Value Formation Actualizes in a Customer's World: Foresight Information and Strategic Foresight Tools in Digital Service

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Laurea University of Applied Sciences **Abstract**
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In Finland, it is extremely relevant for the whole welfare society that small businesses succeed, because small businesses employ people and pay taxes locally, whereas large enterprises are more likely to relocate jobs abroad, and recently new jobs have mainly been created in small companies. The development challenge was to find out how to help small business decision makers to gain awareness of the developments and to develop the company in order to succeed in the upcoming years in a world that is changing at an accelerating pace and where whole lines of business can be disrupted. The purpose of this thesis was to study how small Finnish companies are currently planning for their future and what kind of foresight information and service would help them be better prepared for future changes and challenges. Additionally, the objective was to create through a service design process a concept for delivering this foresight information provided by the service provider who is willing to share it with their customers in order to contribute to the success of both parties.

The theoretical foundation of the thesis was based on and located at the interface two theories: Foresight and Service Marketing and Management. Foresight is the general approach which seeks to identify long-term developments, whereas Strategic Foresight is specifically related to the strategy of a company. The Customer-Dominant Logic suggests that the service provider's function is to support the customer's value creation and its focus should be on what the customer is doing with the service to reach their own targets.

The service design process applied in this thesis was the Double Diamond model. In the discover stage, literature review, theme interviews of entrepreneurs and expert interviews were conducted. In the define stage, analysis of qualitative data was carried out using two methods: thematic analysis and typologies. Customer insights, personas and design drivers were derived from the analysis, and these guided the concept design in Develop stage where prototyping and customer evaluation were used to elaborate the final version of the concept.

The main insight deduced from the theme interviews was that the futures-related information as such is not enough for developing a company, if the decision makers cannot process that information and transform it into development plans. As a result, the strategic tools were found as important as the information. The designed service provides futures-related information, tools and a secure digital depository for the futures-related plans of the company.

The present work could have wide practical and financial value to the users of the service, small business decision makers, the service provider and even to the Finnish society. The designed service can create remarkable value to its users, if they utilize its futures-related content and tools in order to develop their company to prosper and grow. Originality emerges in the way the present work popularizes academic research of both scientific fields into a practice and easy to use digital service.

Keywords: Strategic Foresight, Customer-Dominant Logic, Value Creation, Service Design, Environmental Scanning, Small Businesses

Laurea-ammattikorkeakoulu **Tiivistelmä**
Leppävaara
Master's Degree Programme in Service Innovation and Design

Eija Ahrio

Arvon muodostuminen asiakkaan käyttökontekstissa: Ennakointitietoa ja strategisia työkaluja digitaalisessa palvelussa

Vuosi	2017	Sivumäärä	148

Suomen hyvinvointiyhteiskunnalle on erittäin tärkeää, että pienyritykset menestyvät, koska ne työllistävät ja maksavat veronsa Suomessa — kun taas suuryritykset todennäköisemmin siirtävät töitä ulkomaille — ja koska viime vuosina uudet työpaikat ovat syntyneet pääasiassa pienyrityksiin. Tutkimuksen tarkoituksena oli selvittää kuinka pienyritysten päätöksentekijöitä voisi auttaa lisäämään ymmärrystä käynnissä olevista muutosilmiöistä sekä kehittämään yritystään, jotta se menestyisi tulevina vuosina kiihtyvällä vauhdilla muuttuvassa maailmassa, jossa kokonaiset toimialat voivat hävitä. Opinnäytetyön tavoitteena oli tutkia miten suomalaiset pienyritykset suunnittelevat tulevaisuuttaan sekä millainen tulevaisuusinformaatio ja -palvelu auttaisi heitä paremmin valmistautumaan tulevaisuuden muutoksiin ja haasteisiin. Lisäksi tavoitteena oli palvelumuotoiluprosessin avulla suunnitella konsepti pienyritysasiakkaille tulevaisuustietoa tarjoavasta digitaalisesta palvelusta, jonka hyödyntäminen auttaa asiakasta menestymään tulevaisuudessa, mikä puolestaan vaikuttaa palveluntarjoajan menestymiseen.

Tutkimuksen teoreettinen lähtökohta perustui kahteen teoriaan: ennakointiin sekä palvelumarkkinointiin ja -johtamiseen. Ennakointi pyrkii tunnistamaan tulevaisuuden kehityskulkuja yleisellä tasolla, kun taas strateginen ennakointi liittyy nimenomaan tietyn yrityksen strategiaan. Asiakaskeskeinen liiketoimintalogiikka tarkoittaa, että palveluntuottajan tehtävä on tukea asiakkaan arvonmuodostusta ja sen keskiössä tulisi olla se, miten asiakas hyödyntää palvelua saavuttaakseen omat tavoitteensa.

Opinnäytetyössä käytettiin Double Diamond -palvelumuotoiluprosessia. Tutkimusvaiheessa toteutettiin kirjallisuuskatsausta sekä teema- ja asiantuntijahaastatteluja. Määrittelyvaiheessa kvalitatiivinen data analysoitiin käyttäen kahta menetelmää: teemoittelua ja tyypittelyä. Analysoinnin tuloksena syntyneet tutkimushavainnot, käyttäjäpersoonat ja suunnitteluajurit ohjasivat palvelukonseptin muotoilua kehitysvaiheessa, jossa prototyyppiä ja asiakasarviointia käytettiin palvelukonseptin tarkentamiseen ja viimeistelyyn.

Teemahaastattelujen tärkein havainto oli, että tulevaisuuteen liittyvän informaation tarjoaminen asiakkaille ei riitä yrityksen kehittämiseksi, mikäli päätöksentekijät eivät osaa muuntaa sitä kehityssuunnitelmiksi. Johtopäätöksenä tästä oli, että strategiset työkalut ovat yhtä tärkeä osa palvelua kuin tulevaisuusinformaatio. Suunniteltu palvelu tarjoaa yrityksille tietoa, työkaluja sekä turvallisen digitaalisen säilytyspaikan tulevaisuuden kehityssuunnitelmille.

Opinnäytetyö voi tarjota laajaa käytännöllistä ja taloudellista arvoa pienyritysten päätöksentekijöille, palvelutarjoajalle ja jopa suomalaiselle yhteiskunnalle. Suunniteltu palvelu tuottaa merkittävää arvoa käyttäjilleen, mikäli he hyödyntävät sen tulevaisuusorientoitunutta informaatiota ja strategisia työkaluja kehittääkseen yritystään menestyväksi ja kasvavaksi. Opinnäytetyö popularisoi molempien tieteenalojen akateemista tutkimusta käytännölliseksi ja helppokäyttöiseksi digitaaliseksi palveluksi.

Avainsanat: strateginen ennakointi, asiakaskeskeinen liiketoimintalogiikka, arvon muodostuminen, palvelumuotoilu, liiketoimintaympäristön monitorointi, pienyritykset

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1 Introduction: Success of Small Businesses is Essential for Finland

“The future belongs to those who prepare for it today” (Malcom X)

The future is constantly moving, it is in dynamic change, and that is why it is so difficult to anticipate (Wilenius 2015, 221). The exploitation of natural resources has polluted enormously and depleted the ecosystems of the world. Meanwhile, economic activities and new companies are needed more than ever in countries like Finland, otherwise welfare society at its current level cannot be maintained in the future. Currently, a novel business thinking, which emphasizes that companies are responsible for society and nature, is emerging. Human beings are claimed to be rational, which will lead to growing awareness about the extent of environmental degradation and that will lead to changes both in legislation and business as people demonstrate their values by voting and consuming. (Wilenius 2015, 30-32.)

It is widely known and admitted that future disrupts the status quo. However, majority of people seem to remain tied to their old manners; they know change is necessary, but it seems that they are unable to change. In business environments, the weight of the industrial era is still impeding the move to the new future. (Inayatullah 2008, 5.) Likewise, Wilenius states that although awareness about the future is a necessity, it is not sufficient by itself. Firstly, it is difficult for us to foresee the dynamics of change. It is common to underestimate the impact of change even in a little longer time. Secondly, it is difficult to understand the barriers that make changes complicated to implement. In Finland, there are many solid organizations which strive to maintain their position supported by respective interest groups. This leads to that in Finland there is no capability to react rapidly to ongoing changes. (Wilenius 2015, 221-222.)

Traditionally it has been seen that foresight is part of public sector and large corporations’ strategy work. However, foresight is even more relevant for small and medium size enterprises (SMEs). First of all, a surprising change can stop the cashflow of a SME completely because its resources are tied to day-to-day operations. On the other hand, foresight opens up novel opportunities for a SME. (Hiltunen et al. 2014, 9.)

SMEs have an increasingly crucial role in major economies around the world. Therefore, it is important to research the factors that might help them succeed. This knowledge is of high importance for both entrepreneurs and managers, but also for politicians, because SMEs and especially new ventures are at high risk of failure and low profit margins. (Kraus 2007, 73.) Small businesses that aim to growth are the main direct providers of new employment opportunities, which makes them a major interest to public policy makers. Additionally, they are of interest to financial actors, both in the form of loan or equity capital, because they comprise as suitable customers likely to purchase a wide range of financial services. (Storey, 1994, 112.) Financing system facilitates societies to develop and create newness (Wilenius 2015, 118).

Micro businesses (no more than ten employees) constitute 95 % of total amount of companies in Finland and their importance as employers is steadily growing (The Federation of Finnish Enterprises 2016). Creating conditions for growth of small and medium enterprises is pivotal for the future success of Finland. Infrastructure of service society, where small businesses' position with rescpect to large companies would be remarkably stronger than during the industrial era, should be built. However, it remains to be seen whether the finance system, which has been inclined to large and stable corporations, is able to transform to financing the growing SME sector. (Wilenius 2015, 215-216.)

In Central Europe 95 % of companies planned to invest in 2015, whereas approximately 25 % of Finnish companies did not plan any investments. Moreover, in Finland there is a problem with the investments as most of them go to maintenance, whereas in many other countries investments are directed to new equipment and industrial plants. (Wilenius 2015, 118.) Additionally, SMEs in Finland are afflicted by lack of growth and internalization (Wilenius 2015, 192). As the world-wide changes happen at an accelerating pace, also small business decision makers need to regularly monitor the ongoing changes and also what probably will happen next to be able to succeed in the upcoming years. Because the small businesses as employers and tax payers are increasingly central to Finland as a welfare state, it is essential to contribute to their capabilities to succeed.

1.1 Objectives and limitations

The purpose of this thesis is to study how Finnish small companies are preparing for future and what kind of foresight information would help them to be better prepared for future changes and challenges. The focus is on gaining an in-depth understanding of how small businesses are using foresight today and what kind of foresight information would help them to better prepare for future changes that might disrupt their business model and to design a digital service based on those customer insights to provide that information for them. Additionally, the objective is through a service design process to design a concept of a digital service that helps entrepreneurs to be better prepared for the upcoming changes.

Thus, the main activities of this thesis are to:

- examine the available literature on foresight activities in small businesses,

- identify what kind of foresight information would be beneficial for small business owners, managers and other decision makers in order to secure their business's viability in the future, and
- design a concept for delivering this foresight information provided by organizations who are in possession of it and willing to share it with their customers in order to contribute to mutual success.

The following research questions were used to guide the present work:

- RQ 1: How are small businesses currently preparing for future changes?
- RQ 2: What channels are small business owners/managers using to acquire information about future changes that will affect their businesses?
- RQ 3: What foresight methods and tools do they use?
- RQ 4: What kind of foresight information would benefit these businesses?
- RQ 5: What kind of digital service would be useful for small business decision makers by facilitating them to better prepare for future?

Limitations of this study

The service design process was not applied in its entirety because the objective was to design a concept of the service, not to deliver the service into market. The deliver phase includes activities such as technological decision-making and technical planning, elaboration of all details, software development, and marketing activities. Moreover, the phase would constitute a work-load of several man-years. Thus, the deliver phase was omitted. However, feedback was gathered from potential users of the service as well from the representative of the potential service provider. In other words, the final look and feel of the user experience was not specified, the technical specifications were not developed nor was the service itself implemented, neither were marketing activities prepared. Additionally, not all of the data acquired from the small businesses representatives who participated in this study can be disclosed for confidentiality reasons. Thus, the businesses and individual persons that participated in the study are anonymous.

1.2 Structure of the study

Chapter 1 introduces readers to the topic and the objectives, delimitations and key concepts of the thesis are explained. Also, the relevance of the intended service provider to this topic is explained. The thesis is based on a theoretical and empirical part. Chapter 2 describes the essential theoretical frameworks of this study: the service business logic paradigms, especially the Customer-Dominant Logic, with theory of value creation, and Futures Thinking with emphasis on strategic foresight. The empirical part, the service design process applied in this thesis with the methods and tools used with their respective outcomes are described in Chapter 3. Chapter 4 discusses the results and reflections the empirical work. Conclusions, value of the thesis and prospects for future research are presented in Chapter 5.

1.3 Key concepts

The main subjects of the thesis are new service development and strategic foresight. Thus, the key concepts of these are briefly explained to give the reader a good understanding of the central terminology of the thesis. Key concepts considered in the thesis are design thinking, futures thinking, foresight, strategy, strategic foresight, megatrend, trend, environmental scanning, service, and services.

Design Thinking

"Put simply, Design Thinking is a discipline that uses the designer's sensibility and methods to match people's needs with what is technologically feasible and what a viable business strategy can convert into customer value and market opportunity" (Brown 2008, 86).

Futures Thinking

Futures thinking is multi-disciplinary field of science that discovers, examines, evaluates, and presents possible, probable and preferable futures. Predictions are typically multiple, conditional, arbitrary, and uncertain, instead of being single and certain. This is why futurists prefer the plural term “futures” (Bell 2009, cited in Ojasalo et al. 2015, 199). According to Inayatullah (2008, 5) “Futures studies seeks to help individuals and organizations better understand the processes of change so that wiser preferred futures can be created.” There are many synonyms for futures thinking, such as futures studies, futures research, foresight and forecasting (Ojasalo et al. 2015, 198).

Foresight

According to Hammoud & Nash (2014, 40) “Foresight is a strategic activity using a set of tools to build a vision of future markets so that management can make decisions today.”

Strategy

According to Porter (2005, 14, cited in Hiltunen 2010, 17) “Strategy is what makes you unique, gives you a distinct competitive advantage, provides direction, builds brand reputation, sets the right goals, adds superior performance, defines a market position, and creates a unique value proposition. In formulating strategy, you have to choose what to do (and what not to do), what customers to serve, and what needs to meet at what price."

Strategic Foresight

According to Lustig (2015, 10) "Strategic foresight is a practice that engages the process of strategic thinking to develop strategies or plans for the future."

Megatrend

Megatrends are "global, sustained and macroeconomic forces of development that impact business, economy, society, cultures and personal lives, thereby defining the world and its increasing pace of change" (Singh 2012, 4). Many organizations and actors worldwide release lists of megatrends from their respective point of interest, some examples of megatrends: climate change, rapid urbanization, power shift eastwards, demographic change and technological breakthroughs.

Trend

Mason et al. define a trend: "a consumer trend is a new manifestation among people – in behavior, attitude, or expectation – of a fundamental human need, want, or desire" (Mason et al. 2015, 46).

Environmental Scanning

"Environmental scanning focuses on the identification of emerging issues, situations, and potential pitfalls that may affect organization's future. Environmental scanning is a method for identifying, collecting, and translating information about external influences into useful plans and decisions." (Albright 2004, 40.)

Service (singular)

"Service (singular) implies a process of one actor doing something for another (a beneficiary). The process of serving requires the application of knowledge and skills — competences" (Lusch & Vargo 2014, 12).

Services (plural)

"Services implies units of output – intangible goods. More directly, we argue that services is a goods-dominant logic term" (Lusch & Vargo 2014, 12).

1.4 Development work for financial sector

The worldwide financial services industry is under fundamental transformation. This shift is demonstrated by the increased nimbleness of microfinance and peer-to-peer lending, as well as the encouraging role of crowdfunding in startup financing. Non-traditional rivals are creating remarkable disruption. Traditional banks, insurance companies and investment firms are to a greater extent influenced by emerging demographic, economic and regulatory forces. (Crittenden et al. 2014, 75.) Consequently, financial sector needs novel ways of serving its customers. This thesis work aims at development work at financial sector to support small businesses whose role in society, for example as employers, is constantly increasing.

OP Financial Group (OP) is Finland's largest financial services group which is actively widening its services to new areas, such as healthcare. I work as a service designer at OP Financial Group and my job is to design services for corporate customers, which is why I chose this particular viewpoint for my thesis. The idea for this thesis is mine and its contents has not been steered from OP. However, before starting the thesis work I discussed the viability of the thesis idea from OP's point of view with OP's Senior Research Manager of Strategic Planning, and I was encouraged to carry on with it. At the end of the thesis process value of the thesis from OP's point of view was assessed by OP's representative.

OP has a Corporate Social Responsibility (CSR) Programme which is an essential part of its business and strategy and stems from its core values (OP 2017). OP's operations are based on the cooperative principle; cooperation and sharing the fruits of success with customers. OP's mission is to promote the sustainable prosperity, security and wellbeing of their owner-members, customers and operating regions. OP's long-term customer-centered approach also enables continuous renewal. It develops its services and products to meet its customers' needs. OP's customer promise is "We exist to serve our customers", it has promised to ensure the availability of corporate financing, and its core values are: people-first approach, responsibility, and prospering together. (OP 2016.) Thus, OP's mission and customer promise are in line with the gist of the thesis.

OP Financial Group monitors changes in the operating environment proactively. The Group sees these changes as both opportunities and threats. Megatrends are often closely connected; hence OP examines the operating environment as a whole, using methods such as scenario analysis. OP Financial Group has a dedicated organization for foresight research, constant forecasting and observing of phenomena and analyzing these. This includes general monitoring of what is going on and forecasting on a worldwide level, on industry level, as well as on values and attitudes level. Extensive media monitoring covers various perspectives. Foresight research takes diverse factors into consideration. Analysts observe industry and competitors in effort to anticipate what will happen in the future. Also, economists execute extensive monitoring of financial trends and forecasts, including growth forecasting for different business areas. Thus, OP is in possession of remarkable amount of foresight information that could be shared with customers in order to help them succeed.

2 Foresight Information and Tools Create Value for Customers

The success of a company strongly depends on its strategy, regardless of the company size. Therefore, when operational environment of a company changes, the company's strategy should be revised. Those companies who monitor what is going on and what might happen next, have an advantage against their competitors and thus, a better position to thrive in the future. Futures thinking is the general approach of thinking ahead, whereas foresight refers to concrete, proactive actions to adjust the business to the changing business environment. These concepts are discussed in chapter 2.1.

However, small businesses usually do not have resources to exercise comprehensive strategic foresight as entrepreneurs often are fully engaged with their every-day business activities. Therefore, if foresight information was easily accessible to them, for example as a digital web service, whenever they had the opportunity to look into it and to contemplate what that information might suggest with respect to their own business, it would help small business decision-makers to plan the needed changes and required resources. There are organizations who are in possession of remarkable amount of foresight and market information. Some of these companies are financial actors, such as banks. It is the interest of these financial actors that their customers prosper, because it advances their own success. Thus, financial actors might have an interest to share that information with their customers in order to facilitate their customers' future success. This kind of service from the service provider to the customer can be implemented by applying customer-dominant business logic. Customer-dominant business logic puts the customer in focus. Business logics for service are discussed in chapter 2.2.

Figure 1 visualizes how the theoretical frameworks of business logic and foresight are both building blocks of the service concept that is designed as the practical part of this thesis.

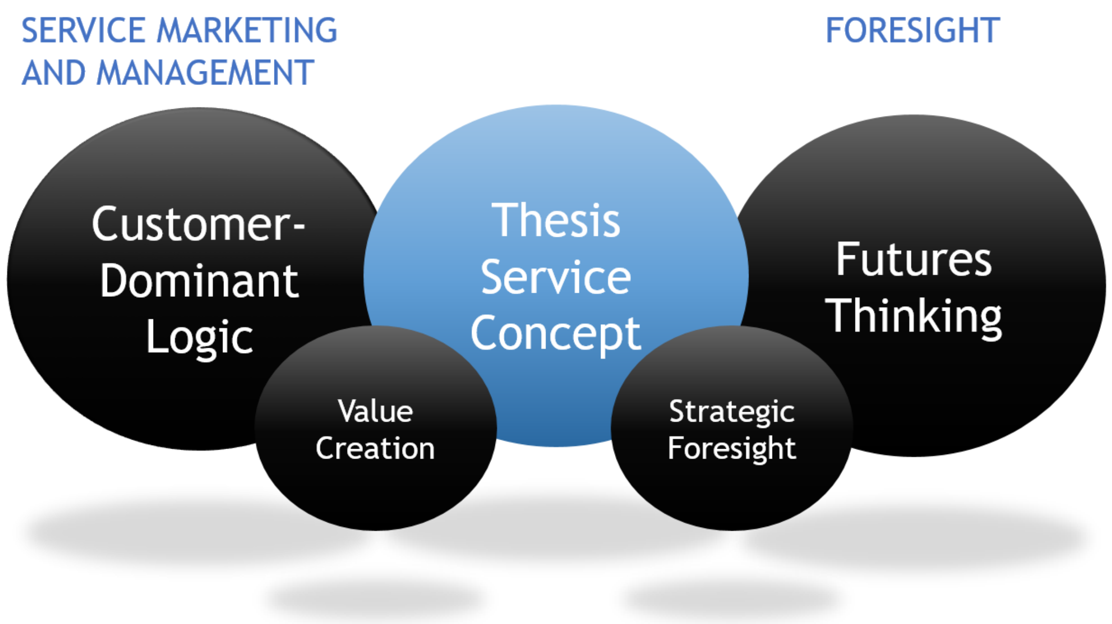


Figure 1: Theoretical framework of the thesis and the service concept as the connection

The most central theoretical concepts and respective literature sources and their relevance to this thesis are listed in Table 1. Grönroos, Vargo & Lusch, Heinonen & Strandvik are leading researchers of service marketing and management, and value formation. Wilenius, Hiltunen, Kuosa, Malaska, and Holstius are leading Finnish researchers in their areas of expertise. Albright introduced the concept of environmental scanning and Hiltunen has very recently written about it. It was found that not much academic research on the topic of how small businesses are exercising foresight had been published recently, and Krause's paper was the most relevant source about the topic.

