were thus conducted with a combination of service design methods. Several authors (e.g. Martin and Hamilton 2012:102-103) suggest that interviews could be used as one element of a research, supplementing them with other tools, as was done in this particular research. The purpose was to verify the results and increase therefore research reliability.

#### 5.2.6 Visualisation

Visualisation assists in understanding a phenomenon. It aids in forming abstract elements concrete and is therefore an essential tool in service design and service development. By means of visualisation the intangible characteristics and phases of services can be illustrated, which aids in both understanding the issue at hand as well as discussion of it, reviewing it and moreover developing it (Koivisto & Miettinen, 2009).

Visualisation enables formulation of abstract measurements and phases of various types of communication. Moreover, it enables discussion and examination of elements, which might be difficult if not impossible in numeric or textual form. Visualisation has been described to assist in gaining mutual understanding and collaborative design. It often also enhances discussion in interviews and workshops and reveals more than pure textual data. Even rough, quick sketches tend to provide helpful insights into complex systems and issues by means of clarification. Visualisation moreover brings issues and designs from abstract; pre-launch phases towards more concrete, tangible and understandable forms (Stickdorn & Schneider, 2012; Koivisto, 2014).

Various types of visualisation exist from quick hand-drawn sketches to mood boards and full-scale professional graphics. During this study visualisation was an essential tool throughout the process. It enabled greater comprehension of the context of study as well as various intangible and abstract elements. Furthermore, visualisation was fundamental during the interviews and workshops. And finally, it was utilised in order to communicate the study phases and results.

### 5.3 Data Collection and Analysis in this Study

This research falls under the category of qualitative research. This research attempts to understand the meaning and comprehension of individual's actions and beliefs and thus is qualitative by nature (e.g. Sanders, 2007). Qualitative research aims to uncover the *why* and *how* of a phenomenon with other than quantitative research methods, such as statistics, or mathematical or computational techniques (Babbie, 1994). The aim is to understand the underlying reasons and rationale for behaviour, i.e. why people would pay for the membership, why they regard certain elements more significant than others in the proposed offering.

The units of analysis were the members and management and sampling was conducted merely based on falling into the aforementioned categories. It was concluded that any member would be a representative enough of the population, although the author notes that there are differences between the informants. Thus, it can be loosely stated that purposeful sampling was exploited. According to Babbie (1994), purposeful sampling is a method where the samples are specifically chosen due to their presumed information richness. The Fimage management described which members would be likely to give as much and descriptive information as possible and furthermore who would be likely to be able to and be interested in participating the study. Sampling in general seems to be of less importance in service design domain as very little discussion or research can be found on it.

There are several different qualitative methods, in this research interviews and observations were used (workshop participants were also observed). Furthermore, secondary data was collected from other sources, such as websites, written sources and previous research related to the topic and methods. Primary data was collected from interviews and workshops. Chosen methods are discussed further in preceding chapter.

### 5.3.1 Data Collection & Analysis

Data analysis aims at making sense of the collected information (e.g. Babbie, 1995). The purpose of data analysis is defined by the research question/s and hence in this particular study, the analysis' objective was to describe, define and visualise what the membership's means for the members, what benefits it brings and what kind of sacrifices it demands.

The primary data collected from the interviews and workshops was analysed iteratively. Iteration is a method often used in service design, which enables to develop research methods while researching as well as focus the research, According to some authors (e.g. Stickdorn, 2012) iteration may also add to the reliability of the study. However, as qualitative research is closely linked to the researcher, his/her perceptions, views and preconceptions it can also be argued that iteration may function as a bias tool, which only re-assures researcher's previous stance.

In addition to the interviews that took place during the workshops, 5 actual interviews took place. Additional discussions with management also took place on several occasions but due to their informal manner and fact-checking nature, they are not considered as formal interviews. The very first, informal interview was used to gather background understanding and information. After this stage, each interview gave more detailed and specific information.

### 5.3.2 Workshops

There were 4 planned workshops in total. However, one of the planned workshop had no participants and thus was cancelled. The first workshop was with Fimage management, the second one was member workshop and third one again with Fimage management, which also represented former members. A prototype of possible membership offering was created in each step and presented and enhanced during the workshops.

The workshops included a brief on the research topic and methods. This was followed by hands on working with the tools: expectation maps, customer journey maps and canvas. Visualisation was utilised throughout the workshops. Preliminary prototypes of membership offering were also roughly illustrated by both participant as well as author. A collection of the tools used during workshops can be found as appendix.

The participants were also 'interviewed' throughout the workshops and the discussions were recorded. While the informant were filling the tolls, the researcher made additional notes on the topics and questions covered. The first and second workshop proved that the service logic

business model canvas as a tool functioned best. The canvas sparked conversation most and it provided most information. Therefore, majority of time was spend with this canvas. Expectations maps proved to be difficult to understand, and therefore this tool was utilised less.

### 5.3.3 How Data Was Analysed

The data was analysed with the main purpose of visualising and grasping the big picture: to illustrate and understand the studied phenomenon. In this study, data analysis attempted to uncover, which membership elements best supported the member's value creation and simultaneously fulfilled organisational goals. Babbie (1995) argues that data analysis is an attempt to identify differences and similarities, which needs to be followed by an interpretation of the researcher. The data in this study was analysed accordingly. The data analysis objective was to examine and identify what are the elements in the membership that best support the members' value creation; what are the benefits and what are the sacrifices.

The data was analysed by examining recurring themes. The analysis attempted to find what were the alterations and resemblances; the differences and the similarities. By carefully examining and going through the collected data, the themes, explained in the last chapter arouse. The primary analysis was tested as the research proceeded to depict if the direction was correct. This method is supported by e.g. Babbie (1995), suggesting that data analysis should take place as the data is gathered.