Central theory concepts	Key researchers	Most relevant things for this thesis
Service Marketing and Management	Grönroos, Heinonen, Strandvik, Vargo, Lusch	Basis for the service development
Value formation	Heinonen, Strandvik	The logic of customer dominant value formation
Foresight & Strategic Foresight	Wilenius, Hiltunen, Kuosa, Kraus	The reasoning for why foresight is important for these customers
Environmental Scanning	Albright, Hiltunen	Practical ways of gathering information of changes in operational environment
Visionary Leadership	Malaska, Holstius	The right attitude for entrepreneurs to develop their business

Table 1: Central concepts and key researchers of the theory of the thesis

2.1 Foresight and Futures Thinking

This chapter briefly describes the concepts of futures thinking and foresight. It also describes the related concepts of strategic foresight, environmental scanning and visionary leadership in more detail, because they have a remarkable influence on the future success of all organizations, including small businesses. The practical approach to futures thinking is strategic foresight. Further on, environmental scanning monitors the changes in the operating environment and visionary leadership guides the actions of forward-looking decision makers of all businesses. In other words, all businesses and other organizations should pay attention to these futures related issues regularly to prosper in future.

Futures thinking is the general approach of looking into futures (Ojasalo et al. 2015, 198), whereas foresight consists of systematic activities containing critical thinking regarding long-term developments, efforts to create wider participation in decision-making, and shaping the future (Slaughter 2009, 7). All actors, both individuals and organizations, influence on the future by their choices and actions. Alternative thinking is essential, because the target is to examine multiple alternative futures (van Alstyne 2010, 70-71; Ojasalo et al. 2015, 199). Hiltunen et al. complement to that, that it is necessary to contemplate also the impossible and undesirable alternatives (Hiltunen et al. 2014, 13). One central principal of futures thinking is systems thinking, which means that each entity is a system which consists of parts and which is a part of a larger system. Each system interacts with other systems in ways that may lead to surprising outcomes. (Ojasalo et al. 2015, 199.)

Past, present and future are mapped

Futures thinking considers how today’s changes become tomorrow’s reality by analyzing the sources, patterns, and causes of change and stability in order to advance foresight and to map alternative futures (Slaughter 2009, 7). Also, Inayatullah states that the past, present and future are mapped: one must understand the past to be able to see how the future might unfold (Inayatullah 2008, 7). A challenge for entrepreneurs is that they should understand the time perspective of the changes. Some changes happen overnight whereas some changes are so gradual that they might be very hard to recognize and also very slow changes might be hidden behind other changes. (Järvi-Laturi 2000, 14.)

Wilenius examines the transformation of one economic-societal era to another: since the industrial revolution the modern society has developed in 40-60-year periods. Now we are at the end of the Fifth cycle, during which economic success was based on the huge progress of information and communication technologies. The incipient Sixth cycle (wave) will bring along digital technologies that streamline the use of natural resources, energy, money and human resources. (Wilenius 2015, 31.) Currently, the society both locally and globally is facing massive changes which also offer multitude of new business opportunities, but also causes severe challenges to those businesses who are unaware of these changes. The key components of the Sixth wave are described in Figure 2. Key megatrends which affect most businesses and other actors are demographic change and globalization and new geopolitics, which lead to the search of resource productivity. New intelligent solutions arise from innovation platforms associated to resource efficient technologies, bioeconomy, digitalization, industrial internet and health services. (Wilenius 2015, 66.)

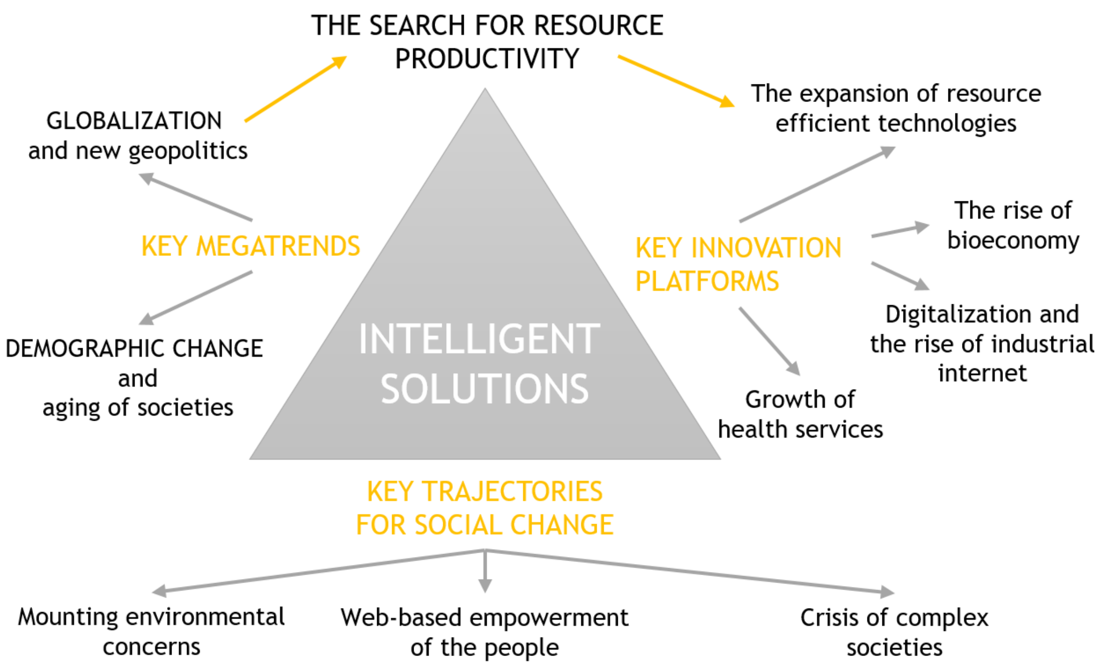


Figure 2: Key drivers for the Sixth Wave 2010-2050 (Wilenius 2015, 66)

Operating models of the Sixth wave (2010-2050) are: cooperation, transparency, sharing, integrity, and mutual dependency. Customers participate in product development. Organizations realize that by cooperation they can achieve much more than alone. Companies establish open innovation systems to receive ideas from external actors to develop their business. People's movements call for transparency of actions from politicians. Internet has exponentially created new culture of sharing. Also, the business world has gradually realized the benefits of sharing. (Wilenius 2015, 108-109.) For example, Shell International actively contributes to energy scenarios to 2050 which they share online to consumers, competitors and partners (Hammoud & Nash 2014, 3). It becomes more and more relevant to utilize people's know-how across various boundaries, whether those boundaries are occupations or generations. Integrity means honesty and high moral of people. It becomes more and more obvious that artificial boundaries between different lines of business, countries and cultures belong to the past. Financing system facilitates the society to develop and to create (Wilenius 2015, 109-110.) Of the afore mentioned operating models of today and the next decades, co-operation, sharing and mutual dependency are the most relevant to this thesis.

2.1.1 Strategic Foresight

Foresight seeks to identify issues before they become difficult to handle and expensive. On the other hand, foresight means exploration of new opportunities. (Inayatullah 2008, 8.) Whereas, the concept of strategic foresight is specifically related to the strategy of the organization: strategic foresight is about planning in order to be able to act upfront, it means revising the strategy so that the company can prepare for possible futures and be viable not only today but also in the years to come (Lustig 2015, 9). Strategic foresight work targets at comprehension of unfavorable conditions, risks and uncertainties, which should guide policy-making, shape strategy and examine the alternatives of new products, services and markets (Murgatroyd 2015, 17). Characteristic to strategic foresight is that it is action-oriented, open to alternative futures, participatory, and multidisciplinary (Lustig 2015, 12). Strategy formulation process should be considered as a future investment (Kraus 2007, 76). Companies are interested in customer activities and their values so that they can to take that into account when they are developing services or products. This can be a matter of life and death to a company, especially to a small company. (Hiltunen 2017, 15.)

Strategy-related foresight

The most central concepts of this study related to strategy are presented with orange background in Figure 3 which shows how Hiltunen (2010, 14) described the relationships of these concepts in her dissertation. The process of strategic foresight consists of environmental scanning, which means monitoring and scanning the environment to detect essential changes, such as signals and trends, in the society, economy, and technology (Ojasalo et al. 2015, 203), the development of alternative scenarios, visioning the organizations future target, and lastly the development of the roadmap which defines the steps needed to achieve the desired vision and future (Ojasalo et al. 2015, 207; Hiltunen 2010, 14.)

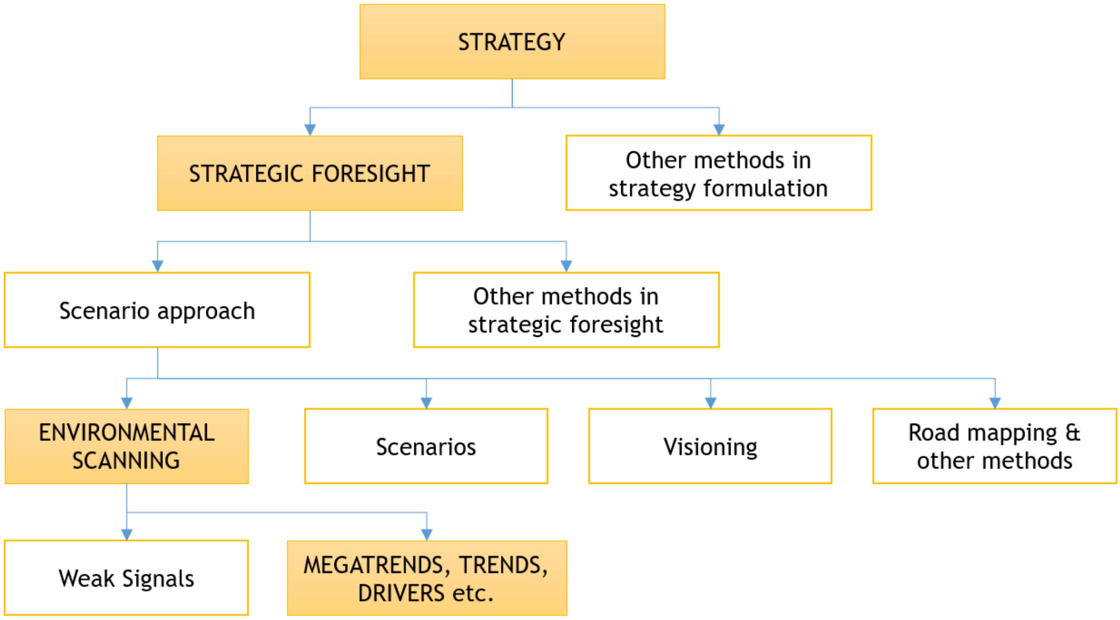


Figure 3: Relationships of strategy-related concepts (modified from Hiltunen 2010, 14)

Different approaches to strategy

Strategy is usually understood as an intended plan, which describes the intentions to achieve a certain long-term target, but in most cases, it actually is a pattern of actions, consistency in actualized behavior over time, because the intended plan is not followed (Mintzberg 2007, 1-4). Strategies are not always intentional, but they can also emerge. Intentional strategies are about control, whereas emergent strategies are about learning. (Mintzberg 2007, 4-5.)

There are four general approaches to strategy: classical, evolutionary, processual, and systemic (Whittington 2001, 2). Classical approach to strategy means good planning based on rational analysis and setting objectives in order to ensure long-term success and to avoid failure, and it is seen as an essential part of long-term planning. Evolutionary strategy considers that in-advance long-term planning is often irrelevant, because the business environment usually is too unpredictable for effective long-term planning. Thus, evolutionists see that the market makes the choices and all that decision-makers can do is to ensure that the company can adjust to the environmental needs as efficiently as possible and to maximize the profit today. Also, the processual strategy viewpoint proposes that long-term planning is ineffectual and strategy is an emergent process of learning and adaptation. Moreover, this viewpoint suggests, that the documented strategy would soon be forgotten as circumstances change. The systemic viewpoint of strategy sees that a company's strategy strongly depends on the social environment where the company operates. Furthermore, different interests than making or maximizing a profit, such as professional pride, may be applied. (Whittington 2001, 3-4.) For companies, the key is to match strategy to market, organizational and social environments.

The classical approach best fits to mature markets and stable, relatively well predictable environments. Evolutionary strategy suits well to business lines facing dematurity and many small companies, which should focus on low costs, concentrating on secure activities and avoiding unnecessary big risks. Processual strategy approach usually suits best for knowledge-based companies, and public sector. Systemic strategy requires clear identification of local operating logics. (Whittington 2001, 120-121.) It is important to recognize these different approaches to strategy in contrast to the commonly discussed classical approach especially when it comes to small businesses.

Strategic planning process

Generally, strategic planning time span is regarded at least three years (Kraus 2007, 74). Many variations of the strategic foresight process have been presented by researchers. Kuosa (2012, 60) has combined models from several futures researchers, for example Voros (2003), Horton (1999), Inayatullah's (2008) Six pillars, Mintzberg (1994), and Slaughter (1999) in the six-phase strategic foresight process (Figure 4). The Figure 4 shows, that environmental scanning findings are input to the strategic foresight process. The inputs are analyzed, then interpreted what this means for the organization, what prospects can be envisioned from those interpretations, and what alternative outcomes that could lead to. Outputs of this process can be both tangible, such as a range of options, but also intangible, for example changes in thinking, which then may lead to revised strategy. (Kuosa 2012, 60.) One way or another, also small businesses should execute a strategic foresight process.

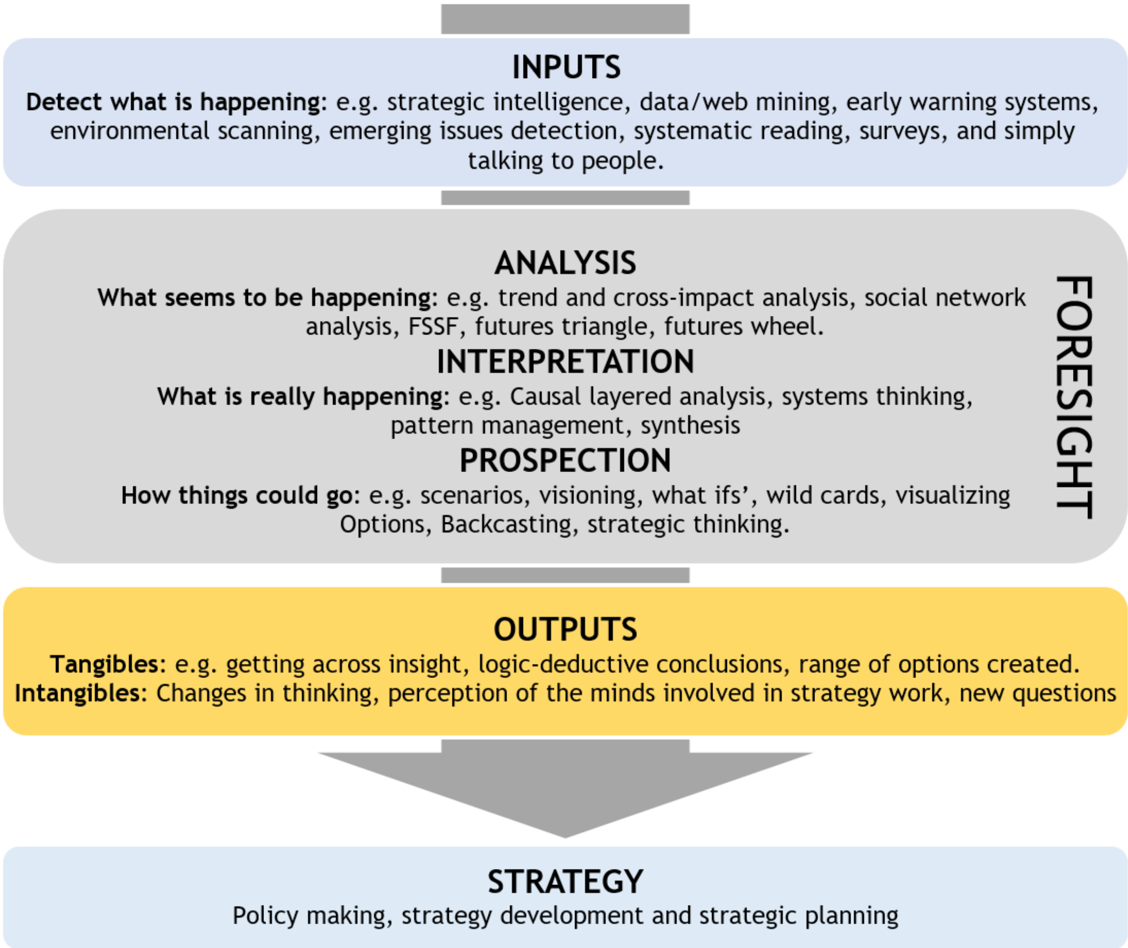


Figure 4: Six phases of strategic foresight process (Kuosa 2012, 60)

Benefits of strategic planning

In a 2008 research on how for-profit American corporations use foresight, the most often mentioned benefits of strategic foresight by the interviewed foresight practitioners were: 1) the opportunity to realize the several potential futures and to plan how to shape the future, 2) the scenario planning increases flexibility and adaptability by challenging the status quo of the organization, 3) it enhances the ability to see new opportunities outside the organizations own industry, 4) it makes customers see the company as an innovative partner, and 5) it crystallizes the most beneficial possibilities for the company (Hammoud & Nash 2014, 11). Strategic foresight helps manage uncertainty by realizing on which things the company can influence and on the other hand what it cannot control. Also, it improves quality of decisions; development of alternative futures facilitates decision-making, for example about the company's direction and new careers. Ultimately, it advances the company's ability to handle change. (Lustig 2015, 14-15.)

A study of UK's Institute of Directors in 2006 found that although a vast majority (94 %) of companies conceive that a systematic procedure to understand the future would be valuable for their organization, in fact only few (16 %) took time to understand the future and its ramifications (positive and negative) for their company. This lack of using strategic foresight was realized in 2007-2008 meltdown of global economy. (Murgatroyd 2015, 17.) Most strategic concepts and methods can be applied regardless of the company size. Nevertheless, employment of these formal methods is often missing in SMEs. As a matter of fact, insufficient use of strategic planning can be regarded as the major reason for failure to perform as could be expected. (Kraus 2007, 73.) Thus, even a wake-up call about the benefits of using strategic foresight might be a change-maker to some entrepreneurs.

Strategic planning in SMEs

Existing literature shows sufficient evidence that strategic planning in SMEs does not happen in an advanced manner and that it is unclear whether they do strategic planning at all. It can be hypothesized that entrepreneurs at the least think strategically, because in mature markets, Kraus points out, many small business entrepreneurs are successful without practicing strategic planning. (Kraus 2007, 78.) In small companies, investment (time or money) in strategic planning, which does not bring immediate returns, is often hard to rationalize psychologically regardless of the current situation of the company (whether the company is doing well or poorly). Real reasons behind the aversion towards strategic planning commonly are inadequate knowledge, misjudgment of one's own capabilities, refusal of external help, traditional thinking, or fear of extensive changes. (Kraus 2007, 78.) On the other hand, Lehti argues that know-how amongst small businesses varies considerably. So, it would be incorrect to state that same problems apply to all small businesses. (Lehti 2000, 23.) Hence, a distinction between types of SMEs is needed at least with respect to age and market situation of the company; remarkable strategic differences exist between small, mature companies in a stable and specialized niche and young, growth-oriented enterprises, because their goals are so different (Kraus 2007, 79).

Personal characteristics and goals have significant influence on the development of the company. Academic research demonstrates that education has substantial effect on strategic activities; the likelihood to think and act strategically increases with the level of education. (Kraus 2007, 75.) Human capital (such as level of education, experience) and strategic planning have already been proven to influence positively to a small company's success (Kraus 2007, 73). However, the ability to ensure the survival of the business, in the event of unpredictable external shocks, cannot be directly predicted from the personal characteristics of the entrepreneur, but it complies more with the company's product and market adjustment (Storey 1994, 109).

The future does not await the entrepreneur. Economic, technological, and societal changes in the operating environment are quick, requiring active thinking about the future and personal actions from all actors. Furthermore, these changes are not usually trend-driven, which makes them difficult to anticipate. Real success stories are those companies which are capable of assessing both past but also future developments, prepare for those developments and also implement company's long-term goals and achieve its vision. (Mannermaa 2000, 3, 9.) Often, central for a company's success is to react at the right moment – not too late, not too soon – to upcoming changes, such as a technological development (Kuusi 2000, 112).

2.1.2 Environmental Scanning

Environmental scanning is the first phase of the strategic foresight process, and the success of the whole process depends on the quality of environmental scanning. When looking at futures, it is necessary to expand the scope of scanning from the organization's own line of business to a wider perspective. (Hiltunen 2010, 23.) Environmental scanning is an early warning system, which recognizes potential threats to the company, alerts about the upcoming changes in the environment and helps to adapt the company's strategy to these external changes (Albright 2004, 45). Similarly, Lustig defines environmental scanning as a process of exploring of what is currently going on in order to recognize and forecast potential change, disruption, and discontinuity. However, Lustig also points out other points of view of environmental scanning: it is partially about learning and monitoring the world, partially about building knowledge and generating new ideas in the organization, and it facilitates widening and changing perspective. (Lustig 2015, 77.) At its best environmental scanning provides information for the decision-makers and analysts and gives impulses for their imagination (Hiltunen 2010, 24). It must be a continuous process in order to be efficient (Albright 2004, 41).

All decision-makers execute some kind of environmental scanning, either deliberately or unintentionally. Nevertheless, it is exceptional that it would be focused or observational enough with the intent of actually anticipating what will happen in the market or customers' future needs. (Uphill 2016, 59.) All organizations should systematically examine certain things in order to detect trends and patterns: 1) demographic changes both locally, regionally, nationally and globally, 2) financial changes, 3) technological changes that might influence the organization either in a positive or negative way, and 4) competition, because regardless of the service, product or organization some other actor intends to offer an alternative to that service or product (Murgatroyd 2015, 54). Organizations can benefit from environmental scanning in several ways: 1) it advances transformation into a learning organization, which could change the company's market position, 2) it facilitates the development of strategic plans, 3) it contributes the identification of the company's strengths and weaknesses in comparison to its competitors, and 4) it fosters recognition of new markets, potential customers, and emerging technologies (Albright 2004, 45).

A formal environmental scanning process has five phases, that are linked and may overlap: 1) identification of the needs of the organization, 2) information gathering with a thought over list of questions and sources, which makes the scanning focused and effective, 3) analysis of the information, 4) communication of the results which translates into potential actions in a concise form, and finally 5) decision-making (Albright 2004, 44). A quite similar, but a little bit more simple process is described by du Toit: 1) scanning the environment for strategic hints, trends, and relationships, 2) analysis of information in order to find out what is relevant for the organization, and 3) linking the trends to issues, making projections of what might happen in the future, and reporting the results to top management (du Toit 2015, 17).

Both market forces (changes in industry-related technology, customer behavior, and industry players) and non-market forces (for example environmental changes outside the industry) need to be taken into account, because they are potential causes of disruption, complexity and change (Hammoud & Nash 2014, 4). Some objects of environmental scanning are: details of the company's market (direct competitors' moves, product launches, trends), parallel sectors with good comparison to company's sector, new territories and trends in those markets, market research and customer surveys, social and cultural attitudes, political climate, technological, scientific and infrastructure changes (Uphill 2016, 59). The company needs to make decisions and trade-offs, because it is not possible to monitor everything that is going on (Lustig 2015, 94). On the other hand, entrepreneurs might feel that it is too difficult to decide which things or affairs they should monitor. Consequently, they need to prioritize and focus on the most relevant issues from their business's perspective. (Järvi-Laturi 2000, 14.) Also, in a 2015 study of more than 300 South African CEOs of big companies du Toit (2015, 23) found that managers saw it difficult to conduct environmental scanning because of the multitude of variables to be considered and the abundant, unorganized, disintegrated and unchecked information available. Managers need up-to-date information which has been compressed to the most important things concerning the company. This concrete information needs to be presented in a way that is easy to understand quickly. Case studies and examples are especially beneficial as managers perceive most easily through comparison. (Albright 2004, 44).

It is important to use several sources of information in search for novel and intriguing ideas. Some suggested sources for detecting emerging trends are websites, competitors', customers', and suppliers' press releases, key experts, conferences and webinars, push tools such as Google Alerts, TV programmes, journals, newspapers and newsletters. (Lustig 2015, 79-80.) Because SMEs do not generally have resources to execute extensive foresight processes it would be a good idea to start with by finding out what forecasts have already been made by some neutral actors, such as Ministry of Economic Affairs and Employment, which provide business sector specific reports. Additionally, interest groups for entrepreneurs provide information for their members. (Järvi-Laturi 2000, 15.) Good sources of trends for entrepreneurs are Statistics Finland and Google Trends as well as industry associations and consultancies that monitor the business line in question (Hiltunen et al. 2014, 22). A range of sources, both internal and external, are widely used for environmental scanning. External information does not need to be published. Actually, most leaders get a great deal of their information from a word-of-mouth through their own personal network: professional colleagues, customers, and sales staff are good sources of information. (Albright 2004, 44.) For the collected information to be beneficial, it needs to be shared and discussed with a diverse group of people in the company in order to ensure that various viewpoints of their meaning are taken into account. In other words, making sense of the information collected must follow the gathering of it. (Lustig 2015, 80). An aggregation of afore mentioned sources are presented in Figure 5.

Figure 5: An aggregation of sources for environmental scanning in Finnish perspective.

Albeit, a company operates on a certain line of business, it is important to monitor trends in other business sectors, for example a change in legislation can evoke changes in consumer behavior (Hiltunen 2017, 63). A framework called STEEPLED guides the environmental scanning process by giving various perspectives of change to look for. The letters of the acronym present the drivers of change, for example STEEPLED: S = Social, T = Technological, E = Economic, E = Environmental, P = Political, L = Legal, E = Ethical, and D = Demographic. There are various versions of the framework, for example PESTE and STEEPLE.

Megatrends, trends, weak signals and wild cards

Trends, megatrends, weak signals, and wild cards are essential tools for futures deliberation (Hiltunen 2017, 35). Environmental scanning is the search for emerging issues by detecting their weak signals, but also monitoring of the existing trends and megatrends in the business environment in order to anticipate future changes (Hiltunen 2010, 23-25). Wild cards are surprising, low-probability, but high-impact events (Hiltunen 2010, 71) One example of a wild cards is a natural disaster on the other side of the world that can have a remarkable impact on Finnish companies (Järvi-Laturi 2000, 14). Hiltunen (2017, 36) describes the relations of megatrends, trends, and emerging phenomenon together with the number of people who connected with the change (Figure 6); only a small group of people (innovators and early adopters) recognize or adopt an emerging phenomenon or weak signal, trends affect considerable amount of people (early majority and late majority) and megatrends affect people worldwide (laggards).

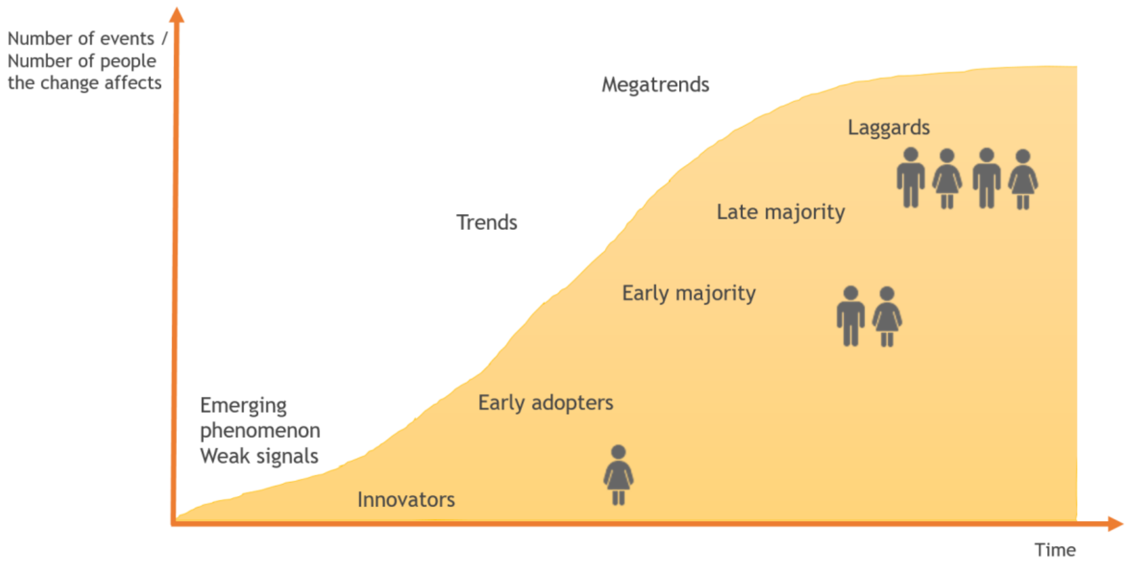


Figure 6: Relationships of different types of change phenomenon (Hiltunen 2017, 36)

Megatrends

Megatrends are global, but their impact is different in different parts of the world. They are constant (they last for decades) macroeconomic forces which bring along dramatic change. (Singh 2012, 4.) For companies, megatrends are a central part of inspecting the future: they are the norms of today to which the company must react here and now and which need to be taken into consideration when forward-looking plans for the business are done. Many consumer trends are closely related to megatrends; they are the manifestations of the megatrends. (Hiltunen 2017, 37.) Every company should analyze the impacts of an identified megatrend on the business sector. Not all megatrends affect every business sector, but surprisingly many do. From the viewpoint of a particular company the most interesting thing is, how the opportunities of a certain megatrend can be exploited in its own business. (Sekki & Niemi 2016, 106.) Correspondingly, Hiltunen (2017, 37) presents a list of megatrends which already have effect on people's lives at the moment and which can have a significant impact on all lines of business:

- Population growth
- Aging societies
- Globalization
- Urbanization
- Growth of wealth and middle class
- Growth of consumption and resource scarcity
- Proliferation of inequality
- Climate change and environmental crisis
- Digitalization
- Development of technology

One of the most powerful megatrends concerning all businesses is digitalization. Definition of digitalization in Business Directory is: "Integration of digital technologies into everyday life by the digitization of everything that can be digitized" (WebFinance Inc. 2017). It has already changed consumer behavior, the methods of paying, everyday life, working life, infrastructure and procedures of organizations and companies. Moreover, it brings along new, serious threats, such as cyber threats, to both private persons, states and to all kinds of organizations and companies. Technology has developed at accelerating pace. This has brought about significant decrease in the price of technology. Thus, such devices, which earlier only big corporations could afford to purchase, are today available also to consumers. (Hiltunen 2017, 50-52.) Technology is one of the main driving forces of the modern society and therefore companies in all lines of business should scan the opportunities it brings along (Hiltunen 2017, 55).

Trends

Trends are ongoing social developments in the environment of an organization that will have a considerable effect on the future. Typical characteristics of a trend are: 1) it can be detected in social reality, 2) it has a clear direction, 3) it lasts for a longer period (at least 3-5 years), and 4) it does not develop evenly. (Nekkers 2016, 18; van der Duin 2006, 42.) Three main components that drive trends are: basic needs, drivers of change, and innovations (Mason et al 2015, 48). The 'three-times rule' is used to validate a novel trend. Firstly, three examples of a product, service, or piece of 'stuff' with remarkable features in common within the same industry need to be recognized. Next, three different examples must be found within other industries or specialisms. Then, the trend can be defined by describing what is common with all of the examples and what kind of change does this anticipate. (Raymond 2010, 55.) External trends, for example technological innovations or considerable regulatory changes, affect all industries across time. Managers should proactively adapt the company strategy by recognizing the impact of these trends in the becoming years and thereby securing the company's future. (Kim & Mauborgne 2006, 75.) There are three crucial principals when evaluating the effect of an external trend on the company’s business in the future: 1) is the trend critical to the company 2) is it irrevocable and 3) does it have a clear course? If not, it may not be relevant enough to form the basis of a new strategy. (Kim & Mauborgne 2006, 76.) There is always a counter trend to each trend. For example, the counter trend of globalization is localization. When a trend has reached its zenith, the counter trend might take its place. (Hiltunen et al. 2014, 23.)

Weak signals

From the point of view of companies, the key question is how to best utilize weak signals in the operating environment (Hiltunen 2010, 58). In practice, when collecting weak signals in a small company there is no need to be overly analytic. In other words, the idea is to collect weak signals that are surprising and disruptive to the current understanding. However, a single weak signal per se, does not tell about future trends. Nevertheless, a single weak signal could still be used to facilitate innovation. (Hiltunen et al. 2014, 17.) Researchers have found that a successful entrepreneur ‘hears’ signals which ordinary citizens do not yet realize they ‘hear’. Consequently, every entrepreneur should listen to signals of future very carefully, tap into those signals which are strong enough, and reflect those signals upon their own know-how and experience. A suggested high-level process for entrepreneurs to applying those signals in their own business consists of monitoring weak signals, recognition of megatrends, assessment of the impact of those megatrends in their own business sector, and finally the impact of the changes in business sector to their own business. (Sekki & Niemi 2016, 104.) When spotting weak signals, as well as overall in examining the future, it is important not to let one’s own sentiment and values to impede the objective scanning of future possibilities (Hiltunen 2017, 78).

2.1.3 Visionary Leadership

“Dreamers dream about things being different. Visionaries envision themselves making the difference” (van der Helm 2009, 103). The fact that the world and the business environment have become increasingly complex requires visionary leadership (Malaska & Holstius 1999, 10), which is often called transformational leadership (van der Helm 2008, 98).

A visionary leader is a person who keeps his eyes on the horizon, not just at the bottom line (Lustig 2015, 63), who recognizes and understands the zeitgeist (Uphill 2016, 22), is a transformer who can solve complex problems that other leaders cannot (Westley & Mintzberg 1989, 31), and has the capability to inspire and motivate the personnel and whose most powerful tool is their vision (van der Helm 2008, 98). Visionary leaders are not alike, but have many different styles. Visionary leadership contains psychological talent, sociological dynamics and serendipitous timing. (Westley & Mintzberg 1989, 30.) Leaders do right things, promote idea generation, inspire, pursue and create opportunities, and create vision, whereas managers do things right, provide structure, coordinate, react to situations, and provide resources. Both roles are needed, because when those qualities are combined it results as synergy in effectiveness, employee innovation, teamwork, accomplishment, and empowerment. (Uphill 2016, 43.)

In the process of visionary management, the focus is first set on the vision. Then, the present situation needs to be reflected against the vision to see how the present situation differs from the vision. To be able to achieve the future objectives, the company needs to develop resources, skills and knowledge; this is called visionary development. (Malaska & Holstius 1999, 13-14.) It is a step by step process (Figure 7); after the necessary development tasks have been determined, they must be prioritized and those tasks that are strategically most important will be implemented first (Holstius & Malaska 2004, 58).

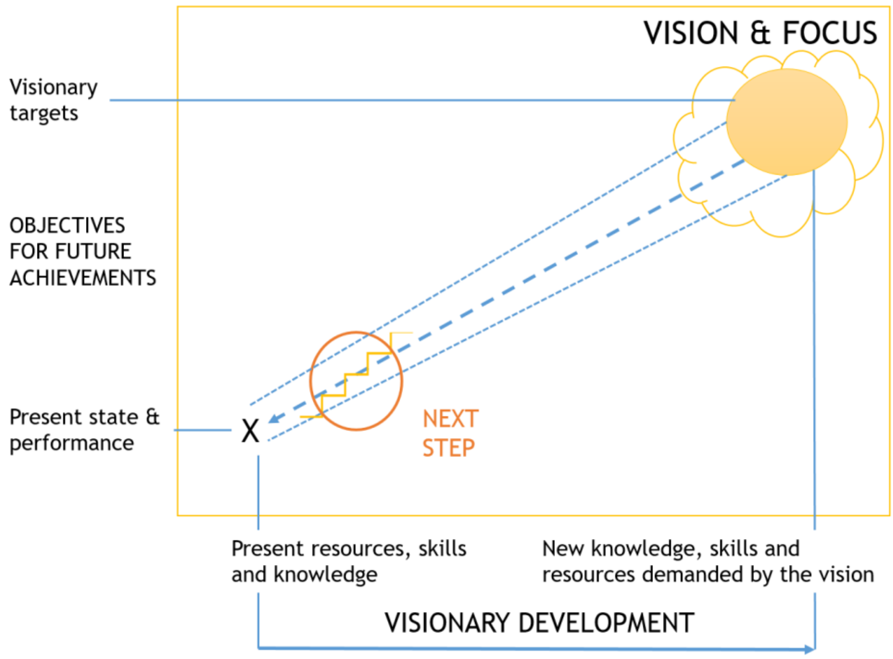


Figure 7: Visionary development step by step (Holstius & Malaska 2004, 58)

Today, customers are better informed, more connected and less loyal than ever before, which leads them to be more value driven and demanding. Visionary leaders anticipate these customer needs. To succeed in changing times, business leaders seek for means to be ahead of their competitors. Leaders who predict change, take actions and adapt earlier than others generally succeed quicker and more productively. Some benefits of being ahead of competitors are: early profits, time to increase customer loyalty, scale and market share advantage, and increased flexibility to create the future. (Uphill 2016, 19.)

Futures-oriented organization

The most important characteristic of a futures-oriented organization is inclusiveness. Putting employees in the center of futures thinking and innovation in the organization demonstrates good business sense and that the company considers them as stakeholders. (Mason et al. 2015, 286; Kjær 2014, 12.) One of most important factors behind the success amongst the Silicon Valley entrepreneur community is cooperation culture. The core ideas of this cooperation culture are: 1) preparedness to exchange information and collaborate, 2) new attitude towards core competencies: it is not central what a person's individual competencies are when you work as a team combining the know-how of more than one person, 3) systemic attitude towards development, 4) passion to produce radical innovations, 5) the will to build sustainable development instead of pursuing short-term profits, 6) willingness to risk, and 7) attention always in the future. (Wilenius 2015, 141-142.) The greatest risk that all people face today is that their skills become obsolete. Everyone should think about what they should learn so that they still will have a job in five years' time. All companies and other organizations should consider what they need to do to secure value creation and being viable also after next five years. (Lustig 2015 16-17.) In summary, small business decision-makers can implement visionary leadership by anticipating customer needs, involving employees in strategic foresight activities, taking care of work skills development and exercising collaboration.

2.1.4 Foresight tools suitable for small businesses

Next, some foresight tools suitable for small businesses according to the literature review sources are introduced shortly. Other methods suitable for small businesses are benchmarking, GAP analysis, and Balanced Scorecard, which commonly are unfamiliar to entrepreneurs (Kraus 2007, 78).

The Strengths, Weaknesses, Opportunities, and Threats analysis

Small businesses need to recognize their strengths and resources which are available. One suitable tool for doing that is the Strengths, Weaknesses, Opportunities, and Threats (SWOT) analysis. Only after the SWOT analysis has been carried out, the magnitude of required changes to make a difference in future performance can be considered. (Lehti 2000, 24.) One of the most essential parts of the SWOT analysis is environmental scanning, using for example the PESTE (Political, Economic, Social, Technological, Environmental) analysis, because it widens thinking (Kraus 2007, 78; Lustig 2015, 80). Trend SWOT is a simple method with key questions, which initiate discussion about the internal and external forces that influence the company's business in short and medium term (Kjær 2014, 103).

Vision Statement Template

“The vision shows the company’s future in sufficient detail in order to be relevant when making the most important entrepreneurial decisions in the company” (Malaska & Holstius 1999, 10). There are three central aspects in vision: 1) the future, 2) the ideal, and 3) the desire for a deliberate change (van der Helm 2008, 99). The crux of the vision can concentrate on various aspects: the service or product, market, process, or organization (Westley & Mintzberg 1989, 30). A vision statement is a simple and thus easily memorable frame to all strategic foresight work. It is used to demonstrate the vision both internally to employees and externally to investors, partners and customers. The template helps describe the vision statement in a structured form with all important parts in place. (LUT 2013, 203.)

Scenarios

All organizations, including SMEs, should prepare for the future by considering at least following three aspects: 1) what is the probable future state of affairs of the company for example in three years’ time, in case the affairs develop as heretofore, 2) what is the exceptionally favorable or desirable future state of affairs of the company, and 3) what future state of affairs of the company is exceptionally intimidating or repulsive (Järvi-Laturi 2000, 12; Hiltunen et al. 2014, 39). What is significant to entrepreneurs about the scenario planning, is its nature of considering more than one option about the future.

What if method

Foresight is looking at what is happening in the world in a more open and systematic way. It crystallizes in the simple question “What if?” (Hiltunen et al. 2014, 13). The What if method is a tool for analyzing alternative expected or imagined future outcomes. It can also be used to classify the sustainability of a service idea by asking how the service would be influenced if certain developments would happen in future. (Ojasalo et al. 2015, 205.) "What if..." questions are used to stimulate participants to explore possible future circumstances, without overwhelming them with everyday matters (Stickdorn & Schneider 2011, 183). "What if..." tool is generally applied to explore wide scale changes. This usually means introducing a challenging question on how the service would be affected by remarkable technological, societal or cultural changes. Exploring situations like these helps isolate and analyze the key elements from which a service is designed. By examining how the service could adapt to the potential challenges of the future, helps focus on what is done right, and moreover, what could be done better today. (Stickdorn & Schneider 2011, 182.)

Futures Wheel method

Futures Wheel is a tool which helps understand how the detected emerging trends could affect the company. Ideally a diverse team should be developing the company's Futures Wheel (Lustig 2015, 92). The possible consequences of a trend central to the company are put together in a graphical and structured way in a single page diagram which connects the causes and results (Ojasalo et al. 2015, 205). Firstly, a particular emerging trend is put in the center. Secondly, the expected primary impacts of that trend — using STEEPLE or some other categorization — during for example the next 12 months are written around it. Thirdly, the secondary impacts based on the primary impacts are surveyed and placed on the outer circle of the wheel. Here time span could be for example the next 3-5 years. Finally, tertiary impacts with the time span of 10-20 years can be examined. This mapping process should be a continuous process as the change is endemic, fast and constant. (Lustig 2015, 93-94.)

Road-mapping

Roadmapping guides an organization towards its future vision and helps understand the key steps needed to realize that vision, presented in a way that is effortlessly accessible to all staff and stakeholders (University of Cambridge 2016). Roadmapping methods, for instance Change paths method, help define the major milestones which must be taken to reach the future vision (Ojasalo et al. 2015, 207). The vision can be backcasted by defining the necessary steps from the preferred future to current day. Alternatively, Backcasting can be used to avoid the worst-case scenario. (Inayatullah 2008, 18.)

Summary of foresight tools suitable for small businesses

It was found that are some practical strategic planning tools that could be very useful for small businesses which cannot allocate substantial resources — neither human, time, or financial resources — to strategic planning and foresight activities. One of the most commonly known is the SWOT analysis, which could be used as the basis of the company's strategy. Also, it would be beneficial for the business, that small business owners would clarify the company's vision in a systematic way. Additionally, a roadmap of the steps needed for achieving the vision could be one of the elementary tools for preparing to future.

2.2 Paradigms for service marketing and management

This chapter discusses business logics and value creation. Over the decades, several business logics have been introduced by researchers. The most central of these to new service development, and thus to this thesis, are discussed next. Businesses aim for creating value to some party or another. Traditionally, it was seen that the purpose of business is to create value for their owners. Lately, it has been widely acknowledged that it is important to create value for customers as well to ensure the success of the company in long term. Customer value formation is in such an essential role of this thesis that it is discussed in its own chapter 2.2.2 in order to pay appropriate attention to it.