Furthermore, the initial prototype of suggested membership elements was based on primary data analysis and it further enlightened the research problem. The themes that were identified from the data; the data units; were also examined as aggregates and their interrelation was examined. Several authors (e.g. Babbie, 1995; Saunders, 2007) recommend that researcher asks questions on the data and their relations, which results in insights and conclusions, as was conducted in this study.

Visualisation was exploited in the data analysis recurrently. It assisted in making sense of the data, the research problem and related questions. These visualisations assisted in forming a comprehensive understanding of the data. They also built up and resulted in the visualised suggested improved membership offering as shown in figure 9.

### Patterns in Data

After and during the analyses, several patterns in data were found (e.g. lack of education as well as need for certain type of education, desire to have an advocate on the changing markets, demand for international offering, need for changes in how organisation operates on management solely, the importance of organisation brand to members, the demand for more and personalised communication and the desire for the organisation to be more community-

like and function also virtually.). These patterns were examined together and separately and the categories presented in chapter 6 emerged. By comparing the perceived categories, as suggested by authors (e.g. Saunders, 2007), it became evident that some occurrences clearly are member-based, while others are more of managerial in nature. Therefore, the data analysis resulted in dividing the findings to key findings related to membership (chapter 6.2) and managerial implications of membership (chapter 6.3).

#### 5.4 Conclusion to Study Methods

Perhaps due to the novelty of service design as a discipline, very limited dissenting opinions on the methods are found. As discussed in co-design chapters, limited contradicting viewpoints within the domain of service design exist. This, naturally, reflects on the used methods. It is more difficult to debate and elaborate their suitability to examining services such as the study case, as the discipline seems to agree upon their appropriateness.

Self-reflecting the suitability of the methods, while acknowledging that sampling for the informants was determined mostly by availability of participant (connoting willingness to participate as well as actually participating as some non-appearances occurred), which thus influences representation of population and therefore results, some methods functioned better than others.

Interviews provided, as one might expect, rich and deep data on the research topic, background as well as the research problem. The workshops, which included interviews and using the other methods provided a great deal of information per se, however, not all of the chosen methods functioned as well.

The service logic business model canvas proved to be most useful. Its concise nature allowed both participants as well as the author of this thesis to quickly grasp complex issues, it nurtured conversation, created visualisation by both parties - to conclude provided the most information on what brings value to the members. It was easy to understand and use and furthermore, its results were quite straightforward to analyse. It must be noted that the traditional business canvas, which lacks the customer's viewpoint and therefore does not reveal customer's context in value creation as well, would most likely not have produced as descriptive data on the research problem. To conclude and to start a critical discussion on service design tools suitability, the service logic business model canvas is likely to provide a study with more end-user-centric information and therefore it aids in developing customer-focused services better than the original canvas.



## 6 The Findings

This chapter presents the main results of the development project. Based on the finding a visual representation of an enhanced membership is presented. After this limitations and study reliability are discussed and suggestions for further research given. Finally, conclusions are drawn.

### 6.1 Introduction to Study Results

The objective of the study was to examine the desired membership elements: what the members appreciate and on the other hand, what are the challenges they face. As discussed, a service is a benefit gained for a sacrifice thus the objective was to investigate the gains and accomplishments the members desired from the membership.

According to service-dominant logic value is only organisation facilitated and co-created with the customer and thus this study aimed at investigating what membership elements- current or imaginary - are perceived as value enhancing. The study aimed at examining what purposes the membership serves. In essence, the objective was to uncover for what elements are the members willing to pay for and what determines repeat purchases, an annually renewed membership. This evaluation included both assessing how the current offering supports member's value creation as well as what type of imaginary and future offering would best enhance member value creation and support them in solving their problems.

Customer perceived value was investigated by means of interviews and workshops. The workshops included several study methods (explained and justified in chapter 5), such as interviews, visualisation, building and presenting prototypes as well as user journey and expectation maps. The objective was to determine how customer's value creation process would be best supported by investigating routines and habits related to use of (membership) services, examining the preconception and obstacles of service and furthermore the expectations and appreciations regarding the membership services. To say, examining what the members in essence desire and appreciate, what was considered important, interesting and inspiring. Moreover, the objective was to reveal what kind of problems the membership solves for the members, in other words how will the membership improve their status quo and assist them.

The postulated Fimage offered value is a community, which provides a set of benefits to its members. These reimbursements include tangible benefits, such as legal services and courses and intangible advantages such as networking with likeminded people. The offered elements advantages also have underlying implications, such as solving customers' problems. For

example, the benefit of the education Fimage provides for a single member may be gaining a competitive advantage to competitors by mastering a new skill from that education. To say the value of education is not value in courses per se but the usefulness the course content provides in untangling possible challenges. If a particular course's content does not assist the member, value is not created. Thus, value only occurs in customer's own context. This study aimed at identifying the elements, which clearly demonstrated to deliver value. Multiple use of methods was exploited in order to ensure this.

As the objective was to co-design the desired membership offering together with members and management, the questions were also processed with the management. This was also done to fulfil co-design criteria of involving different stakeholders as well as to ensure that suggested new membership elements could be delivered.

The findings are divided two to consecutive categories: membership offering and managerial implications, which are presented next. Membership offering includes the type of changes the findings suggest to current offering. The managerial implications are recommendations to how management operates that stem from the collected data and its thorough analysis. Figure ( summarises the key findings, which are discussed next.

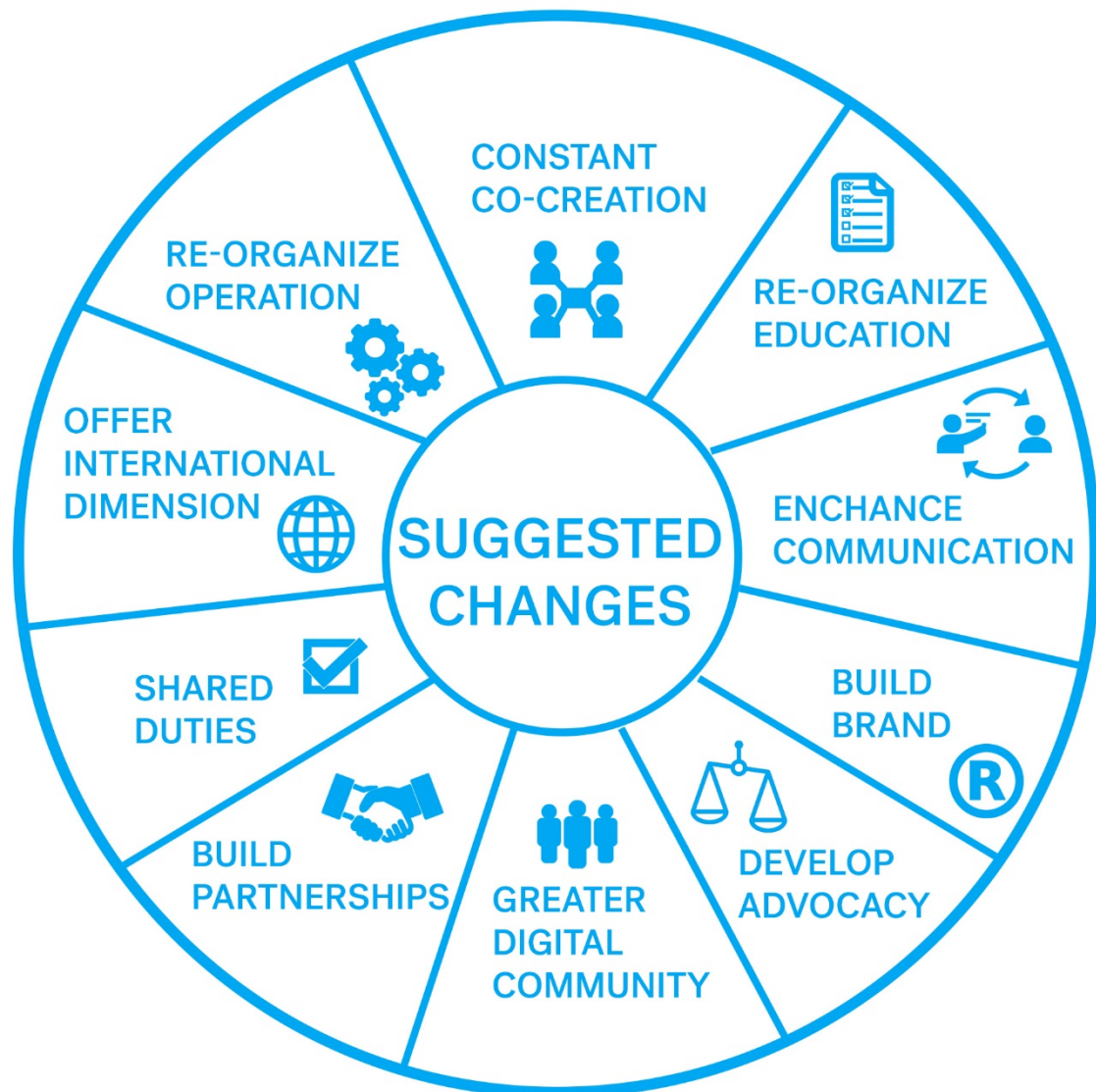


Figure 9. Suggested Changes Based on Findings

## 6.2 Key Findings Related to Membership

In general, the members seemed rather satisfied with the current offering. None of the offering was considered completely irrelevant but there was a consensus to keep all present offerings. Through iteration and prototypes, it was revealed, nevertheless, that there is room for improvement. The main areas of development are as follows: education, international element, community and communication.

### 6.2.1 Enhanced Education to Cater Different Needs

The education, connoting the courses and workshop proved to be an element in the membership, which created a great deal of discussion, criticism as well as novel ideas. Of the prevailing overall offering, it is one of the most tangible and traditional one. Additionally, it is the most used one of all the offerings. At current, the presented courses fill up quickly and a reserve for the members need to be put in place. Furthermore, if a particular course fills up quickly and thus is considered interesting topic, it should be offered immediately again.

In terms of the level and quality of education, it can be stated that high standards are expected in return for the membership fee. The education needs to be top of the line. Moreover, the organised courses and workshop need to be extremely specified and represent member's current needs. The results indicate that the members perceive the greatest value in courses and workshops, which other organisation cannot offer. For example, Fimage should provide lecturers from industry insiders exclusively to the members. Some of the courses or lecturers that Fimage has offered were also available for non-members. This, in turn, created a dilemma. Why should one pay for the membership, when some of the membership elements are available without it? Additionally, there have at current been courses, which have filled up quickly but participants have not showed hence creating a very unfortunate and unfavourable situation for all. Therefore, registration and sig-up ought to be binding and no-show should result in a fine.

As for education offering, it seems that approximately 2-4 events per annum are suffice member demand. It must be identified, however, that education demand depends on the current trends. For example, if drastic changes occur in for example image copyrights, the members expect Fimage to promptly organise a course or other event on the topic. To conclude, also in terms of education, Fimage needs to be agile and if necessary organise operations rapidly.