Business logic is a strategic mindset or mental model of the organization (Heinonen et al. 2010, 533). More than 50 years ago, emerged a marketing logic known as the marketing concept, which introduced a more customer-focused approach. Nevertheless, this approach was still very company-centric with the intention of selling more company's products to customers. The mindset of companies was grounded in the old manufacturing thinking pattern, which has been referred to as the goods-dominant logic (G-D logic). (Bettencourt et al. 2014, 44.) Service-oriented concepts and models have been developed from the 1970s (Grönroos 2006, 317). In 2004, Vargo and Lusch introduced a new, service-based marketing logic which they called service-dominant logic (S-D logic). In 2010 Heinonen et al. introduced customer-dominant logic for service, which presented a novel viewpoint on the roles of customers and service providers and the creation of value from a customer-based approach. They also proposed that understanding of the customer's logic should be seen as the basis of the organization's marketing and business logic. (Heinonen et al. 2010, 531.)

2.2.1 Business logic for new service development

Service-oriented companies have abandoned the traditional way of thinking that value is realized when goods are exchanged for money (value-in-exchange). A company's ability to understand and make use of service ideology influences its future growth and competitiveness, and companies that embrace service logic can define totally novel ways of doing business. (Tekes 2010, 9.) Servitization is central in all lines of business, thus service-based business logics are introduced next. The service-dominant logic is introduced first because in a sense it was a predecessor to the customer-dominant logic.

Service-dominant logic

Service-dominant logic introduces a mindset which facilitates development of more creative service offerings and fascinating value propositions. Much of this does not arise from competitive advantage but from collaborative advantage through co-creation to design the future of the organization. (Lusch & Vargo 2014, xxii.) In S-D logic the principal intention of the company is to serve itself to by serving others (Lusch & Vargo 2014, 17). Lusch and Vargo argue that all social and economic actors are basically doing three common things: 1) integrating resources, 2) exchanging service for service, and 3) co-creating value (Lusch & Vargo 2014, 9). The four 'axioms' (premises) of service-dominant logic are listed in Figure 8 (Lusch & Vargo 2014, 15-16). Nevertheless, in many lines of business these premises appear as quite an academic point of view and awkward from the practical real-life point of view, for instance in financial and medical sectors. For example, if a person pays for health insurance and gets best achievable medical treatment, such as surgical operation, where the surgeon uses his skills and knowledge and the insurance company takes care of the costs whereas the customer just arrives at the location, in real world it hardly is about resource integration between the service provider and the customer, nor exchange of services or cocreation of value.

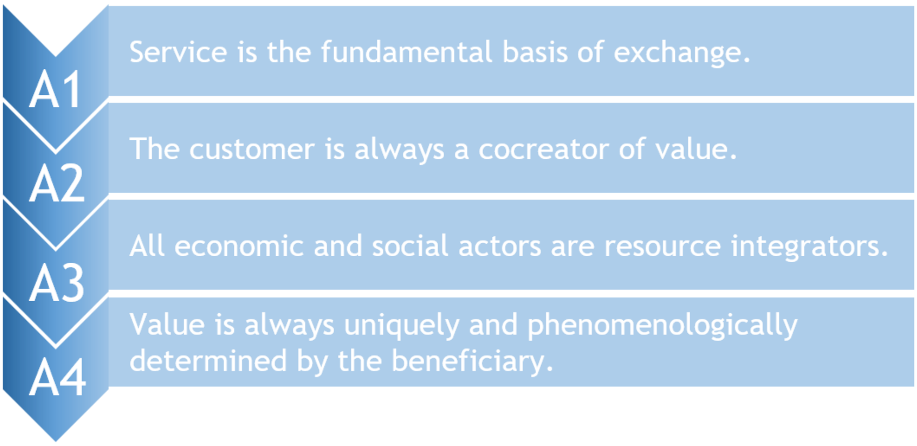


Figure 8: Axioms of S-D logic (Lusch & Vargo 2014, 15)

Service logic

Service logic (SL) was introduced by Grönroos in 2006. Service logic focuses on the dyadic process of value co-creation and the interaction between the service provider and the customer (Grönroos 2006). In his research Grönroos concluded that a service logic is suitable to most goods producing businesses, which is similar to the conclusions of Vargo and Lusch concerning service-dominant logic in 2004 (Grönroos 2006, 317-318). Customer interactions in goods-dominant lines of business are definitely evolving more service-like, containing all the processes and interactions between the customer and the organization with all the resources and actions connected to them (Grönroos 2006, 326).

Customer-dominant logic

Already in 1960 Levitt stated that companies are excessively focused on their production processes and do not pay enough attention to customer satisfaction (Heinonen et al. 2010, 536). In 1974 Drucker argued that the intent of the business is to create a customer. He also argued that business originates from the needs, realities and values of the customer. A company's goal must be the satisfaction of customer needs. (Drucker 1974, 64.) However, Heinonen et al. argue that those early studies positioned the customer in a passive role, merely purchasing and consuming offerings. Until recently, real interest in customer's life has been limited to sociology-based approaches. (Heinonen et al. 2010, 532.) The role of customers changed radically in 2000-2010 (Voima et al. 2010, 1), because people are better informed today than they have ever been, and they look for meaningful information to help them make decisions (Solis 2013, 51). It seems that customers will be empowered even to a greater extent in the future, so the service providers must gain insight into customers' lives and logics (Heinonen & Strandvik 2015, 475.)

Customer-dominant logic is a "marketing and business perspective dominated by customer-related aspects instead of products, systems, costs, or growth. It is grounded in understanding customer logic and how firm's offerings can become embedded in customer's lives or businesses" (Heinonen & Strandvik 2015, 472). However, the customer-centered viewpoint does not question the role of the service provider. Instead, it leans on the idea initially introduced by Grönroos (2006) and supported by Vargo (2008) and others; the service provider's function is to support the customer's value creation and that the potential value of the service provider's operations can be more considerable than traditionally has been acknowledged (Heinonen et al. 2010, 537). C-D logic suggests that a company's focus should be on what the customer is doing with services and service to reach their own targets. Accordingly, the primary issue is not the offering. (Heinonen et al. 2010, 534.)

The central concepts of the provider, the offering and the customer in C-D logic are explained in Table 2. In contrast to S-D logic's generic actors (Lusch & Vargo 2014) Heinonen & Strandvik (2015, 473) suggest that it is important to distinguish the roles of the customer and provider as they are both important in business practice and the C-D logic puts the emphasis on the customer role. A service provider who is applying customer-dominant logic should ask what they can offer to customers that customers are willing to purchase and pay for. Offering is seen as the holistic entity the service provider aspires to sell or provide to achieve its own objectives. Offering may consist of both material and immaterial components. It consists of outputs such as products and services, the service process and extension over time (relationship). It is notable, that service is not the same to the provider as it is to the customer. (Heinonen & Strandvik 2015, 476-478.)

Three Central Concepts of the C-D logic explained	
Provider	A seller, supplier, firm/organization, or individual who provides an offering to a customer.
Offering	Products, service(s), solutions, value propositions, and relationships, in general whatever the provider is selling.
Customer	Actor, buyer, consumer, client, or user who purchases and uses the offering. The buyer, payer, and user need not be the same actor. Includes both consumers and business customers from a single entity (consumer, firm, or organization) to a collective (of consumers, firms, or organizations.

Table 2: Three central concepts of the C-D logic (Heinonen & Strandvik 2015, 473)

Five essential features of customer-dominant logic are: 1) business perspective, 2) customer logic, 3) offering, 4) value formation, and 5) context. C-D logic as a business perspective means that managerial decision-making is based on understanding of how the company takes part in customer value formation, implementation of that understanding, and concurrently making a profit. *Customer logic* is cognitive, affected by feelings, and only partly clear. It affects the customers' way of making decisions and how customers experience the value of service offerings. *Value-in-use* emerges in customer's context, which is founded on customer ecosystems, which in turn consist of providers and other customers (private or corporate), other actors such as communities as well as physical and virtual systems which are related to the service (Heinonen & Strandvik 2015, 477-479).

An essential question is to comprehend the service provider's position and leverage in customer's ecosystem. C-D business logic signifies that customer issues should direct management thought from the executive level to everyday encounters with customers and that customer insights should be translated into action on all levels of the company and marketing, including service design, pricing, communication, sales, service operations and logistics. Service providers should bear in mind that potential customers are today's customers of another service provider, and that present customers are potential customers of the competitor. Customer insights need to be transformed into action, such as business model innovation and nontraditional offerings. Due to the constantly changing market situation as well as evolving customer logic, business models, competitor offerings and contexts, service providers need to concentrate on patterns of change to tap into new business opportunities. (Heinonen & Strandvik 2015, 480-482.)

From a narrow, company-oriented viewpoint the customer experience is seen as constructed and created by the service provider. Thus, a common assumption is that the service provider can control the customer experience. (Heinonen et al. 2010, 540.) From a little wider viewpoint, the customer experience includes a relationship perspective, in which the customer may give feedback about the service company's performance. Whereas, from a C-D logic perspective can be seen that customers actively create their own entirety of experiences by making decisions about available purchases and activities. Customer experiences include different types of actions, including routine, day-to-day activities as well. Furthermore, various research shows that the customer's state of mind, understanding and interpretation affect the experienced result of the service encounter. Customer experiences go beyond direct interactions. From the customer perspective, service encounters are merely parts of continuous flow of connected experiences and sense-making. In other words, customer's experience may be different from the experience intended by the company. Heinonen et al. suggest that the customer experience is a continuum of long-term and context-bound relationship. Service companies have to comprehend how customers integrate the company's service into their own world or systems and also how customers resolve their problems and handle the opportunities they encounter. (Heinonen et al. 2010, 541-542.)

The service providers must gain insight into customers' lives and logics, because it is probable that customers will be empowered even to a greater extent in the future. What is remarkable and unique in C-D logic in comparison to S-D logic and Service logic is that it suggests that a company's focus should be on what the customer is doing with service to reach their own goals. This means, that the fundamental issue is not the value proposition — like it has traditionally been seen, and how it is seen in S-D logic. Instead, a service provider who is applying C-D logic must find out what they can offer to customers that customers are willing to pay for, and simultaneously make it a profitable business. Because the business environment is constantly changing, the service provider must focus on patterns of change in order to find new business opportunities. Customer experiences go beyond direct interactions with the service, as from the customer point of view service touchpoints are only parts of their connected experiences and sense-making.

Comparison of business logics

Heinonen et al. (2009, 2.) argued in their conceptual paper in 2009 that the perspective of S-D logic is still production and interaction focused, in other words it is provider-dominant. They also claim that this results in inadequate understanding of what the customer does with the service. There are many viewpoints in regard to the differences of the service-related business logics. Firstly, customer-dominant logic positions the customer – not the service, the service provider, the interaction or the system – in the center (Heinonen et al. 2009, 4), whereas in S-D logic and service logic the balance is evenly on both customer and service provider. Secondly, the focus of the offering in S-D logic and SL is definitely in the service process, whereas in C-D logic there is no focus, but the importance is evenly set on both to service process as well on the outcomes whether they were services or products. (Heinonen & Strandvik 2015, 474.) There are untapped opportunities in employing a C-D marketing logic instead of S-D logic. Consequently, C-D logic is not a subset of S-D logic — nor the other way around — but instead it is a different logic. This discussion was (and still is) extremely current due to the recent power shift in favor of the customer, augmented volatility in the market, and tougher, often global, rivalry. (Heinonen et al. 2010, 534-536.)

The service company's world versus the customer's world with their corresponding time scopes in relation to the customer's use of service are depicted in Figure 9. Traditional service management contains only the onstage, backstage and support encounters of the service itself. Whereas, the S-D logic covers also the core activities and experiences of the customer around the service. Nevertheless, Heinonen et al. state that the customer's understanding of the service is different from the service provider's understanding, because related and other activities and experiences of the customer's world affect the customer's understanding of service X. Therefore, the authors suggest that not only the service itself but also the customer's intentions as well as the resulting activities and experiences should be in focus of the service companies. (Heinonen et al. 2010, 534.)

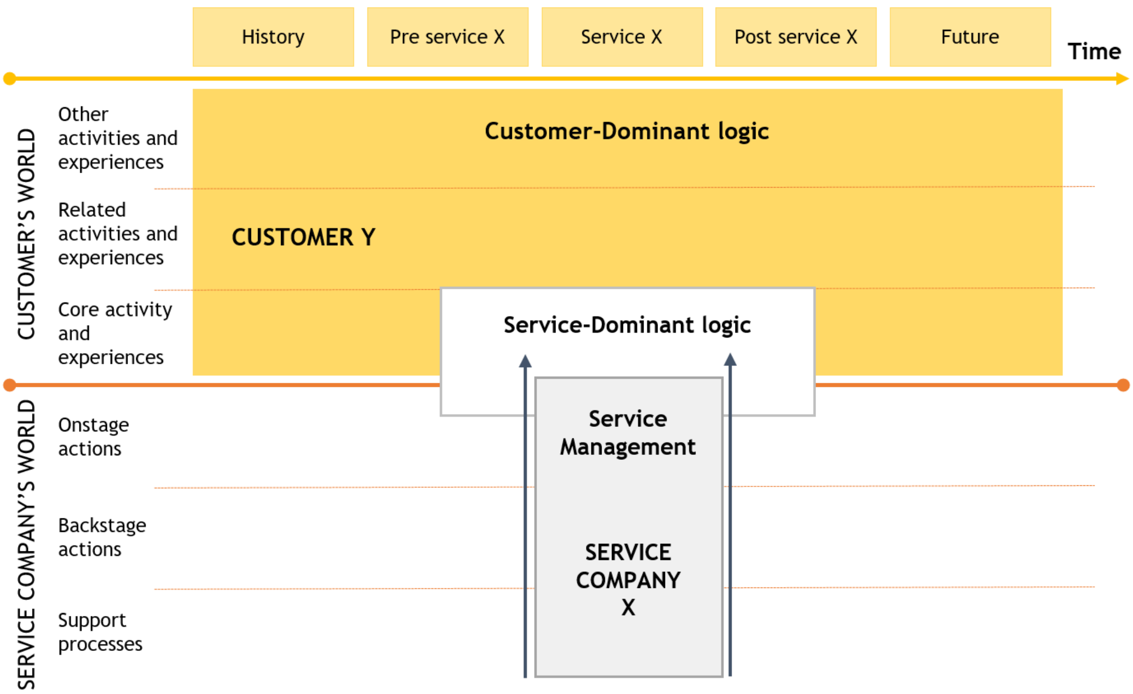


Figure 9: C-D logic of service contrasted with service management and S-D logic (modified from Heinonen et al. 2010, 535)

All service marketing concepts have their benefits and disadvantages and different emphasis and scope. For example, S-D logic is an advocate of value co-creation, on the contrary to the service logic which refers to value-in-use. (Grönroos & Ravald 2011; Vargo et al. 2008, cited in Heinonen & Strandvik 2015, 473.) It is considerable to notice that C-D logic does not pit products against service, but instead regards them both as the basis for value (Heinonen & Strandvik 2015, 474).

For the following reasons, C-D logic instead of S-D logic was applied in this study:

a) the service in question is specifically intended to create value for the customer in the customer's world, outside the service context,
b) thus, the value does not emerge from co-creation or in interaction,
c) and although the service provider offers its resources (data and tools) for the customer, a great deal of the value-in-use emergence probably is invisible for the service company.

2.2.2 Value formation

Value can be examined from different perspectives, for example from a personal, human point of view, and on the other hand in a business context. Value has been researched in context of various topics such as consumer behavior, total quality management, strategy, and pricing. The cognitive perspective has highlighted the customer perceived benefits (positive consequences) and customer perceived costs (negative repercussions, sacrifice). (Voima et al. 2010, 3.) In this chapter value is discussed mainly from the value-in-use point of view.

Traditionally, in the business context, it has been seen that value is embedded in the units of output of the company that the customer buys (value-in-exchange) (Grönroos 2006, 323). Currently, the meaning of value and value creation process has swiftly shifted from company-centric view to customer experiences. Thus, it can be argued that there is no value unless the offering is used (value-in-use) (Ojasalo 2010, 171; Grönroos 2006, 323). Today, there is a widespread understanding that the creation of superior customer value is the key to a company's lasting survival and growth, especially in business markets (Terho et al. 2011, 174). In the business context, the definition of value can be formulated for example in the following way: "Value creation is a process through which the user becomes better off in some respect or which increases the customer's well-being" (Grönroos 2011, 282).

It has been argued (Heinonen et al. 2010, 536) that S-D logic focuses on the co-creation of value within the process where the customer uses the company's resources. However, in C-D logic value formation is seen to realize in a different way. Voima et al. (2010, 2) argue that value cannot every time be regarded as being actively and mutually created. Instead, value is understood to develop in the customer's cumulated reality. C-D logic understanding of value is perceived as value-in-use in the customer's own context and the customer experience of service (Heinonen et al. 2010, 533). Heinonen & Strandvik (2015, 479) claim that co-creation gives restricted understanding of customer value, because only a part of customer-provider interactions are co-created. C-D logic introduces *presence* as a new aspect of value creation. "Presence shifts the focus from value formed by interactions to the value of offerings that customers experience as present in their lives". This concept of presence shifts the service provider's attention from interactions visible to the provider to ensuring presence in customer's lives or businesses (top of customer's mind, easy and instant access, trusted).

The definition of value formation in C-D logic has two viewpoints: 1) for customers, value formation is their evolving behavioral and mental process of interpreting, experiencing, and integrating offerings in their everyday lives or businesses, with either positive or negative results, whereas 2) for service providers, value formation is their developing process of strategizing, designing, and implementing offerings based on their capabilities and skills and interpretation of customer logic, with either positive or negative results. Thus, value is formed in two separate but interconnected processes. (Heinonen & Strandvik 2015, 479.) The characteristics of value formation in C-D logic are described in Table 3 (Voima et al. 2010, 10).

Characteristics of Value formation in Customer-Dominant Logic	
HOW	Value formation may also be a passive process. Value formation is also a mental and emotional process.
WHERE	Value is formed in multiple visible and invisible spaces. The scope of value is the life of the customer. Value formation takes place in the customer's often uncontrollable life sphere.
WHEN	Value is longitudinal and has multiple dynamic time frames.
WHAT	Value is relative on multiple levels. New methods and instruments are needed to study value formation.
WHO	Value is personal. Value is embedded in the life of the customer. Value is collective and shared. Even the customer cannot always orchestrate value formation. The customer determines what value is.

Table 3: Characteristics of value formation in C-D logic (modified from Voima et al. 2010, 10)

In a 2010 netnography research on customer value formation of Swedish retail bank customers which was based on almost 600 online postings by customers, Medberg & Heinonen (2014, 590, 597) revealed four factors of invisible bank service values: shared moral value, responsibility value, relationship value and heritage value. By invisible the authors mean value formation in customer's world, outside the line of visibility of service interactions. The invisible value formation is a central point of view to this thesis, because the target of the thesis is to design a service which would create value for the customer specifically in their own context, not in the service interaction. Particularly, responsibility and relationship values are central as the service provider takes responsibility to help their customers and by doing that strengthens their relationship.

The ways service providers are handling customer data is becoming more multifaceted. Instead of using customer data the traditional way solely to their own benefit, refined customer data is provided back to customers to support their value creation in their own context. Consequently, this reverse use of customer data supports service provider's own value creation in several ways, such as increased customer loyalty, differentiation from competitors, strategic repositioning in the market, and better company image. Reverse use of customer data can be seen as a value formation method through which companies can serve their customers in a novel way in customer's context. (Saarijärvi 2011, 9-10.) In relation to the present work, reverse use of customer's financial data, such as changes in cash flow or invoicing figures can be converted into information which creates value for customers by providing suggestions related to strategic planning.

2.2.3 Customer-Dominant Logic applied in Sharing of Foresight Information

The operating models of the recently commenced era of 2010-2050 are cooperation, transparency, sharing, integrity and mutual dependency. Businesses are gradually recognizing the benefits they can achieve by implementing these principles instead of adhering to their old mindsets of making profit. (Wilenius 2015, 108-109.) There are financial institutions which have dedicated organizations for foresight research. They perform constant forecasting and observing of phenomena and analyze those findings to secure their own business now and in the future. This includes general monitoring of what is going on and forecasting on a worldwide level, on industry level, as well as on values and attitudes level. Extensive media monitoring covers various perspectives. Foresight research takes diverse factors into consideration. Analysts observe industry and competitors in effort to anticipate what will happen in the future. Also, economists execute extensive monitoring of financial trends and forecasts, including growth forecasting for different business areas. Thus, these financial actors have a remarkable amount of foresight information that could be shared with customers in order to help them succeed.

The gist of the customer-dominant logic is that the service-provider's focus should be on what the customer is doing with the service in their own world to reach their own goals (Heinonen et al. 2010, 534). In the thesis context, the service provider may not know what kind of developments the customer has implemented as a result of using the service, unless the service evokes actions, which would lead to the need of financing or other financial services. The information which the small business decision maker would receive in the digital service might lead to identification of new business opportunities or understanding the necessity to take the initiative to respond to recognized challenges or threats to the business, which in turn may lead to the revision of the company’s strategy and the need for a corporate loan. Thus, by sharing foresight information the service provider would advance mutual success; the shared information would help the entrepreneur to develop the business and secure the future success, while concurrently the service provider would benefit from the increased revenue of the granted corporate loans or other financial offerings.

3 Service Design Innovation Process of a Futures-oriented Service

Service innovations can be elaborated in collaboration with customers in a profitable way by using service design process (Ojasalo 2010, 174). Service design methods give a resource of useful tools for companies to acquire deep customer insights, to create excellent customer experience and, eventually to assist the progress of customer value creation (Ojasalo & Ojasalo 2014, 313). Earlier — before the time of the proliferation of service design projects — companies used to design and implement products and services purely from their own viewpoint in order to increase their revenues, even though they wanted them to have good usability. Service Design puts the customers and their needs in the center of service development. This approach produces innovative or better services and ensures the benefit of both parties.