#### Educating new attitude

Interestingly, the analysis reveals that members welcome the idea of Fimage educating them on attitudes and changing reluctant attitudes to changes and new trends for example. This included i.e. giving courses and lectures on how to become an entrepreneur, how to adopt to new; occasionally; disliked topics and channels, such as use of Instagram and marketing.

Besides organised

Educating attitude also implied that Fimage could facilitate lectures by member-disliked amateurs like social media stars who are unprofessional photographers in order to learn how they have built their brand and received followers. Also international education offering was desired, which is discussed in further detail under 'international dimension'. To conclude,

education element covers a wide spectrum of type of learning the membership should facilitate.

#### 6.2.2 Membership Should Provide an International Dimension

A clear finding during the study was the need for the membership to provide an international element. This dimension has several components from receiving detailed, industry specific international information to courses, study trips, scholarships as well as non-domestic partners.

The member's resources are limited in multiple of measures. They do not have the means such as time, possibilities or skills to follow international trends or ability to travel abroad to follow their industry's top names. Simultaneously, the Finnish visual market is relatively small. These two factors indicate that Fimage should provide its members an international dimension; an offering related to nondomestic substances. The association should organise courses, lectures and workshops by international professionals. The member's inability to see global industry experts abroad as well as the exclusivity of offering top global names would significantly add to the membership. Moreover, the membership should provide these non-domestic partners, in form of institutions, companies and media outlets, which consecutively facilitates the member's value creating process with proving a bundle of privileges not yet available (The partnership element is elucidated further in chapter 6.3.2.).

A key findings in the study connotes that international offering should also include study trips and scholarships abroad. By organising study trips for and with the members, the association not only accommodates a demand but additionally fosters a lively and active community, which successively is likely to assist the organisation in other areas also. As the results indicate, the associations' level of commitment and active has room for improvement (for example lack of member initiative and low involvement in current digital community). An active community is more prone to have committed, loyal members, which have many advantages as discussed in preceding chapters.

The scholarships abroad, on the other hand, could be utilised to serve both the recipient as well as the association. An international scholarship would stand for a grand, which would cover the costs of a visit abroad with a professional agenda, such a visiting a fair, an agency to get an international representation or an exhibition. With a relatively small input (the price of single; short trip and perhaps entrance fee to exhibitions or lectures) the organisation will receive manifold the results. The outcome exceeds the initial contribution in copious ways.

Firstly, a scholarship creates brand value for the organisation. When benchmarking other similar professional associations it seems no other instance offers such possibilities. As the international scholarship is granted only for members, it increases membership eagerness. Fimage membership becomes more prestigious. Secondly, the scholarship can be used to build and improve partnerships by co-organising the scholarship with new or potential partner. Thirdly, the scholarship should be designed to include a compulsory review on the trip. Hence, Fimage would simultaneously receive an international lecture, in form of a member presentation on the trip, a component in the offering to which there was a clear need to. Moreover, this review given by the member who received the scholarship would further market the association's operations.

### 6.2.3 Improve Networking & Build an Active Community

The aim is to facilitate customer's reaching their goals by providing a community where to meet and share professional questions and issues. Networking and community were clearly indicated as an aspirated membership element, which needed enhancing.

The ability to meet and interact; to network; with other members as well as other stakeholders was considered significant. Networking was considered important in exchanging opinions, offerings and information. Networking to the members reflected the ability to be in the company of like-minded people as well as potential business opportunities. Furthermore, networking was described as a key to developing both professional and social contacts. Despite the members to some extent competing for the same clients, all considered networking as an opportunity and not as a threat. Due to the small market and drastically changing industry (e.g contracts, market structure) the photographers operate in, all members considered networking a chance to interact, work together, share learning and so forth.

The community should also include other types of members, to say, students and seniors in order to facilitate cross-generation networking. This is discussed further in management implications chapter.

The majority of the members are self-employed or micro-entrepreneurs and therefore the role of networking as means of socializing and as a way of receiving contacts seems to increase. The members considered networking as a way to meet contacts whom in the future may prove to be valuable when needing potential partners, lending equipment and so forth. Essentially, the fact that most of the members work alone, should greater reflect in the membership offering. In other words, as a contrary to working alone, the membership could provide opportunities for social connections. It must be note however, that simultaneously,

time was regarded as a scarce resource and many felt any offering that demanded effort in terms of physical presence was considered secondary. Therefore, digital networks and community are essential.

#### Build and Nurture Digital Community

Many factors speak on behalf of a digital community. Firstly, the members did not show a particular interest to more physical meetings than currently on offer. Many members stated that they were simply too busy for more meetings with work, family life and leisure time activities. Secondly, Fimage's current digital community; its Facebook group needs improvement. Conversation there rarely takes place, it does not function as a community and information there is not fresh. The members tend to be rather passive on the Facebook group although they have joined it. Improving the current Facebook community would solve many of the organisation's problems and fill many member needs. The tools and channels exist already and members are used to such communities from other life areas. Therefore, building a vibrant online community for and especially *with* the members is not impossible or even difficult.

The digital community should support the member's value creation, in offering the desired components in terms of international dimension, education, advocacy and communication in the format of an online community. The Facebook group should therefore include news on the industry, sharing e.g. international commercial photographer's portfolios, nurturing conversation on current topics such as contracts and copyright issues. Furthermore, the digital community should raise discussion on the needed education thus enabling the members to take part in operations, ensuring continuous co-design, open discussion and idea sharing.