3.1 Design Thinking

Fundamentals of design thinking is designing with users (Tschimmel 2012, 4). Main characteristics of design thinking are human-centered approach, abductive thinking, visualization, and early and rapid prototyping (Brown 2008, 88, 90; Tschimmel 2012, 4). With time people get so used to even with troublesome and annoying ways of using products or services that they no longer realize what they do the way they do. Design thinkers connect with people so that they can disclose peoples' latent needs. What is needed is insight, observation, and empathy. (Brown 2009, 40.) Design thinking is the general approach, whereas service design is the concrete way of applying design thinking in practice (Ojasalo et al. 2015). Abductive thinking means contemplating future possibilities from new perspectives, which do not fit into current models. Also, feelings and emotions are seen equally important as rationality in abductive thinking. (Tschimmel 2012, 3.) What is remarkable and characteristic to design thinking is empathy towards users which helps reveal peoples’ latent needs, which can otherwise be really difficult for people to express. Without this knowledge, it is very difficult to be able to design a service which fulfills people's needs. Also, visual methods and tools have an unprecedented magnitude in design thinking in comparison to earlier development models. Whereas, early and rapid prototyping have been used in agile development for a longer period than design thinking has been commonly used.

Futures thinking and design thinking are both dealing with sensing and seizing new opportunities. They both concentrate on discovering and devoting effort to changes and opportunities in customers' articulated and latent needs, trends, technologies, and other emerging affairs in business ecosystems. (Ojasalo et al 2015, 195.) They have common features and but also exclusive elements which complement one another. To begin with, they both are future-oriented. Secondly, both futures thinking and design thinking involve creative problem solving, which aims at seizing new opportunities. Thirdly, they both share a participatory approach to cultivate the sensing of extraordinary futures and solutions. (Ojasalo et al 2015, 201.)

Design Thinking principles were applied in this thesis process of designing a service concept which creates value to small businesses in their respective contexts by helping them develop their business and be better prepared for future challenges by providing foresight information and tools.

3.2 Service Design Process

A service consists of touchpoints where the customer interacts with the service. British Design Council defines service design as a process where those touchpoints are designed, including the connections of the touchpoints and the interactions with the user. This process can be applied to both making existent services better for their users and for designing new, innovative services. (British Design Council 2016.) Inherently, the design process can always be different, as in the beginning of every design project needs to be considered which methods and tools suit best to this particular case. Most service design processes consist of three to seven phases, but basically, they all share the same ideology. (Stickdorn & Schneider 2010, 126.) What is also common in all service design models is that the design continuously shifts between detailed and holistic perspectives (Stickdorn & Schneider 2010, 127).

Comparison of Service Design Processes

Four service design processes were scrutinized in order to select the most suitable process to this study. The Double Diamond model was chosen because it is one of the most commonly used service design models, it is also used by the potential service provider. Human-Centered Design (HCD) model was chosen because it has been developed by the globally prominent design company IDEO. Stickdorn & Schneider's Service Design Thinking Model was selected because it is more detailed that the Double Diamond model. Moritz's Service Design model was scrutinized in order to find out whether a different approach would offer some substantial benefits. All examined service design processes share two core fundamental characteristics: phases are overlapping and the process is iterative. It was compared, how the phases of these four processes relate to each other (Figure 10), and whether there is something in common for all of them. A framework of four logical entities, which can be seen as a quite common way of categorizing service design tasks: gathering customer insights, idea generation and experimentation, concept development, and communication and delivering the service, was used to compare these processes. Double Diamond is very clear and can be easily applied to any kind of service design assignment. It doesn't list lots of methods or tools, merely just some basic methods, which should usually be enough. HCD process has been developed especially for service design projects in developing counties and clearly concentrates on the ethnographic research and customer understanding tasks, and then on finding solutions that would best suit the circumstances of developing countries. Service Design Thinking model is quite alike to Double Diamond, but Stickdorn & Schneider introduce more methods and tools. Moritz has based the phases of his Service Design Process on six mindsets, which he sees as requirements to complete a service design process. Thus, he has a different approach than the other three processes. There seems to be a consensus that there clearly is a phase for gathering customer insights, and that this phase starts the design process. Almost as distinctly the next phase is for idea generation and for selecting the most promising ideas or concepts to be developed further. Likewise, the concept development phase can be found in all of these processes at a higher level, though the specifics vary quite a lot. The latter part of these processes differs quite remarkably, and it is somewhat ambiguous whether the new service experience is taken to the market launch within the process.

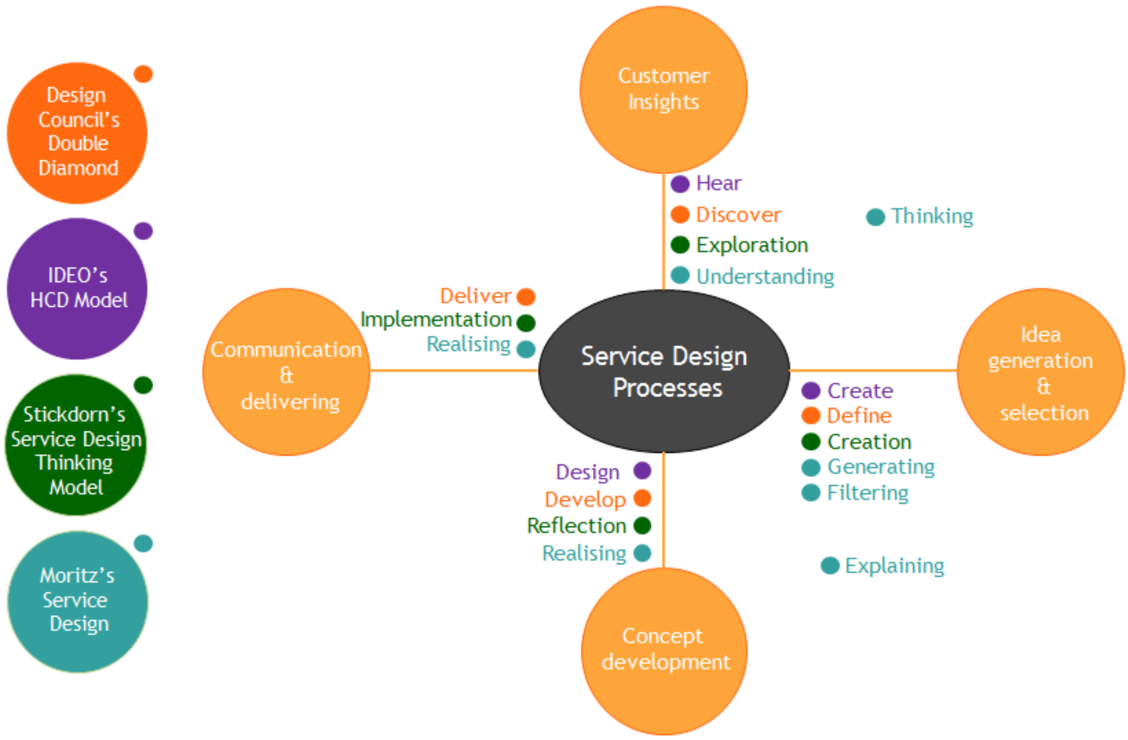


Figure 10: Examined service design processes and their phases

Many methods and tools can be used in more than one phase of the service design process. Likewise, most tools adapt to which level of detail the idea is demonstrated. In each phase, the design team might come to the conclusion that they have to remake what they just did or even to start all over again. (Stickdorn & Schneider 2010, 124.) The iterative nature of service design process is not described the in Figure 10, because the iterations totally depend on the case and how the design proceeds. Also, it is impossible to depict, where the team must get back to previous stages, if testing proves that there is a need to pivot.

Double Diamond by British Design Council

The main reasons that the Double Diamond model was selected, are that it is used by the potential service provider and also because it seemed suitable for the present work. Double Diamond model covers the design process up till the launch of the new service or product. Figure 11 shows the two sequential parts of the design process which both consist of divergent and convergent phases. In the Figure 11, the last phase Deliver is presented in different color code than first three phases, because it is not included in this study, since the target of this study is to design a service concept, not to take it into the market. The service design process starts with the Discover phase, in which the design team endeavors to look at the problem at hand in a fresh way, to observe new things and to collect insights. The second phase Define is the definition phase, in which the design team tries to make sense of all the identified opportunities of the Discover phase. The team should define which findings are the most important, which ones should be prioritized and acted upon first, and it is very essential to find out what is viable. The target is to develop an explicit design brief that describes the gist of the design challenge. Next, in the Develop phase, the target is to develop the solution alternately in detail and holistically for implementation. Solutions are built, prototyped, tested with users and improved recurrently. In the final Deliver phase, the refined product or service is produced, and launched into the market. It is important to establish customer feedback system and share the lessons learned within the organization. (British Design Council 2017.)

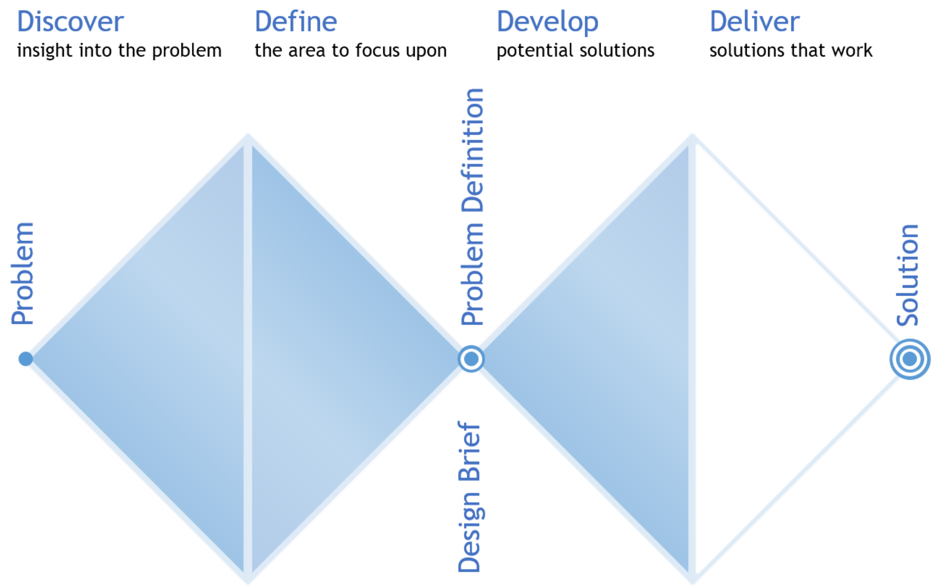


Figure 11: Double Diamond service design process (modified from British Design Council 2017)

Table 4 introduces the methods and tools that were used in this thesis process with the reasoning of why they were chosen. It would be ideal to carry out several iterations during the service design process and to exercise more co-creation with the potential users than it was possible related to this thesis work, because entrepreneurs and other small-business decision makers are constantly very busy, make already long workdays, and thus need to prioritize very carefully how they use their time. Their resources are meager and not often allocated to neither to planning for future or participation to this kind of development work.

Applied Methods and Tools of the Service Design Process	
Discover	
Desk Research	Desk research was carried out in order to strengthen the understanding of the state of small companies' actual strategic foresight work and to validate the need for offering a new service to small businesses to better prepare for the future.
Theme Interviews	The most important task of any service design process is to gather customer insights. Customer insights were collected with theme interviews which were based on the research questions.

Expert Interviews	Four individual expert interviews were carried out in order to gain a wider view and to compose a more general understanding of how entrepreneurs plan for future.
Define	
Analysis of the research data	In order to make sense of the gathered data of the interviews, the data was analyzed by using thematic analysis and typologies.
Affinity Mapping	To further categorize and crystallize the customer needs, gathered findings were organized using the Affinity Mapping technique.
Personas	Detailed personas present the needs and desires of real people and facilitate concept creation. Personas emerged from the customer research data.
Value Proposition Canvas	Value proposition canvas facilitated the transition from the gathered customer insights into the service concept features.
Stakeholder Map	A stakeholder map is a visual description of the groups which are connected to a specific service.
Design Drivers	Insight from the user study was organized as a list of design drivers which gave focus to design work and the concept was based on them.
Develop	
Service Scenarios and Storyboards	Service scenarios tell a story about the customer journey with the service. Storyboards were created to visualize the service scenarios and to facilitate getting user feedback during the customer validation.
Prototyping	User interface wireframes of service features were created to visualize the concept and to facilitate the customer evaluation.
Customer Evaluation	Service prototype was used for user testing to gather feedback from potential users and to facilitate prioritization of the concept features.
Service Concept	Service concept describes the main characteristics and features of the service based on all previous work, such as customer insights, personas, value proposition canvas and design drivers.
Business Model Canvas	Service Logic Business Model Canvas is a visual tool describing and developing business models which considers the customer perspective on all sectors of the business model.

Table 4: Applied methods and tools of the thesis service design process

3.3 Discover

To be able to specify the objectives of the study, it is necessary to gather comprehensive knowledge base about the research topic using various sources (Ojasalo et al. 2014, 28). The design process starts in Discover phase by getting to know the problem thoroughly by acquiring inspiration and deep customer understanding. Also, social trends, new technology or competitor's new value proposition can initiate the design process. Both qualitative and quantitative research methods may be applied. The target here is to identify the customer need, opportunity or problem. (British Design Council 2017.)

In order to gather a broad knowledge base, the Discover phase was commenced with the literature review on both the theories of foresight and service-based business logics, and the object of the study: how small businesses are preparing for future. Literature review included both academic articles and professional writings. It turned out that not many new academic articles about foresight activities in small businesses were available. However, a fair amount of current professional writings was available. Concurrently, a desk research of materials available on the Internet about how small businesses are presently doing and exercising strategic foresight was accomplished to strengthen the knowledge base. The most important task of any service design process is to collect customer insights to ensure the development of meaningful solutions to customers. Therefore, twelve theme interviews with small business decision-makers were carried out to collect deep insights of how small businesses are preparing for the future. Then, four individual expert interviews were carried out, each with a different type of expertise in relation to the design task in order to gain a wider view and to compose a more general understanding of how entrepreneurs plan for future and what kind of digital service and tools might be suitable for small businesses. Thus, triangulation of data and methods was used.

3.3.1 Desk Research about Small businesses' current state and challenges

To gain broader understanding of the state of small companies' actual strategic foresight work, the Internet was explored for publicly available information about the topic. The websites and publications of diverse public organizations such as ministries and Finnish Statistics Center as well as entrepreneurial organizations such as the Federation of Finnish Enterprises were explored. Additionally, more published professional sources were scrutinized to augment to the aforementioned information. The conclusion of the desk research was that not many relevant, publicly available recent reports, statistics or other material, which contents were useful for this study, were available. Remarkably more research has been carried out on big corporations' methods of strategic foresight and planning for future.

Entrepreneurship associates comprehensively to the question of people's opportunity to fulfil their aspirations. Entrepreneurship requires features of obstinacy, willpower, and discipline. (Wilenius 2015, 134.) Because of the size of the company, the entrepreneur is deeply rooted in the day-to-day business affairs and therefore included in decision-making at all levels, many of which need to happen simultaneously. It is typical that strategic decision-making in small companies is based on experience but also on intuition or guessing. (Kraus 2007, 75.)

Representative of European Association of Craft and Small and Medium-sized Enterprises, which is a cooperation organization of European SMEs, estimates that among the approximately 18 million SMEs foresight is relatively rare. Entrepreneurs live from hand to mouth and anticipate future developments usually only for a couple of months' period. Reluctance to change is common. Future-oriented information is usually used within the company's common planning process and is being used randomly. Brainstorming in context with of strategy planning session twice a year is typical. Ideas are usually concrete by nature, also when vision is being discussed. Any sort of an actual futures project (for example a scenario project or a futures workshop) are rarely implemented by the company itself. Available foresight materials were criticized by entrepreneurs of being too general and lacking details. Foresight materials refer to megatrends or trends, which makes them hard to apply in the company's own marketplace. Whereas entrepreneurs would be more interested in customers' needs. On the other hand, the representatives of Finnish SMEs assessed that the common information explosion generates the problem of handling all that information. (Mannermaa & Ahlqvist 2000, 146-147.)

The Federation of Finnish Enterprises (Suomen Yrittäjät ry) is an interest and service organization for small and medium sized enterprises and their owners. In 2015 they published entrepreneur statistics report which data is based on Statistics Finland's 2013 information. The report shows that the total number of enterprises in Finland was 283 290 (without agriculture, forestry and fishing). Out of this total number, 93,4 % were micro enterprises (1-9 employees), 5,5 % small (10–49 employees), 0,9 % medium-sized (50–249 employees), and mere 0,2% large (250– employees). The number of employees in each enterprise category is illustrated in Figure 12. Micro and small enterprises together employ almost half of the private sector employees. During 2001—2012 the change in employment totaled increase of 108 886 jobs of which small and micro enterprises covered 79 024 new jobs, whereas the number of employees in largest companies decreased with 2 460 employees. (Federation of Finnish Enterprises 2015.) This data shows how vital it is for Finland that small and micro enterprises are doing well.

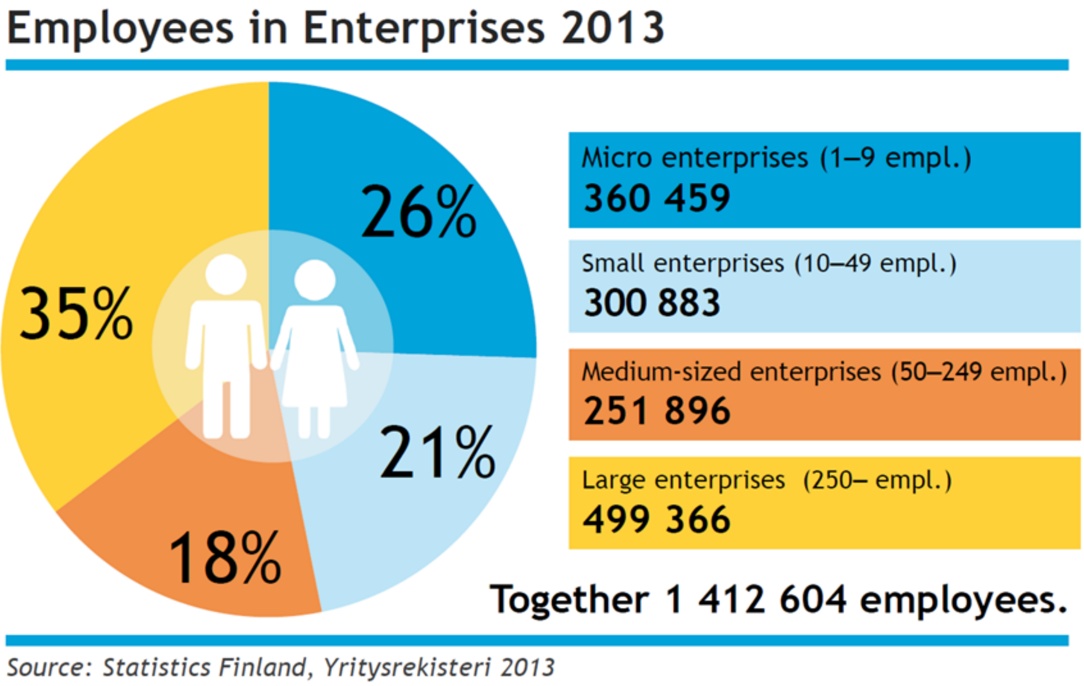


Figure 12: Employees in Enterprises (Federation of Finnish Enterprises 2015)

Twice a year The Federation of Finnish Enterprises together with Finnvera, a specialized financing company owned by the state of Finland, and Ministry of Economic Affairs and Employment publish SME barometer, which describes the activities and economic environment of Finnish SMEs. The latest barometer of Autumn 2016 was based on the answers from more than 6 000 enterprises. (The Federation of Finnish Enterprises 2016, 5.) The expectations of SME owner and managers about economic trends are more positive than earlier and growth is expected to be achieved mostly by renewal and internalization. The rapid technological development emphasizes the importance of innovations which currently often emerge in business networks. Knowhow of digital operating environment and the capability to utilize digitalization are in the hub of growth. (The Federation of Finnish Enterprises 2016, 6.) However, there are challenges to secure financing of growth. The strict regulation of banking sector, the smaller-than-average demand of corporate loans, and impaired creditworthiness of enterprises are reflected in the external financing of SMEs. Less than half of these enterprises have bank loans or loans from other financial institutions. Terms and availability of financing have direct effect on how companies can accomplish investments: almost 20 % of planned investments were canceled due to problems with financing. Cash position is tight in a large amount of companies and one-sixth of SMEs reported that they had problems to pay bills by due date during the last three months. (The Federation of Finnish Enterprises 2016, 7.) During the last twelve months 28 % of SMEs had received external financing (The Federation of Finnish Enterprises 2016, 32.)

Innovative growth enterprises are important for the upswing of national economy and employment of Finland. Growth-orientation has clearly increased in all business sectors during the last twelve months. (The Federation of Finnish Enterprises 2016, 24). Figure 13 shows the intentions of SMEs to grow: only 11 % have strong intentions to grow, 39 % adjusts growth to situation, 32 % are content with current position, and 16 % have no intentions to grow (The Federation of Finnish Enterprises 2016, 10). Up to 87 % of companies see that they should improve their operations. The top three areas of improvement are: marketing and selling, training and development of staff, cooperation and networking, and subcontracting. (The Federation of Finnish Enterprises 2016, 30).

Figure 13: SMEs’ plans to grow (Federation of Finnish Enterprises 2016, 10)

Storey (1994, 119) found that majority of small businesses do not aim to growth, because they consider it too risky and they do not perceive hiring a new empoyee as an objective, even when the overall economic situation in the society is good. However, various studies have shown, that survival and growth are positively correlated (Storey, 1994, 121). Storey has reviewed numerous studies which have researched the success factors of small businesses and have found that three major components define the prerequisites of growth: a) the entrepreneur (most important characteristics: education, motivation, management experience), b) the firm (legal form, location, sector), and c) strategy (market positioning, new product introduction, technological sophistication), which all are needed to be combined appropriately. (Storey, 1994, 122.) Thus, both public and financial actors should encourage and support the growth of small businesses. However, this does not inevitably legitimize a focus in policy to favor small businesses instead of larger companies. (Storey, 1994, 308.)