The organisation should also take the characteristics of social media more efficiently. By default, social media is reciprocal and it encourages co-design. All Facebook group members are equal in a sense that anyone can take part in conversation, share information and ideas equally. Hence, the digital community already accomplishes some service design principles, which could be exploited to develop and enhance the membership on a daily basis. The organisation management needs to cultivate and nurture the digital community.

In general, the organisation could have a greater social media presence. Fimage could also actually advocate in social media by e.g. commenting on related discussions on other Facebook forums and groups. For example, if the biggest media house Sanoma publishes a news relating to the industry on its Facebook feed, Fimage should comment it there for everyone to see. This would also work as a marketing element, by giving visibility to the organisation and its operations. Advocacy in greater detail is discussed in its own chapter next.

#### 6.2.4 Advocate and Raise Public Debate

The need for an advocate, a voice of the industry became evident during the study. There are some current questions, the members need campaigning for, such as excess number of photographic education, unfavourable contracts and copyright issues. Moreover, members feel that advocacy is an element that needs to stay alert and actively take part and take stances on behalf of the members, whenever an issue is raised. The findings suggests that Fimage should also raise public awareness on what is the difference between an amateur and professional photographer.

The organisation should increase its current advocative operations. A key example is the excess education offered on the field at current. As described earlier, there is photographic degrees on offer at each educational stages from vocational colleges to universities. This leads to several problems, such as unemployment, which in turn reflects as a type of inflation of skilled photographers. By advocating the limitations to number of photography education organised, the oversupply in photographers is avoided.

In an ever-changing industry and world where images are produced and shared by amateurs in both media outlets, where publishing reader's photographs is more typical than a rarity and commercial firms, the association needs to focus on the role of professional images. Firms hire bloggers to take care of their advertising campaigns. By communicating and campaigning for what organisations receive by buying professional services this task can be started. It is, evidently, a massive assignment as the aim is to change attitudes and educate a greater public and the task requires a great amount of resources but for the industry and for the individual members it is fundamental.

Furthermore, for the members, there is no other instance to take responsibility for this. Fimage needs to educate companies on why they should hire a professional instead of amateurs or instead of purchasing merely stock photos. Lobbying is fundamental and what the members expect the organisation to take care of. The organisation could join forces with their visual organisations to complete this task (See Chapter partners for more details).

#### 6.3 Managerial Implications of Membership

The membership offering has remained relatively unchanged for some years. The members seem quite satisfied with the provided offering and consequently the organisation has been able to run its operations as functionally as before. Nevertheless, competition may arise



unexpectedly. Additionally, the members might lose interest if they do have any emotional attachment to the organisation.

Loyal customers are more prone to renew their membership. The organisation should be prepared for potential changes and cater the members' needs more carefully. Enhancing and nurturing interaction between members and management as well as member-to-member could greatly benefit the association. There are several approaches for developing association management to serve membership purpose. The management is a key resource of Fimage. Without a committed and co-operative management, the association would cease to exist. Therefore, how the management operates and management's wellbeing are important factors.

### 6.3.1 Adopt Customer Centricity and Shared Responsibility

In true both value co-creation manner and service design principles, the members should be placed on the focal; central role; where they are able to influence and develop the association. As the management are all former members and any managerial position is limited to two at most two consecutive years, by default the operations are rather customer-centric. However, the organisation could adopt a further customer centric manner of planning and executing its operations.

The management should organise member surveys more regularly than at current. Additionally, interaction with the members on the digital community should be enhanced and used as a basis for development. Members ought to be encouraged to give feedback and ideas on the operations. Fimage could re-arrange its procedures towards a more network-based operational model, where members are given (and take) more active role in the various tasks the organisation has. The members could co-organise the events, execute communication, contact potential new members, take care of some of the marketing assignments and so forth.

This system would increase resources and enable sharing knowledge, skills and responsibilities for the greater good. Naturally, the management would have overall accountability and it would overlook the operations. A network-like operational model would ease the management's workload and cultivate commitment throughout the organisation. Similar operational systems are typical in volunteer organisations and have proved to be incredibly beneficial.

### 6.3.2 Form New Partnerships

The organisation could enhance its operations and offerings by systematically building partnerships. New partnership possibilities are endless, as they extend from visual industry to cover outside operators like retail corporations, travel companies and public organisations such as museums. The findings suggest that members would welcome benefits also from actors outside their own industry, such for example Finnair or retail companies. In turn, the organisation can offer consultation of commercial photography. To say, the partnership does not need to be financially based.

The partnerships could also be instances with whom the organisation can together tackle issues. For example, the raise public awareness and discussion on differences between professional and amateur photography, Fimage could join forces with other visual associations and with institutions offering photography degree programmes.

The partnerships can also be constructed together with the members, in a network like manner. This enables greater member commitment as well as a much wider partnership potential. Allowing and encouraging the membership to share their contacts is likely to result in tighter community and nurture openness.

Partnerships should also extend outside Finland. The findings indicate that more and more members think and even operate (or are planning to operate) on global scale. International partners provide several new opportunities for the organisation and for the individual members. The successful and known Swedish photography museum, Fotografiska, could be a potential international partner. Many members have (or plan to) visit the place, which in addition to offering exhibitions gives courses and workshops. The partnership could be anything from a small discount to tailored-courses. Having international partners also adds to Fimage's brand value.

There could be room for improvement in attracting more agency members; however, the topic is somewhat out of the scope of this research as this study concentrates on basic, individual memberships. In addition to receiving financial gains from agency members, they can add to brand value not to mention facilitate new partnership opportunities. Optionally, agency membership could be demolished and developed into a partnership programme.