3.3.2 Theme Interviews

By telling stories about their daily lives interviewees disclose significant matters and opportunities (IDEO 2011, 65-66). Interview is much more than a simple tool, instead, it is an encounter of two individuals (Shostak 2006, 16; Eskola & Suoranta 1998, 93). It is critical that the interviewee feels comfortable sharing their personal matters, because rapport is a key to successful interviews (Stickdorn & Schneider 2011, 162-163; Eskola & Suoranta 1998, 93; Portigal 2013, 20). Listening is one of the main skills of an interviewer and it is the most effective way of building rapport. (Portigal 2013, 24.) The interviewer should use the participant's language, accept the way the participant sees the world and forget his own preconceptions. In summary, interviewing consists of set of skills, which take time to learn. (Portigal 2013, 10-27.) Method of interviewing by Elton Mayo (1933) which consists of six pieces of advice (Table 5) is remarkably present-day (Brinkmann & Kvale 2015, 50).

Elton Mayo's Method of Interviewing
1. Give your whole attention to the person interviewed, and make it evident that you are doing so.
2. Listen – don't talk.
3. Never argue; never give advice.
4. Listen to: a) what he wants to say, b) what he does not want to say, c) what he cannot say without help.
5. As you listen, plot out tentatively and for subsequent correction the pattern (personal) that is being set before you. To test this, from time to time summarize what has been said and present for comment (e.g. "is this what you are telling me?"). Always do this with the greatest caution, that is, clarify in ways that do not add or distort.
6. Remember that everything said must be considered a personal confidence and not divulged to anyone.

Table 5: Mayo's Method of Interviewing (Brinkmann & Kvale 2015, 50)

There are different ways to categorize interview types. One of them considers the solidity of the phrasing of questions and to what extent the interviewer changes the structure of the interview. With these criteria, there are four different types of interview: 1) structured interview in which the phrasing and order of questions are the same to all participants, as well as the answer options which are predetermined, 2) semi-structured interview in which the questions are the same for everyone, but the participants may answer in their own words, 3) theme interview in which only the topics, the themes, are predetermined and are dealt with every participant, 4) open interview which reminds a normal discussion between people concerning a certain topic. (Eskola & Suoranta 1998, 86.)

Contextual interviews are carried out in the environment where the service takes place, which allows the researcher to use the combination of asking questions and observing the interviewee's behavior. The benefits of contextual interview are that it is easier for the interviewee to remember all kinds of details and that most people feel more relaxed in a familiar environment. Additionally, contextual interviews provide the interviewer with better understanding of the social and physical surroundings of the service. (Stickdorn & Schneider 2011, 162-163.) Interviews in pairs (couples or friends) can be more beneficial than individual interviews, because the participants can utilize each other's answers and build on them. Some techniques make interviews more engaging, informal and interactive, and some people can express themselves better through images, diagrams, sketches, and activities. (Polaine et al. 2013, 52)

Theme interview is used when the phenomenon is unknown and the purpose is to gain understanding of it (Kananen 2014, 70), thus it seemed the most appropriate interview technique to the thesis, because the phenomenon was not known and the meaning was to gain customer understanding. However, the method lacks the exact form and order of the questions typical for structured and semi-structured interviews. All themes must be gone through in each interview, but the order and extent of them varies. (Eskola & Suoranta 1998, 86.)

The field guide is a document which specifies what will happen in the interview. Preparing a detailed plan of the interview is an elementary preliminary step, because though interviews themselves seldom actualize as planned, having a detailed plan helps the interviewer to be flexible. Apart from the interview questions themselves, the field guide also encompasses for example activities, tasks, and logistics. (Portigal 2013, 39.) The preparation of the field guide starts with the research goals: the research questions are translated from the “questions we want answers to” to the “questions we will ask” (Portigal 2013, 39; Brinkmann & Kvale 2015, 158). Interview questions should primarily be open-ended, meaning that the questions should start with words: who, what, where, when, why, and how. Open-ended questions evoke more and better information than closed-ended questions, which usually start with "Do you" or "Would you". (Goodwin 2009, 60; Patton 2015, 253.) The interview questions of this study were drawn from the research questions. Figure 14 shows an example of the research and interview questions of this thesis. The field guide of the theme interviews was constructed the way Portigal suggests and is presented in Appendix 1.

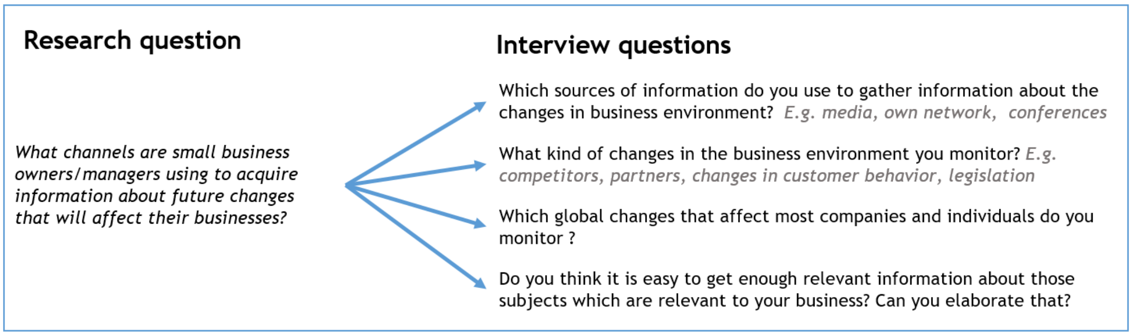


Figure 14: Transformation of a research question into interview questions

Companies whose representatives participated in the study are listed in Table 6. The recruiting criteria for the theme interviews were: 1) the company should be growth oriented and 2) the company should have no more than ten employees on their payroll. Orientation to growth was a selection criteria, because decision makers of growth-oriented companies are more interested in the future developments than those entrepreneurs who are content with the status quo and thus more probable users of foresight related information. However, start-up companies were not recruited, because it is inherent to start-ups that they should carefully study the future market opportunities and make plans for future. Start-ups also have a very good support network to help them prepare those plans for future. Thus, this study concentrated on traditional companies. The size limit was set because the bigger the company the more probable it is that they have designated employees whose task is to monitor trends and other developments in the business environment as well as assets to buy reports or consultancy to facilitate strategic planning. The rudiment of the thesis is to find out how to help traditional small businesses to better prepare for the future. The biggest of the participated companies had ten employees and a turnover of almost two million euros (2016). Two entrepreneurs were sole entrepreneurs, and the smallest turnover was approximately 60 000 euros (2016).

Participants: Companies			
	Line of business	Number of Staff *	Estab-lished
A	Cosmetic care services and import of goods	4	2013
B	Clothes retail sales and dressmaker's	2	2014
C	Insurance brokerage & risk management	11	1995
D	Software development	6	2014
E	International logistics	1	2016
F	Optician and eye-wear retail sales	3	2006
G	Interior design	2	2013

H	Production of clothing and web shop	1	2015
	* Includes both owners and members of staff		

Table 6: List of companies whose representatives were interviewed

Twelve theme interviews with entrepreneurs, owners and other representatives of small businesses were carried out. The participants are introduced in Table 7. One of the interviews was not included in the analysis as it appeared during the interview that the entrepreneur had no growth aspirations. Three companies were represented by two representatives whose roles were at least somewhat different in order to verify whether two persons would share the same views about future-oriented planning in the company. Most of the interviews were conducted at the company premises, but two interviewees preferred a cafeteria instead. One interview was carried out as a Skype call, because the interviewee’s location is in Northern Finland. Though in the field guide the interview questions were organized according to the research questions, each interview took its own course. Not all questions were asked from each participant if previous answers suggested that some questions would be irrelevant or too difficult to answer. The initial question about how the interviewee would like the futures information to be presented in the service was omitted quite soon, because it appeared too difficult to be imagined and answered, and it was replaced with a question about whether they would find a service which provides information about future developments useful. Most interviews lasted approximately one hour, though one of them took two hours. All interviews were audio recorded and then transcribed for the analysis.

Participants: Interviewees			
	Role	Education	Sex
A1	Owner, managing director, works in the company	Certified cosmetician, Degree in entrepreneurship	Female
A2	Employee	Certified cosmetician	Female
B1	Owner, managing director, works in the company	Several degrees	Female
B2	Owner, works in the company	Several degrees	Female
C1	Managing director	Lawyer	Female
C2	Senior advisor	Lawyer	Male
D1	Owner, works in the company	Vocational school + 4 months of CEO School	Male
E1	Owner, managing director, works in the company	Several degrees, MBA	Male

F1	Owner, managing director, works in the company	Optician	Female
G1	Owner, Interior designer, works in the company	Occupational degree in interior design, Bachelor of vestiary	Female
H1	Entrepreneur	Kindergartner (Bachelor of early childhood education)	Female

Table 7: Participants of the theme interviews

3.3.3 Expert Interviews

It was considered important to look at the design task also from different perspectives than the individual experiences of the interviewed small business decision makers to gain a wider view and to compose a more general understanding of how entrepreneurs plan for future and what kind of digital service and tools might be suitable for small businesses. Four individual expert interviews were carried out, each with a different type of expertise in relation to the design task. These expert interviews were carried out later than the entrepreneur interviews to secure that no preconceptions or too early hypotheses should influence interviewer's thinking and to be able to reflect the outcomes of customer interviews to the more general view. All of these theme interviews had individual topics according to the expertise subject of the interviewee. Each interview had a sketchy interview guide including only the main themes in order to take full advantage of the special knowledge of the interviewee. Description of the expert interviewees and their perspective into this design task are presented in Table 8. These experts were selected for the following reasons: X1 an extensive experience of business consultation of SMEs and knows their challenges well, he also is an entrepreneur himself; X2 was chosen because her expertise of foresight tools; X3 and X4 know the challenges of new entrepreneurs and established entrepreneurs thoroughly through their everyday work with entrepreneurs.

Participants: Expert Interviewees			
	Role	Expertise	Themes of the interview
X1	Principal lecturer at Laurea	Broad-ranging knowledge and experience about SMEs and entrepreneurship, business consultation, established 4 companies, presently active in 2 companies	How are small business owners planning for future in Finland? What kind of support in futures planning is available for small businesses? What kind of service would be useful for entrepreneurs?
X2	Principal lecturer at Laurea	Futures thinking and foresight, methods and tools	What kind of foresight tools and methods would be suitable for small businesses?

X3	Business advisor	New business consultation at enterprise agency at capital area	Which futures related plans entrepreneurs prepare when they establish their company?
X4	Business advisor	Business development at enterprise agency at capital area	What kind of businesses seek for help to develop their business? What causes bring entrepreneurs to ask business development consultation? What kind of plans they have prepared?

Table 8: Participants of expert interviews

All expert interviews were audio recorded and then transcribed for the analysis. The most central findings of the expert interviews are described next.

Different small businesses and entrepreneurs need different tools

It is essential to recognize that the situations of small businesses are various; especially the intentions and motivations to grow. Also, the personalities of the entrepreneurs and other decision makers are remarkably different, in particular when it comes to their willingness to take risk, which is central when plans and decisions about the company's future are done. Additionally, education and age of the entrepreneur make a considerable difference in futures planning. Unlike some other sources of information, two experts mentioned that Finnish entrepreneurs do not lack courage, but instead they understand realities and are cautious in their plans and actions when they go after growth. Therefore, many entrepreneurs choose organic growth. It is common that women are more prudent than men in general. Furthermore, if the entrepreneur is at a comfort zone, i.e. content with the status quo of the business, it has a great impact to their motivation to develop the company. These factors should be taken into account when designing the service and making decisions about its target audience.

Older entrepreneurs, who have run their business for decades, maybe 20-30 years, know their own line of business through and through and can handle small changes in the business environment well through their deep understanding, discussions in their own network and their ability to read weak signals. They have their future-oriented plans in their mind, though quite seldom they are documented. However, they don't have means to understand and manage radical changes, such as digitalization. Additionally, those entrepreneurs who have only five to ten years to retirement are not willing to make significant investments. They hope that they can run the business like it is and that someone will buy it when they want to retire.

Whereas, more enlightened and educated younger small business entrepreneurs are more prone to contemplate the future in more detail. Younger entrepreneurs are also more inclined to purchase business consultation, in other words to seek extraneous help from experts. A clear majority of start-up entrepreneurs have a background in universities or big corporations and thus they are familiar with the futures planning tools and they are using them. Nonetheless, start-up companies constitute only a very small segment of all small companies. However, university education does not guarantee business intelligence.

Many business concepts are unknown to small business decision makers, such as strategy. In new business center consultation for starting businesses, strategic issues are discussed, but in different, more down-to-earth words. Also, it is common that small businesses are based on intuition instead of clear strategy. It is the know-how of the small business entrepreneur or other decision maker which makes the difference in long-term success, because the business consultation only gives an input for developing the company. First of all, the entrepreneur needs to see it relevant to develop the company. Secondly, there must be willingness to make an investment, and thirdly, there needs to be capability and understanding of making the development in their own business.

Publicly funded business consultation available in Finland

In Finland, for entrepreneurs who are interested in developing their business, there is available quite an extensive publicly funded network, which offers SMEs consultation free of charge or at low cost, but this network is not currently very well organized. Local new business centers around Finland offer help both for starting businesses but also for companies who want to develop their business. New business centers organize thematic events, for example on marketing or product and service development. Subsidized business consultation events provide information for instance about the megatrends and weak signals which are turning into megatrends and try to make the entrepreneurs to understand how these affect to their line of business. Nevertheless, it seems that the smallest companies do not actively utilize this, but instead it is the somewhat bigger companies who take advantage of this kind of external help. Likewise, it seems that the smallest companies are not actively participating in the activities of associations of their own business line on the contrary to the bigger SMEs.

Companies which seek for help for developing their business at new business centers commonly are: 1) growth-oriented companies who need a loan from Finnvera or bank, typically for machinery, devices or hiring a new employee, 2) sole proprietors who have understood that alone they cannot grow the business and need a partner, 3) companies who want to internationalize their business, or 4) companies in severe problems such as having their payments in debt collecting, facing bankruptcy or debt restructuring. Broadly speaking one third of those companies who want to grow have made careful calculations and plans and want a second opinion in order to secure they have considered all important aspect. These are usually quite experienced entrepreneurs. One third do not have calculations or detailed plans, but merely a zeal to grow. The last third consists of some kind of intermixture of the two aforementioned. It is not uncommon, that it is proven to the business advisor that the entrepreneur cannot does not understand the company's income statement and balance sheet.

Approximately 40-45 percent of starting entrepreneurs take advantage of publicly funded business consultation which is provided in new business centers around Finland. Entrepreneurs who utilize the services for starting companies at new business centers must prepare a business plan with many important appendices, such as SWOT analysis, funding calculation and profitability calculation. Those documents and calculations are also required if the company wants to apply for state funded startup grant for starting companies or needs a corporate loan from Finnvera or bank. A remarkably bigger percentage of businesses whose owners have utilized the services of business consultation are still running after five years of the establishment of the company than those businesses whose owners have not had business consultation at the time of establishment. Additionally, almost half of the entrepreneur aspirants who meet a business counsellor at new business center do not establish a company because they realize that their enterprise idea is not viable when are need to do the calculations. Consequently, it has been demonstrated that carefully prepared plans make a difference in company's success.

Futures planning and foresight tools in small businesses

It is extremely important for an entrepreneur to understand the future developments, but is not uncomplicated to be able to tell for sure what will happen in certain line of business. Thus, it is understandable, that not all entrepreneurs see it important to contemplate the future in long term and find it more relevant to plan for a clearly shorter term. Furthermore, it is not easy to sell the idea of an investment or other major way of developing the company even though it would be possible to present what kind of added value those actions might bring along, because the entrepreneurs might be satisfied with the current state of business.

The entrepreneur acts like he/she is used to act. Not all of them are interested in developing the business, but merely desire to employ themselves. Thus, it might be a good idea to bind the futures planning activities with the calendar. There could be a monthly or yearly activity or reminder bind to a certain point in time, for example a suggestion to carry out a small task related to strategic planning, such as revising a plan or document. A suggestion to compare this year's figures to the figures of the previous year or years, might provoke revelations and insights and perceived observations might instigate development actions. A service that would tell about changes in the business environment would also remind about the new possibilities, positive signs and but also to recognize the possible risks at least once a year. This kind of service would help the entrepreneurs to keep things under control.

Though many small business owners and decision makers do not prepare a written strategy they have it in their minds. A small business can succeed with various strategies and even without a strategy. It is essential to note that there are many approaches to strategy and only one of them is the classical approach which considers strategy as a plan that is carefully followed and which is usually applied in bigger companies. Many small business owners understand the strategy as the competitive factors which induce the customers to choose their company. For many small businesses, agility is crucial especially if the business environment is unpredictable that planning for future is almost impossible and the company's own weight in the market is insignificant. A tool like Porter's Diamond model with the five factors of competition might help the small business decision makers to contemplate which factors are important to the company today and which of them apply also in the future considering the ongoing changes in the business environment.

It is as important for small businesses as it is for bigger companies to have a clear vision and to document it too. A streamlined backcasting method could facilitate the future-oriented planning of those entrepreneurs who are more inclined to visionary thinking and willing to pursue a remarkably different future than the company's current status is. A starting point to a streamlined backcasting would be the idea or dream of what the entrepreneur wants to achieve, for example by imagining what would an ideal workweek be like in a couple of years' time. Next step would be to consider, how could that be achieved.

For small business decision makers, simple lists of important questions might work well and offer an easy approach to futures planning. The questions should be easy to understand, but at the same time thought-provoking. The entrepreneur could be induced to think for example: "What is probable?", "What is desirable?", "What would you like to happen?", "What is your competitive edge now and in the future?", or "If there were no constraints, how would your company's future be different from today?". However, the entrepreneur should also be reminded that the business environment is facing many considerable changes and thus be urged to think about what might threaten the business. This negative approach might work better for those entrepreneurs who think that everything is going to continue as it is or has been, and therefore do not think that contemplating the future is important.

Some tools are suitable for different types of entrepreneurs, regardless of whether they are visionary thinkers or operational actors. For example, environmental scanning suits to all kinds of small businesses. Majority of entrepreneurs are doing it constantly, but they could do it in a more systematic manner. When they are reading the news they should consider how those things mentioned in the news articles might affect their own business or for example by writing down their observations for one week and then categorizing those observations which they see relevant. Futures wheel is also a quite simple tool, which reminds a mind map and which could help the entrepreneurs understand the consequences of ongoing trends. A more sophisticated tool for strategic thinking entrepreneurs is the "Ydinpätevyyspuu" (core competence tree) introduced by Meristö, which describes the products, services, business segments, core competences, knowledge areas as well as values and attitudes of the company. First, the current state should be documented. Then, the company decision makers should ask what kind of changes are needed in the company in order to able to answer to the future challenges.

The impact of megatrends, especially digitalization

In the near future, many lines of business will change remarkably and they are confronted with serious threats also from outside the industry. If the line of business is confronted with radical innovations, like digital cameras revolutionized the camera studios, the entrepreneurs do not master these situations. The impacts of digitalization and technological developments are strengthening constantly. Currently, there some lines of business where the company could have done quite well without adopting any digital tools, such as digital marketing, if they have had sufficient existing customer base. However, it is not probable that small businesses can succeed without adopting digital tools in near future and utilizing the benefits of digitalization, because it effects businesses in many ways.

3.4 Define

In the Define phase all gathered data is analyzed, combined and arranged. In the Define phase the design team attempts to make sense of all the ideas which were recognized in the Discover phase: which are the most important possibilities, which ones should be acted on first, which ones are most viable and meet the business objectives. The result of these first two phases, Discover and Define, is the Design Brief, which is the clarified description of the need or problem. (British Design Council 2017.) Making sense of the collected data can sometimes be laborious and difficult. Seeing patterns and connections helps organize research data and leads towards solutions. First of all, the design team must extract the key insights which brings clarity to earlier latent meaning. Insights are revelations, surprising things, which generalize individual stories and allow the design team to see the design challenge in new light. (IDEO 2011, 94.)

In order to gather the customer insights, the Define phase was commenced with the data analysis. Two different methods of qualitative data analysis were carried out in order to examine the data from different perspectives: first thematic analysis and then typologies were applied. To begin with, all transcribed interview data was read through multiple times and after that the participants' responses were imported to an Excel sheet according to the theme interview questions and neutrally described before any interpretations were made in order to proceed to the insights. The most relevant insights were then transformed into design drivers. From the data, some architypes of entrepreneurs emerged and these architypes were described as personas, which have their respective needs and skills. The interviews demonstrated that the ecosystem around small business strategic planning is multilateral, therefore a stakeholder map was prepared to illustrate it. The value proposition canvas for the service concept was based on the analyzed data and the insights. As there was no client to this study, there were no set business objectives or need for the design brief.

3.4.1 Analysis of Qualitative Data

It is important to avoid too early hypotheses, but instead to look for where the analysis is leading to in order to base a hypothesis (Eskola & Suoranta 1998, 20; Silverman 2015, 58; Patton 2015, 524). Ideas for making sense of the data, which emerge while the field work is still ongoing, form the beginning of the analysis. Occasionally insights surface almost serendipitously. Too much focus on analysis while still in the field can impede the openness of naturalistic inquiry, which is its strength. However, overlapping data collection and data analysis can make both the quality of collected data and the quality of the analysis better as long as the initial interpretations do not excessively limit analytical possibilities. (Patton 2015, 522-524.) Basically, when data collection has ended, and the final analysis should commence, the researcher has two main sources to start organizing the data: 1) the questions that were generated before the field work, and 2) analytic insights and interpretations that emerged during the field work (Patton 2015, 524; Eskola & Suoranta 1998, 151-152).

Discovering patterns, themes and categories

The goal for a designer is to find relationships or themes in the research data, and to disclose the latent meaning of the observed behavior relevant to the current design project (Kolko 2010, 16). First, the data must be analyzed, and only after that interpretations can be made (Eskola & Suoranta 1998, 150). It is essential to carefully separate description from interpretation. Interpretation involves explaining the findings, answering 'why' questions, attaching significance to particular results, and putting patterns into an analytic framework. (Patton 2015, 534.)