In building partnerships and a tighter community, the organisation could make use of its senior members, who are likely to have several years of professional experience as well as industry contacts and finally potentially more time than the members who still practising the profession. Fimage might even develop a type of a mentoring programme with the seniors, which consecutively might add interest in the membership as well as enhance the organisation's overall brand. Fimage brand building is elaborated next.

### 6.3.3 Build Fimage Brand

At current, the organisation is not consistently building its brand. Brand building per se is out of the scope of this study but its relevance in the membership cannot be overlooked. It influences the general interest in the organisation. In short, the more attractive the association brand, the easier attracting members become. Members can then relate to the attributes connected to the brand. In short, if Fimage's brand is considered prestigious, professional and modern it reflects on how its members are assessed and valued. Reciprocally, individual members influence the brand. The bigger the name, the more it positively influences the brand. For this reason reviewing and accepting each member individually is a procedure the organisation should continue. By becoming a member via a review board, Fimage brand is protected.

Besides brand building, the management should come form a consensus on what is a loyal customer. To help design their operations and service offering, the organisation should define what stands as a loyal customer. A loyal customer is more likely to use the service and recommend it to peers and thus provides additional benefits for the organisation. Loyal customers are also more committed. As discussed in previous chapters, overall commitment needs improving in order to increase participation and involvement in the association. Furthermore, the less loyal the customers are, the more likely they are to leave the organisation.

In financial terms, Fimage members constitute to most of the commercial photography conducted in Finland. Therefore, the association has a significant role on the overall photography market in the country. This factor could be used to build Fimage brand. Furthermore, the most sought-after professionals as members naturally increase the overall brand value of Fimage. As the biggest names belong to the association, it is likely to attract other, less known visual professionals to desire to be a membership.

The organisation should implement benchmarking as a continuous process. Benchmarking similar international organisations as well as domestic associations, which have been successful in creating desired membership programmes (e.g. Finnish scouts, museum card) is likely to provide the organisation with ideas for development.

### 6.3.4 Improve Communication

Communication was clearly the issue, which needed most improving in many levels of operation. For example as simple as sending the current and future offering with the annual

invoice is a small but potentially decision-impacting way to enhance the current lack in communication. Instead of only asking for the fee, the organisation should simultaneously present the rationale for paying the fee, to utilising marketing and describe the benefits and advantages the membership entails.

More and efficient communication was also required online, to which the digital community could provide a solution (see chapter 6.2.4). By dividing the management tasks among members, also communication becomes more efficient. For example, one member (or group of members) could be in charge of communicating related to events, other to news and so forth. Member surveys could be used to analyse and develop communication methods, styles and frequency. Communication also includes marketing, which is currently an underused method in the organisation's operations.

#### 6.4 Limitations, Reliability and Suggestion for Further Research

The limitation of this study and reliability are somewhat interlinked, as presented in following chapters. Some limitations also provide ideas for further research. Nevertheless, most suggestions for further research stem from the key findings, as presented in following chapters.

##### 6.4.1 Limitations of the Study

This research concentrates only on the individual members of the examined organisation. Therefore, the findings are limited to that sector only. Senior members, students as well as corporate members are out of the scope of this research and their investigation may have brought altogether different and/or supplementing results. It is likely that the different segments perceive the received value differently as also their needs alter.

Furthermore, the association in itself is rather small and somewhat specified; which limits the generalisations that can be made on the basis of this research. In other words, what brings value to Fimage members may not be generalized as a value-generator for other associations, even if the organisations function in a similar area of expertise. A definite limitation and hindrance was reaching the participants and finding interested members to join to co-design process. With more participants; naturally; more data would have been gathered, which would have likely to have generated more accurate and descriptive results.

The project followed the double diamond design model, thus fluctuating between excess and limited phases of information gathering and information formation. Iteration took place at all stages, which made the process go back and forth to quite a degree.

This enabled improvements in research techniques and use of service design tools along the way, while it yet makes the situation rather nonlinear and messy for the researcher and even for the participants.

#### 6.4.2 Reliability of Study

Reliability in essence measures if findings are random or repeatable. If another study on the same matter; on Fimage members desired elements would take place, would the findings be similar? As service design is not an exact science, which would generate accurate results given by equipment but the procedures are performed by humans, there are possible errors and factors that may diminish reliability. Human judgement may vary between researchers and all members naturally have somewhat differing views. The assumption that this study takes with SDL logic is that value is always created in customer's own context. This indicates that membership demand may differ between each individual also. The researcher may also influence the data collection in manners, which may weaken reliability. Personally, I tried to be as objective and as neutral as possible to avoid influencing the workshop and interview participants.

The use of a variety of methods increases the reliability of service design study results (e.g. Koivisto & Miettinen, 2009; Stickdorn, 2012). Therefore, this study used interviews, workshops and a set of different tool to examine the research problem. Utilisation of different methods aimed at collecting as much information as possible relating to memberships.

Prototyping in this study can be stated to increase reliability of the study. Using prototypes of suggested membership elements validates the findings. Some of the findings were presented to participants in form of prototypes, which were then further investigated: *does this suggested membership element bring additional value? Does prototyped offering facilitate customers' value creation? Does the prototype offering answer to what the members need, want and does it solve their problems?*

As all the Fimage management representatives are former members, they are likely to be more prone to understand the members' viewpoint and value perception. In the author's opinion this adds result reliability since management has authentic experience of the value perception and of the problems the membership needs to solve.

Iterative working method can also be seen as a factor adding reliability. The study phases did not all proceed chronologically but to a certain degree the project went back and forth, thus enabling re-researching certain occurrences. This, clearly adds reliability as some uncertainties or unclear factors could be re-investigated.