Silverman states that the critical issue in content analysis is to understand the participants' categories and to see how these are used in concrete activities such as describing 'family life' (Silverman 2015, 43). The first categorization should be as close as possible to that kind of conceptual level that both the interviewee, interviewer, and the researcher understand it the same way. If the data is collected in theme interviews, the themes of the theme interview form a structure for the categorization. This approach secures that the whole material is scrutinized at first. (Eskola & Suoranta 1998, 151.) Perfectionism breeds imperfections: no extra field work should be used to force the erratic occurrences of the real world into strict conclusions or categories because it would undermine the authenticity of qualitative inductive analysis. One result of the analysis is the found patterns. Another result is the found vagaries, uncertainties, and ambiguities. (Patton 2015, 524.)

From observations to insights using Thematic analysis (first cycle of the analysis)

Affinity diagram is a tool, but also a creative process to gather and organize insights, ideas and opinions. It facilitates finding structure for a large or complex issue, breaking it down into broad categories. (Moritz 2005, 202.) Another use for it is that it helps understand the assortment of user characteristics and to start identify the user personas that emerge from the interview data (Goodwin 2009, 217). After the transcribed interview data had been read through three times, quotes relevant to the study were first highlighted in the transcribed interview documents, then written on post-it notes, and arranged according to the interview questions in an affinity diagram (Figure 15) in order to contribute the initial organizing of findings. This helped crystallize the participants answers to the research questions, but it also helped understand the differences between the participants' situations and needs, which implied that different types of small business decision makers emerge from the data.

Figure 15: First round affinity diagram of central findings of the theme interviews

The observations are first gathered and neutrally described without any interpretation (Kumar 2012, 139). The participants' answers from the affinity diagram were imported into an Excel sheet, where the interview questions were set on rows and the participants' answers as direct quotes were set on their own columns. Next, each quote was given a neutral, non-interpretative description in the column next to it. The warm up questions, such as "What does this company do?" were not given a description. At this stage, the data was anonymized by removing both the company names and business lines, and interviewees' names from the analysis. The quotes and their descriptions were in Finnish. An excerpt of the Excel sheet is shown in Figure 16.

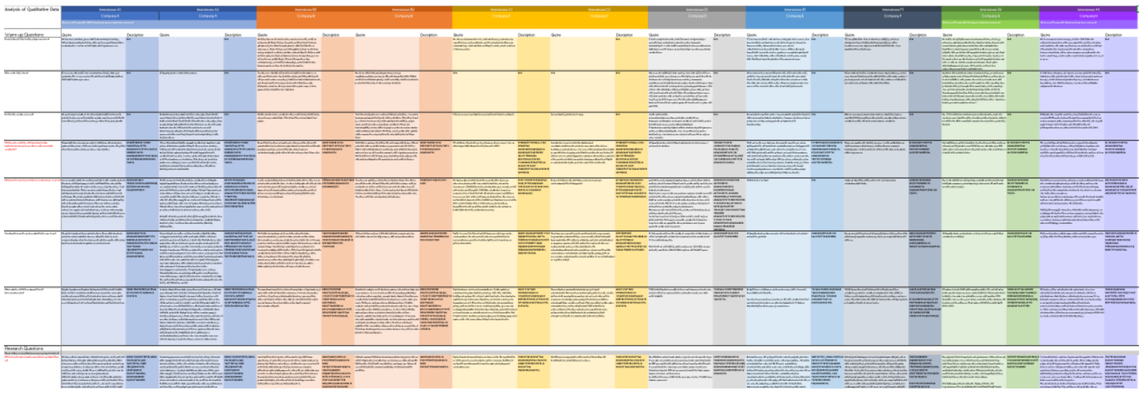


Figure 16: An excerpt of the Excel sheet of the first round of the data analysis

An insight can be described as the "inner nature" of what has been observed and then interpreted by asking why the customers act or think the way they do. In other words, insights are figured out from customers' behaviors and motivations. The most useful insights are unobvious and unexpected. A justifiable and objective interpretation about the observation is made by asking "why?" and an insight statement is formulated. Insight statements are written in a general form because they represent an upper level understanding from a specific observation. The output of the process is a collection of structured insight statements which can be traced back to matching observations (Figure 17). (Kumar 2012, 138-139.)

Figure 17: From observations to insights

The neutral descriptions from the Excel sheet were the input to the insights creation, which was carried out as Kumar suggests. The insight statements were translated into English for the reporting at this stage. They were then organized in tables according to the research questions in order to clarify and to crystallize the findings of each research question. All insight statements are presented in Tables 9-13. These insights are results of the present work and they are further discussed and crystallized in chapters 4.1 and 4.2.

Research Question 1: How are small businesses preparing for future? (Table 9) deals with the general aspects of futures planning in the company, such as time-span of plans and participants of strategic planning.

Research Question 1: How are small businesses preparing for future?	
Interview Question	Insights
How do you plan for the company's future?	• Entrepreneurs who have had business education know that it is important to plan strategically regularly. • If the entrepreneur has done well enough by exercising mostly operational planning, they don't feel any need for regular strategic planning or easily forget to do any strategic planning at all.
How long time-perspective do you have in future planning?	• It is natural and practical to make a yearly plan or budget, or to plan for next couple of months or next week. • There can be a practical reason to plan for a certain timespan, such as the duration of a corporate loan. • Three years is a sensible time span for strategic planning in a small company because many entrepreneurs see that the future is too uncertain for a longer-term plan.
Who participates in strategic planning?	• In small businesses, it is natural that the owners discuss and do the strategic planning together. • For visionary leaders, it is inherent to have the whole staff included in strategic planning and they understand that it is the best way to ensure success. • Strategic managers take the staff along in strategic planning because they understand that it is good to hear many opinions before making a decision.
Who is responsible for future planning?	• In small businesses, the owners or managing directors are responsible for making the strategic decisions because the responsibility comes with the position.

Table 9: Insight statements for Research Question 1

Research Question 2: What channels are small business owners/managers using to acquire information about future changes that will affect their businesses? (Table 10) covers matters of topics and sources of environmental scanning and responsibilities of monitoring them.

Research Question 2: What channels are small business owners/managers using to acquire information about future changes that will affect their businesses?	
Interview Question	Insights
What kind of changes in the business environment do you monitor?	• Most entrepreneurs think it is necessary to scan the moves of competitors as well as keep on track of customers and the general economic situation to avoid unpleasant surprises. • Most entrepreneurs scan their own business line product launches or trends to secure they are up-to-date in their own business. • However, only in two of the eight participated companies, information was sought purposefully for strategic purposes and in most

	companies, it was used mainly for operational decision making, because in most participated companies strategic planning is not regular but instead haphazard.
Have you clearly agreed on who is monitoring which topic?	• At companies where all staff participates in environmental scanning employees can choose themselves according to their interests or responsibilities the topics they scan. • Usually the owners of small companies have not specifically agreed on which topic is monitored by whom because they have not found reason to do that because monitoring is not systematic.
What sources of information about the future changes in business environment do you use?	• The sources of environmental scanning are usually multifaceted because nowadays most adults use various sources of information in their private lives as well. • To the majority of entrepreneurs, the most important sources of information are customers, own network, internet and media because they are a natural part of everyday business.
In your opinion, is it easy to get sufficient information about those things that are important to your business?	• Most entrepreneurs say it is easy, because they talked about information needed for operational decision-making. • Those entrepreneurs who monitor the developments in business environment in order to consider how it might affect their business in future realize it is not so easy to apply that information because they can't be sure what actually will happen.
Do you monitor global changes that effect on businesses and people to a greater extent?	• Most entrepreneurs do not systematically monitor global changes in the respect of how those affect their business, but more as private persons out of common interest to what is happening in the world. • Visionary leaders reflect the global developments to their own business, but they realize that their company is too small to act as forerunners in exploiting many of megatrends to launch new products or services. • Some entrepreneurs think that megatrends do not affect they business because they think that their own industry is very stable.

Table 10: Insight statements for Research Question 2

Research Question 3: What foresight methods and tools do small businesses use? (Table 11) deals with the methods and tools entrepreneurs are currently using for strategic planning.

Research Question 3: What foresight methods and tools do small businesses use?	
Interview Question	Insights
Do you have a habit of considering different alternatives for future?	• Some entrepreneurs do not consider future options simply because they have been doing well enough and thus have not had any reason to consider alternative futures. • Those business owners who exercise determined strategic planning understand that it is important to have multiple future options. • The unwritten strategy of some small business owners who have versatile skills is to be flexible and change direction if it seems reasonable or necessary.
What means of planning for future do you use?	• Usually entrepreneurs with business education or knowledge exercise strategic planning and prepare written documents. • Entrepreneurs who have done well enough without strategic planning don't think about strategy or revising it. • Many entrepreneurs feel operational planning for next week or next month is sufficient to run the business because it is practical. • Small business owners discuss strategic issues occasionally but don't document them because they don't think it is necessary or useful.

	• Most entrepreneurs have dreams about a successful future, but they don't see a vision as a target where they systematically aim at, because they don't know that there are tools for doing it. • The vision of the company is usually unclear because it has not been written down.
How do you document your future plans? Do you use some software or model?	• Only the most progressive leaders use multifaceted tools and methods of strategic planning, because they understand the importance of versatile ways of strategic thinking. • Small business decision makers do not have specific software for strategic foresight probably because many of them best suit to bigger companies with different scale of resources. • Most of the entrepreneurs who had prepared some futures-related plans had them on their computer, but many of they didn't seem to know exactly where, because it had been quite a long time since they had looked at them. Only those who see strategic planning essential seemed to know where the documents were.
Have you at some point earlier used other methods or tools?	• Those entrepreneurs who had business counselling at the time of establishing the company have prepared a business plan and other documents because they were required. • Those entrepreneurs who have not had any business counselling may not have made any documented forward-looking plans ever. • Some entrepreneurs have done e.g. SWOT analysis at the time of establishment because it was required for loan application or startup grant, but have not updated it afterwards.
Would you be interested in adopting some tools for future planning?	• For some small business decision makers, it is hard to imagine what benefit strategic foresight tools would bring to the business simply because they don't know the tools. • Most small business owners think that it would be beneficial to use strategic foresight tools because they realize that it would be useful to plan ahead more systematically and those who already execute strategic planning are interested in adopting strategic foresight tools because they think tools would help them exercise strategic planning in a more organized and comprehensive way.

Table 11: Insight statements for Research Question 3

Research Question 4: What kind of foresight information would benefit these businesses? (Table 12) covers the need and availability of futures-related information.

Research Question 4: What kind of foresight information would benefit these businesses?	
Interview Question	**Insights**
Do you have enough information about the future?	• Majority of interviewed small business decision makers think that they have sufficient information about changes in business environment to take initiative and plan ahead, though most of these opinions refer to operational decision making. • Many entrepreneurs have not recognized the need to look for information about future developments because the development so far has been quite steady. • Small business decision makers who are used to utilize Internet continuously see that there is plenty of information available but the challenge is what can be trusted as sure and how to utilize that information.

What kind of information about the future you are lacking?	• Many small business decision makers don't feel that they lack information, especially concerning their own business line, because they talk about operational aspects. • Some decision makers would like to have a clearer picture about the developments in general economic situation and customer behavior and preferences, because they know that it affects their business. • Some decision makers think that it is not possible to get reliable information about the future developments because they think that future is uncertain and that nobody knows what will happen. • Many entrepreneurs would benefit if they read about the changes that digitalization brings along, because they are not aware of those developments and their impact on their business.

Table 12: Insight statements for Research Question 4

Research Question 5: What kind of digital service would be useful for small business decision makers by facilitating them to better prepare for future? (Table 13) deals with elements of the service that would provide futures-related information.

Research Question 5: What kind of digital service would be useful for small business decision makers by facilitating them to better prepare for future?	
Interview Question	Insights
Would a service that provides information about future developments be useful to you?	• Many entrepreneurs would be interested in using a web-based service that provides information about future developments. • Entrepreneurs need to prioritize very carefully how they use their time, thus some of them doubt whether they could allocate time for reading about future developments. • Some entrepreneurs are doubtful whether they would be able to utilize the information in their own business, because they think that it would be too universal.
How should that futures information be provided to you?	• Some decision makers would use the service only once or twice a year when they have time for planning for a longer period of time, whereas some would use it regularly, e.g. to read news daily. • Some decision makers prefer newsletter, because it is easy to use; one can select the articles they are interested in and it might also introduce some new ideas that one would not themselves search for. • Some entrepreneurs find that newsletter would not work for them, because they receive a lot of newsletters which they don't read but put in the junk mail straight away. • A newsletter should have options of how often and what topics it would tell about because people have different needs and interests. • The newsletter should include articles that other readers have given good reviews because those articles are kind of quality checked from the entrepreneurial perspective.
What do you think of your bank as a provider of foresight information?	• Many decision makers find bank good as the service provider, because Finnish banks are seen as reliable actors. • A small minority of decision makers are doubtful about bank giving neutral information, because news about banks motivations have not always been positive. • Some entrepreneurs find that if their bank would provide this service for their customers it would strengthen their relationship with the bank, because it would show that the bank is interested in the success of their customers. • Some find it good that the bank would be the service provider because then they would get more services with one set of identifiers and that they would get more from the bank's side.

Tell more specifically why it would be good or bad thing?	• Some entrepreneurs are doubtful, because their experience or feeling is that banks charge quite a lot for many things. • Some entrepreneurs think that this kind of service would strengthen their relationship with their bank, because it would make it more one-to-one, as the bank would give something in turn. • Some decision makers find bank as a good service provider because banks have extensive databases and resources. • Some decision makers think that the information should be provided for all not just for the banks own customers, because it would show that the bank is interested in the success of all Finnish small businesses.
Do you think that the service should be free of charge or would you be willing to pay for some information?	• Some small business owners think that the service should be free of charge, because if the bank wants their customers to engage themselves with the bank, the information should be free for everyone. • Many decision makers would be willing to pay for useful information, but a monthly fee is not acceptable. • One small business owner finds that charging for the information would not be a good idea because it is against the principle of common good.

Table 13: Insight statements for Research Question 5

The themes of the first cycle of the data analysis were based on the theme interview questions, and therefore to the research questions, as was suggested by Eskola & Suoranta. It provided results to first four research questions which studied the empirical foresight activities of small companies and what information about future developments they think would be useful. However, the research question about useful digital service was to some extent too difficult for the interviewees to tell or imagine. Therefore, also another approach to data analysis, typologies, was found needed.

Affinity mapping was also applied for sorting the discovered insights as Kumar (2012, 141) suggests. Both the insights from the entrepreneur and expert interviews were written down on post-it notes. These were then pre-categorized into two piles and those that had significance to the service concept and those which merely told about how planning was exercised in practice. Then, from those insights meaningful to the service concept, the doubles were omitted. The remaining insights were organized into clusters based on their similarity to each other. The clustering was repeated a couple of times. The final version was based on the practical customer needs and motivations regarding the futures planning and the emerged insights of what kind of service would be useful. Figure 18 shows both the first round of clustering and the final clustering of the insights sorting, which present the discovered patterns. The final cluster titles were: entrepreneur personality, motivation, practicality, most important topics, preferences of use, tools, and relationship with bank. These insight clusters were used as input to the design driver generation.

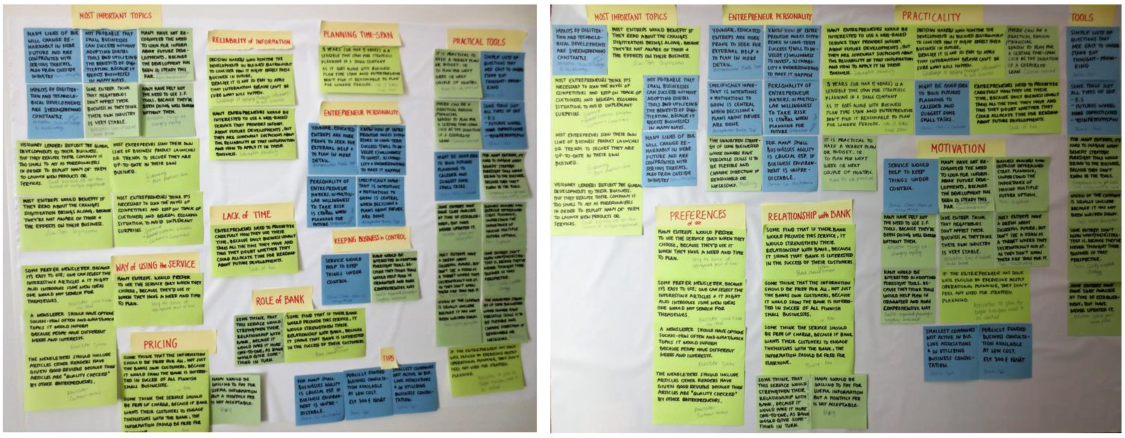


Figure 18: The affinity diagram of insights sorting: first round and final version

Typologies (second cycle of analysis)

Typologies are classification systems composed of categories that arrange some aspect of the research material into parts. They do not completely classify a phenomenon through mutually exclusive and complete categories, unlike taxonomies, but instead are built on conceptual types or explanatory limits. (Patton 2015, 546.) Similarly, Eskola & Suoranta state that analyzing data using typologies means grouping the material into types, clear groups of similar stories. At best, the types describe the material in an extensive and interesting, but nonetheless in a frugal way. One way of applying typologies is using an “authentic type”, which is based on one genuine answer. It is an example of a larger material. A combined, “as general as possible type” includes only such things that can be found in the majority or even all answers. Also, “as broad as possible types” which have been constructed of many answers but which can also include details from only answer can be used. However, in this case it has to be ensured that the type is possible. Nevertheless, it is not necessary to look for common types, but also exceptional types can be looked for and seen as an interesting resource for the research. (Eskola & Suoranta 1998, 181-182.)

From the research material emerged different types of small business entrepreneurs. These types were analyzed by utilizing of the first collection of the most central quotes of the interview participants, which were organized using the affinity mapping (Figure 19) and then reorganized into an Excel sheet for the second cycle of the analysis. These types represent the “as broad as possible type”, because the research material consisted of only eleven interviews of small business decision makers and some of the emerged types represent only two participants. Thus, the application of “as broad as possible type” approach ensures that the research material was comprehensively included in this step of the analysis.

Figure 19: Affinity diagrams of typologies

In the Excel sheet, eleven attributes commonly used in persona descriptions were set on the rows of the sheet and the recognized types were set on the columns (Figure 20). Direct quotes were imported to describe that attribute of the type in question. Some attributes were inferred from the answers, such as technology skills. Then the types were given a tentative, short, descriptive name: Fortunate Novice, Flexible Opportunist, Strategist, and Visionary. These types constitute a continuity of different levels of strategic capabilities starting from the quite low level of strategic skills to a visionary thinker/leader. These types were subsequently described as personas.

DATA ANALYSIS: TYPOLOGIES

Attributes	FORTUNATE NOVICE	FLEXIBLE OPPORTUNIST	STRATEGIST	VISIONARY
Story of mental model	“From the start I have run the business based on my vibes. Now I understand that it would be good to do this in a more systematic way.” (H1)	“It would be sensible to plan for a little longer time span. You would get new points of view, because we are kind of crazy in that sense that we do not want to exclude anything.” (B1)	“When you do strategic planning you consider which are our strengths and how we can capitalize them. You also think what you can copy from another context.” (C1)	“All the time you need to reflect if you are offering current services, can you offer something else and how you can renew yourself to be interesting for customers.”
Motivations	"I lack the knowledge of the opportunities I have. Yes, I do not have enough information." (H1)	"Actually I have tried to clarify things lately. We have been drifting." (G1)	"We have so ambitious targets to grow, that I need to think about the future all the time." (C1)	“I want to show to my customers that I care about them.” (D1)
Needs	Simple tools to give impulse to strategic thinking and guide planning. Consultation from experts.	Simple tools to give impulses for decision making in a more organized way of contemplating the future, for example calender tied little tasks of futures-related planning.	"Our method of preparing vision and strategy are quite informal, it based on discussions in groups and to conclusions derived from those discussions. We had no method." (C2) Need for more	A benchmark to own thoughts in order to verify them or to overrule them. General interest to be up to date of diverse things in business environment.
Actions/Typical tasks	Operational thinking, planning and decision making.	At the time of establishment, required plans were made carefully and it was found sensible. Planning has since been forgotten and the plans are in their mind.	"The most important thing is that you need to prioritize all the time and you must not strew your resources."(E1)	"If customers repeatedly ask for a some new service, we take it to assortment or at least find out if it is viable." (A2)
Frustrations & fears	Not enough information about the changes in the business environment, which is a bit agonizing too, when they think about it.	Expenses for entrepreneurs are so high, that hiring an empoyee is almost an impossible idea.	You can't know for sure what will happen.	Do not get easily frustrated. Trust themselves and thus do not have fears.
Attitudes	"I wish I could make plans for the future, it would be good. If I knew and could do those things. Now I realize that I have never even thought about those plans." (F1)	"We are very open [laughs] to all oncoming ideas. If somebody suggests something or we get an idea of something which seems sensible... it's just the two of us so we are free and ready to implement all ideas". Don't see it sensible to plan for a long time span, like for decades." (G1)	"We have got many different reports and plans. If you don't plan, you just end up somewhere." (A1)	“I want everybody to participate in futures planning. Because I believe in wisdom of groupiin; it brings along good stuff, new ideas, totally new perspectives on things that you yourself possibly cannot even think of.” (D1)
Goals	"I wish I had the some kind of keys to keep this whole package together so that it would not fall apart before the business has reached my 5-year target dream" (H1)	"Our vision is that this is what we want to do and we want to make this profitable. This is our life work." (B1)	"The most important thing is to be flexible in order to be able to react to developments, because everyone knows that future is uncertain." (C1)	“I want that kind of reputation that we [company] know exactly what is the right solution. And that we are a friendly and helpful actor.” (D1)
Technology Skills	Moderate	Average	Advanced	Advanced or average
Business Skills	Feeble	Average	Advanced	Advanced or natural talent
Network	Scarce network or network in social media	Moderate network, mostly colleagues in the neighborhood, partners and customers. Active in social media.	Wide network, mostly people on same or connected line of business and customers.	Wide and multifaceted network
Questions	"What is strategy?" (F1)	"It might be interesting, but how can you apply that information into your own business?" (G1)	"It would be interesting to get information about the future developments, but how do know what will happen, who knows?" (A1)	“Why would the futures information not be free and accessible for everyone?” (D1)

Figure 20: Qualitative data analysis using Typologies

The *“Fortunate Novice”* might not even know what a strategy is, but instead operates on intuition, and may not ever have prepared business plan or other strategic plans. They fully concentrate on short-term operational decisions and actions. They do not have business education or knowledge, but they can cope quite well in mature markets. During the interview, they realized that they are not in control of their business: "I wish I could make plans for the future, it would be good. If I knew and could do those things. Now I realize that I have never even thought about those plans" (F1) and "I wish I had the same kind of keys to keep this whole package together so that it would not fall apart before the business has reached my 5-

year-target dream" (H1). A story of mental model of this type: “From the start I have run the business based on my vibes. Now I understand that it would be good to do this in a more systematic way.” (H1)

The *“Flexible Opportunist”* has had business consultation at the time of company establishment and carefully prepared the required strategic and financial documents, but has never updated them even though they realize that it would be sensible. They rely on their professional skills and have an open mind about changing the direction of the business if needed or reasonable when the marketplace changes: “We are very open [laughs] to all oncoming ideas. If somebody suggests something or we get an idea of something which seems sensible... it's just the two of us so we are free and ready to implement all ideas" (G1). They apply the evolutionary or systemic approach to strategy. A story of mental model of this type: “It would be sensible to plan for a little longer time span. You would get new points of view, because we are kind of crazy in that sense that we do not want to exclude anything.” (B1)

The *“Strategist”* has business education or knowledge, they prepare and update strategic plans, because they know it is important: "We have got many different reports and plans. If you don't plan, you just end up somewhere" (A1). In other words, they apply the classical approach to strategy. However, their methods and tools can be quite conservative, such as free discussion and Excel sheet, instead of the applying of more advanced futures-oriented tools, such as Backcasting. A story of mental model of this type: “When you do strategic planning you consider which are our strengths and how we can capitalize them. You also think what you can copy from another context” (C1).