#### 6.4.3 Suggestions for Further Research

To develop and improve Fimage's operations and member satisfaction further research on the different segments could be beneficial. Moreover, should the organisation choose to organise some of the suggested improvements a repeat study on customer satisfaction would be interesting in order to examine and evaluate the accuracy of the findings.

As some of the members underlined organisation's brands and their influence on choosing to joining an association, further research on the brand impact and attributes related to brand in decision to commit to membership would be interesting. To what degree do people in fact choose a membership based on the brand and attributes and not the offering itself? What is the influence of fellow members and the community a membership provides in paying a club? These would be fascinating topics, which could give to the study of designing desired memberships.

#### 6.5 Conclusions

Several factors determine the success of Fimage. There are outside threats and challenges, such as difficulties the industry encounters, economic hardships and the enormous changes digitalisation has brought to the profession. The more prepared the organisation is to react to the changes, the better it can serve its customers.

The members have many expectations from the membership. Equally, the membership should address numerous problems. The association needs to carefully listen its members and involve them in the operations to ensure continued operations. The more committed and loyal the member, the more it benefits the organisation. Although the members were rather contented with the present membership offering, the study indicates many suggestions for improvement.

There are several methods the organisation could utilise to enhance current membership offering and ensure that the future offering meets recipients' demands. Service design offers viable tools and methods to validate user-centric operations and offerings. Co-design can be practised on a continuous basis by sharing more of the management responsibilities among members. Shared responsibility increases resources and commitment and cultivates wider idea generation. The management is a key resource in Fimage's operations. Without a committed, unified and collaborative management, the association's operation would terminate. The management, naturally, is the instance, which receives all the negative feedback and criticism. Therefore, it is important to place awareness on management well-

being. A satisfied, motivated management is a key factor. Often in voluntary associations, people tend to be overloaded with work and responsibility, which leads to dissatisfaction and might result in giving up the position. By widening the horizon on how the management operates, the association can accomplish more. Sharing responsibilities with members enables both an active community but enlarged resources as there are more people completing the tasks.

Partnerships can advance the association in a multitude of ways. They can add to the brand value, diminish workload, provide novel opportunities and bring additional resources. International offering enables the organisation to provide their members with something unique. Furthermore, providing international offering is likely on the side to generate useful connections and information for the organisation. The competition on the industry is harsh and thus global connections and market's significance increases. The organisation has to stay alert on the changes new technologies, trends and changes in legal issues bring to the industry, which is too laborious a task to complete alone.

According to some industry forecasts, the photography as a profession seizes to exist in the following decades. Fimage needs to be prepared for this, be aware of its member needs and customise its offering accordingly.

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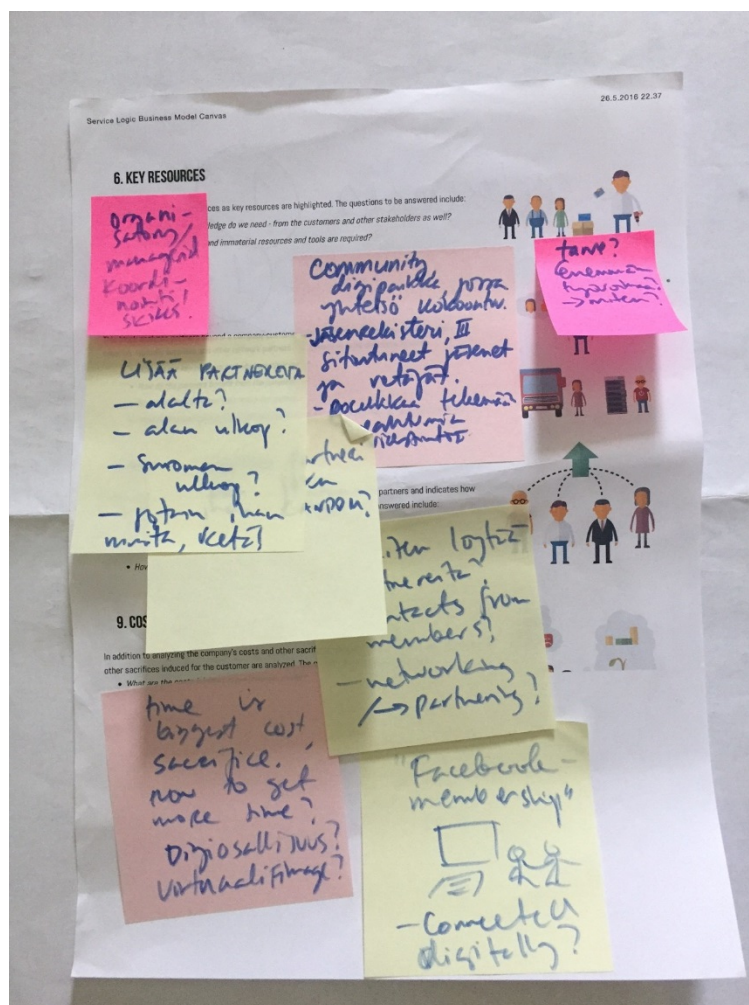
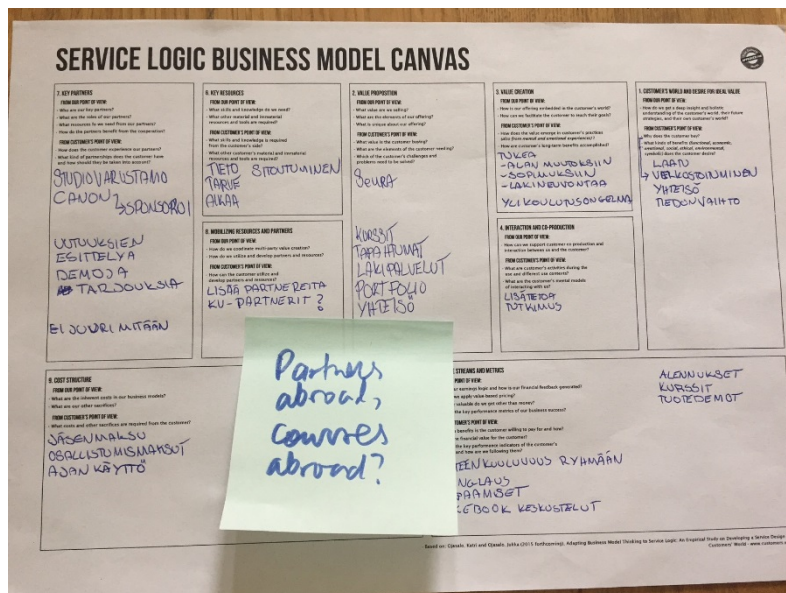
Figure 1: Fimage Organisational Structure .....	13
Figure 2: Current Membership Offering.....	14
Figure 3: Major Changes in the Visual Industry.....	18
Figure 4: Services Dominant Logic on Value.....	31
Figure 5: Summary Of Theoretical Framework.....	38
Figure 6: The Double Diamond Model .....	40
Figure 7: The Double Diamond Model in This Study.....	44
Figure 8: Service Logic Business Model Canvas.....	46
Figure 9. Suggested Changes Based on Findings .....	54

## Tables

Table 1: Current Membership Offering Explained.....	16
Table 2: Services and Memberships Compared.....	27
Table 3 Summary of Co-design in Service Design and Co-creation in SDL ....	36
Table 4: Chosen Methods and Their Rationale in The Study.....	45

Appendices.

Appendix 1. Collection of The Canvases from workshops



## SERVICE LOGIC BUSINESS MODEL CANVAS

**1. KEY PARTNERS**

**FROM OUR POINT OF VIEW:**

- Who are our key partners?
- What are the roles of our partners?
- What resources do we need from our partners?
- How do the partners benefit from the cooperation?

**FROM CUSTOMER'S POINT OF VIEW:**

- How does the customer experience our partners?
- What kind of partnerships does the customer have and how should they be taken into account?

MEMBERS  
TOIMISTIT MUSEY  
WORSTI LAULI YMS

MURTOYS APOST  
PERUUNAUST

**2. VALUE PROPOSITION**

**FROM OUR POINT OF VIEW:**

- What value are we offering?
- What are the elements of our offering?
- What is unique about our offering?

**FROM CUSTOMER'S POINT OF VIEW:**

- What value is the customer buying?
- What are the elements of the customer's needs?
- Which of the customer's challenges and problems need to be solved?

OLA MURANA  
JOSAN  
SOFI MURASU  
BANDUISA

**3. VALUE CREATION**

**FROM OUR POINT OF VIEW:**

- How is our offering embedded in the customer's world?
- How can we facilitate the customer to reach their goals?

**FROM CUSTOMER'S POINT OF VIEW:**

- How does the value emerge in customer's practice (also from mental and emotional experiences)?
- How are customer's long-term benefits accomplished?

LOHUISIETU  
TAAJONMÄH

**4. CUSTOMER'S WORLD AND DESIRE FOR REAL VALUE**

**FROM OUR POINT OF VIEW:**

- How do we get a deep insight and better understanding of the customer's world, their future intentions, and their own customer's world?

**FROM CUSTOMER'S POINT OF VIEW:**

- Why does the customer buy?
- What kinds of specific (functional, emotional, social, ethical, environmental, symbolic) does the customer desire?

UUNIMMA?  
EX-JOSANILLE  
ITOE

SEURAT, MURTOYMS -  
YHTEISOA, OMSSA  
TUOSUETI SEISA

**5. INTERACTION AND CO-PRODUCTION**

**FROM OUR POINT OF VIEW:**

- How can we support customer co-production and interaction between us and the customer?

**FROM CUSTOMER'S POINT OF VIEW:**

- What are customer's activities during the use and off-use use contexts?
- What are the customer's mental models of working with us?

PAJEMH LOHUISIETU  
YHTEISO  
YHTI. TUOTTAAMAT

**6. REVENUE STREAMS AND METRICS**

**FROM OUR POINT OF VIEW:**

- What are the revenue streams in our business model?
- What are our other sources?

**FROM CUSTOMER'S POINT OF VIEW:**

- What costs and other sacrifices are required from the customer?

JOSAN ROL,  
VAKUOSIUT  
VISIOPAI VÄN ILMIE  
KOKOUSIET  
TAPAHTUMIEN SMD.  
PÄIKIOT  
VAKUUKAT  
VAAKUSTIOLA

JÄSENMAKSUT  
SPONSORINTI

PIET  
AKTIIVIES  
NEUVOTTA

Lemon, Karl and Dagnia Järä (2015) forthcoming. Adapting Business Model Thinking to Service Logic: An Empirical Study on Developing a Service Design Tool Customers' World - www.customers.world

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If happy with current offering, need to improve? BEAM membership

The biggest problem in members' professional life?

time is a scarce resource than money membership fee. → how to add time? (??)

MORE SPONSORS? SPONSORS OUTSIDE THE CURRENT MARKET?

more sponsors? sponsors outside the current market?

Appendix 2. Summary of Customer Journey Maps