The *“Visionary”* has his/her thoughts constantly in the future contemplating how they can develop their business so that they can foresee and implement changing customer needs and desires. Also, they continuously develop the professional skills of themselves and their staff, whom they involve in the futures planning: “I want everybody to participate in futures planning. Because I believe in wisdom of group; it brings along good stuff, new ideas, totally new perspectives on things that you yourself possibly cannot even think of” (D1). They have several options for future in their mind and use various methods to find out about future developments in order to be able to prepare for them and take advantage of them. Their approach to strategy is closest to the processual approach. A story of mental model of this type: “All the time you need to reflect if you are offering current services, can you offer something else and how you can renew yourself to be interesting for customers” (A2).

By using the typologies analysis four “as broad as possible types” of small business decision makers were defined. These types constitute a continuity of different levels of strategic capabilities and the findings of the analysis is in line with the findings by Lehti (2000) and Kraus (2007).

3.4.2 Personas

British Design Council defines User Persona as "a character that embodies user research in an easily identifiable and understandable form. It brings together lots of information about similar people to create a single character that represents the group." User Personas can be promptly depicted in an ideation workshop to facilitate brainstorming. (British Design Council 2016.) On the other hand, detailed Personas can be used to combine large amounts of research data (British Design Council 2016; Stickdorn & Schneider 2011, 178). Personas are not market segments. Neither do they represent an average user. A Persona summarizes and explains the most essential behavioral data in a way that designers and stakeholders can comprehend, remember, and relate to. The Persona characterization includes for example name, picture, set of goals, typical tasks, a story that covers mental model, and other crucial factors for understanding behavior pattern. (Goodwin 2009, 229-236.) Powerful Personas shift focus away from demographics, towards the needs and desires of real people. Though Personas are fictional, the motivations and responses they present are real. (Stickdorn & Schneider 2011, 178.) Also psychographic attributes are such as values, attitudes, interests, and lifestyles, or behavioral attributes such as motivations, intelligence and emotions characterize personas (Kumar 2012, 211). Personas can also be prioritized against each other to find out which ones should be primary (Goodwin 2009, 362). Some benefits of using personas are: they build empathy, define direction, and inspire ideation within the design team (Kumar 2012, 211).

The analysis demonstrated that the decision makers of small companies are a heterogeneous group with their different backgrounds, such as education, and respective situations. The entrepreneur types which emerged from the research data were used as input to persona depictions. Personas were created for each found user type. The most central question regarding each persona is: What does this persona need that the service can offer? The *“Fortunate Novice”* needs a wake-up call to pay more attention to what is going on in the business environment in the form of easy-to-comprehend articles, for example about digitalization, and a down-to-earth move towards thinking and planning the company’s future in a at least somewhat organized way by using some simple tools. They probably also need to have ways of contacting business advisors in order to get advice. Expert help should be available in many ways, such as phone, chat, and meeting online or face-to-face. The *“Flexible Opportunist”* needs a regular, perhaps a yearly or biannual reminder to think and discuss the future from the strategic point of view, easy-to-use tools for seeing new perspectives about the company's future, and to check and revise the previously prepared plans if they realize that changes are needed in their operations. They might also benefit of reading information about the most central topics on the changes in the business environment, such as digitalization, or the topics they have selected themselves, to ensure that their professional skills are still up-to-date and that they can offer interesting services and products to customers. The *"Strategist"* needs new and maybe more advanced tools for strategic thinking to give them stimulus to consider the future in versatile enough perspectives. The strategic thinker would benefit if the strategic activities were connected with the financial information of their business, such as cash flow reports and forecasts. The *"Visionary"* needs an easier method of combining their businesses financial information, such as foreseeable investment revenues, to their visionary strategic planning activities or maybe some new practical but sophisticated visionary tools, such as Backcasting. Both the *"Strategist"* and the *"Visionary"* might find it useful to read regularly about ongoing or upcoming trends or expected future developments such as impacts of megatrends in other countries which usually face those consequences before they take effect in Finland. All of the personas are introduced shortly in Figure 21. The more detailed descriptions of the four personas are illustrated in Figures 22-25.

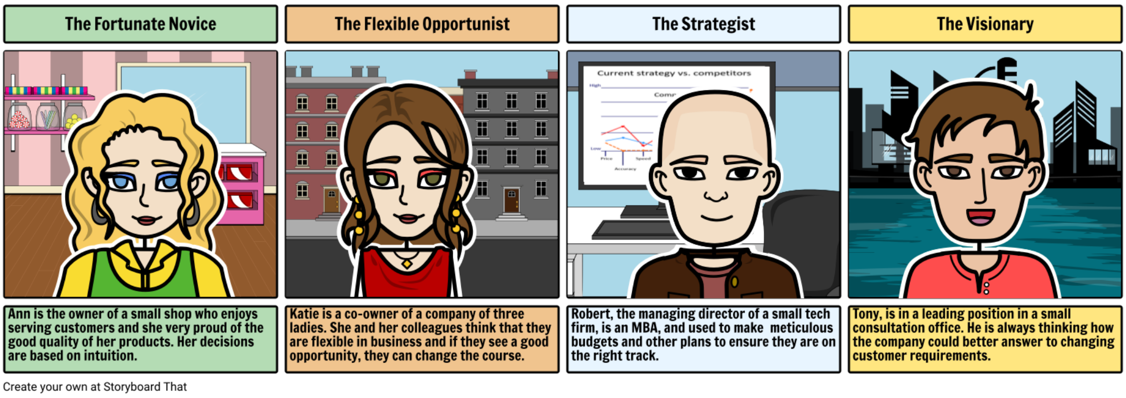
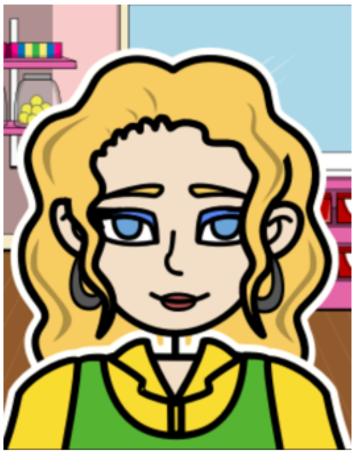


Figure 21: The four identified user personas

The "Fortunate Novice"



MOTIVATIONS

Financial success

Fear

Reputation

Growth

Social

PERSONALITY

Extrovert — Introvert

Sensing — Intuition

Thinking — Feeling

Judging — Perceiving

STORY OF MENTAL MODEL:
"From the start I have run the business based on my vibes. Now I begin to understand that it would be good to do this in a more systematic way."

GOALS

LIFE GOALS:

- Make a living by doing something you are good at
- Achieve financially secure life

USER EXPERIENCE GOALS:

- Easy to understand vocabulary
- Easy-to-use tools
- Assistance available

TASKS THEY WANT TO ACCOMPLISH:

- Fathom what is going on in the business environment
- Strengthen business skills
- Prepare futures-related plans

SKILLS

Business skills

Strategic skills and tools

Technology skills

Networking skills

DEMOGRAPHICS

Name Ann D.

Role Owner-Entrepreneur

Education University, not business

Years of experience 1-5 years

FRUSTRATIONS

- "It is not difficult to find information if you want to do that, but sometimes it is hard to understand."
- "I don't know what options I have."

Figure 22: Persona Description of the "Fortunate Novice"

The "Fortunate Novice" persona has the least strategic and business skills of the found four personas, and often have not prepared any strategic plans. They act upon intuition, think and plan operationally, wish to make a living by doing something they are good at, and admit that they need help and tools to improve their strategic skills.

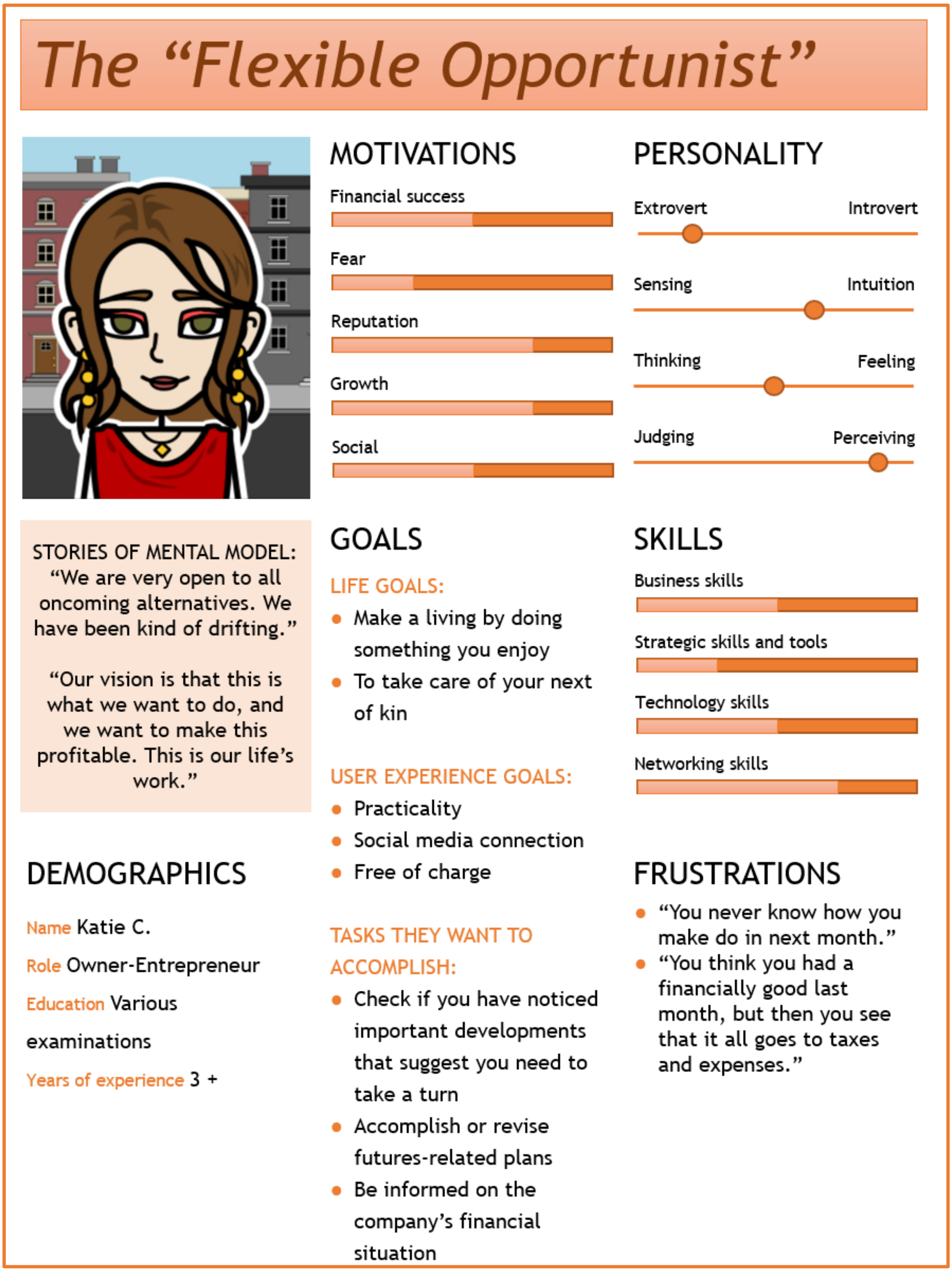
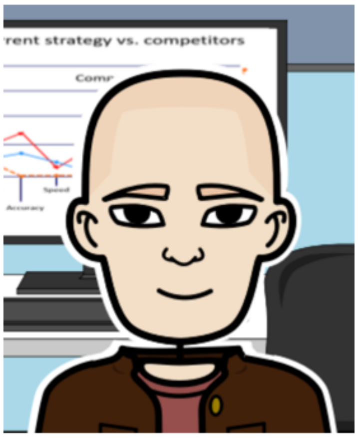


Figure 23: Persona Description of the "Flexible Opportunist"

The "Flexible Opportunist" persona occasionally thinks strategically, keeps track of what is happening in the world, but does not prepare strategic plans. They are willing to change course when they see a good opportunity and they rely on their professional skills.

The "Strategist"



MOTIVATIONS

Financial success

Fear

Reputation

Growth

Social

PERSONALITY

Extrovert — Introvert

Sensing — Intuition

Thinking — Feeling

Judging — Perceiving

STORY OF MENTAL MODEL: "When you do strategic planning you consider which are our strengths and how we can capitalize them. You also think what you can copy from another context."

GOALS

LIFE GOALS:

- Be respected and successful professional and manager
- Achieve financially secure life

USER EXPERIENCE GOALS:

- Utility of tools
- Customization
- Keeping things under control

TASKS THEY WANT TO ACCOMPLISH:

- Benchmark ideas about future developments
- Get actual financial data to prime futures planning
- Use rational tools for strategic planning

SKILLS

Business skills

Strategic skills and tools

Technology skills

Networking skills

DEMOGRAPHICS

Name Robert B.

Role Managing Director

Education MBA

Years of experience 15 +

FRUSTRATIONS

- "You can't know for sure what will happen in the future."
- "The problem is that there is too much information and you need to pick up what is substantial for your business."

Figure 24: Persona Description of the "Strategist"

The "Strategist" persona has strategic and business knowledge, keeps actively track of what is happening in the world, and prepare traditional strategic plans. However, they do not have tools to transform the information they have seen as relevant to their business into actionable plans.

The "Visionary"

MOTIVATIONS

Financial success

Fear

Reputation

Growth

Social

PERSONALITY

Extrovert — Introvert

Sensing — Intuition

Thinking — Feeling

Judging — Perceiving

STORY OF MENTAL MODEL: "All the time you need to reflect if you are offering current services, can you offer something else and how you can renew yourself to be interesting for customers."

GOALS

LIFE GOALS:

- Improve the life of others and your own
- Enjoy life and have some adventures

USER EXPERIENCE GOALS:

- Thought-provoking
- Free of charge
- Aesthetic

TASKS THEY WANT TO ACCOMPLISH:

- Verify own ideas
- Find new perspectives
- Get actual financial data to prime futures planning

SKILLS

Business skills

Strategic skills and tools

Technology skills

Networking skills

DEMOGRAPHICS

Name Tony A.

Role Top practitioner

Education Eclectic

Years of experience 10 +

FRUSTRATIONS

- Does not easily get frustrated
- Actors in business environment who are short-sighted and do not see the bigger picture

Figure 25: Persona Description of the "Visionary"

The "Visionary" persona has good strategic and business skills, and he/she is actively monitoring what is happening in the world, especially what the customers want. They use several tools for strategic planning, but not necessarily in an organized way. They want to enjoy life and improve the life of others and their own.

3.4.3 Value Proposition Canvas

Value proposition canvas describes the benefits customers can expect from the company's products and services (Osterwalder et al. 2014, VIII). The Customer Profile clarifies customer understanding. The Value Map describes how the company intends to create value for these customers. Fit is achieved between the two when one meets the other. (Osterwalder et al. 2014, 3.) What customers want or need to get done or problems they are trying to fix at their work or in their private lives are listed in the Customer jobs section. There are different kinds of customer jobs: functional jobs, social jobs (such as looking trendy or professional), and personal/emotional jobs (such as seeking peace of mind). The customer Pains section describes harmful effects, risks, and impediments related to customer jobs. There are different types of pains: 1) undesired consequences, problems, and characteristics, 2) obstacles are preventing customers from even commencing a job or slowing them down, and 3) risks that might actualize and have substantial negative consequences. The customer Gains section describes the outcomes customers want to achieve or concrete benefits they are seeking. There are also different types of gains: 1) a required gain means the service would not work without it, 2) an expected gain is not necessary, but expected by customers, 3) a desired gain go beyond customer expectations, but they would love to have it, and 4) an unexpected gain is something that the customers cannot even imagine. Job importance, gain relevance and pain severity should be ranked by customers themselves to make sure that the value proposition addresses those issues that customers undoubtedly care about. For example, customers could prioritize a job because it takes place repeatedly. (Osterwalder et al. 2014, 12-16.)

The Value Map depicts the products and/or services of the value proposition. There are different types of products and services: physical goods, intangible products (such as copyrights and services), digital products, and financial products (such as investment funds or insurance). Pain relievers are found by asking questions like "What kind of products or services would make customers feel better, eliminate risks, or remove barriers or negative social consequences?" Whereas gain creators are detected by asking questions like "What kind of products or services would create savings to the customer, make customer's life or work easier, or exceed customer expectations?" It is important to prioritize products and services, pain relievers, and gain creators by their relevance, whether they are essential or merely nice to have. (Osterwalder et al. 2014, 29-33).

The generic value proposition canvas (Figure 26) was prepared as Osterwalder et al. suggest because it facilitates the transition from the analysis to concept development. The transcribed interview data was once again scrutinized to detect the customer jobs, pains and gains. The needs of all four Personas were taken into consideration and used as input to the Customer Profile notes. Attention was paid to that not only those observations were collected which have a direct link to the service concept in mind, but a broader point of view was applied. Lastly, those customer jobs, pains and gains which the service concept would address were flagged with stickers. Then, the Value Map was constructed to find a fit to the Customer Profile with emphasis to the most important customer jobs and the severity of the pains and the relevance of gains. At this point, it was not possible to verify the priorities with the users, but instead the priorities were inferred from the research data. Also, those insight statements that were related to the research questions about the service concept were utilized as a benchmark to countercheck whether they would bring some notable additions to the Value Map.

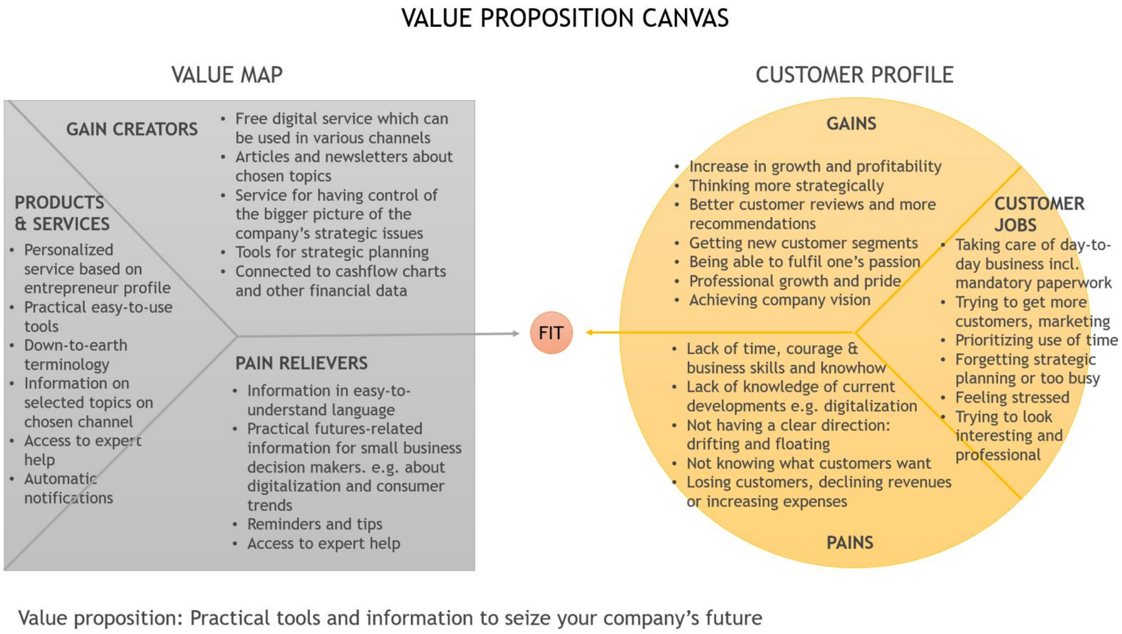


Figure 26: Value Proposition Canvas for the generic user (small business decision maker)

Naturally, the most important job for small business decision makers is to keep the business running to develop it in order to make a living and thus they do their best to ensure that they succeed. As stated earlier, small business decision makers are a heterogeneous group, which would benefit from different kinds of futures-related services. Some of them, personas *"Fortunate Novice"* and "Flexible Opportunist", mostly operate on gut feeling and do not exercise strategic planning in a systematic way. Whereas, personas *"Strategist"* and *"Visionary"* have strategic skills and knowledge and exercise strategic planning regularly. Thus, personalization of the service is utterly important in order to be able to deliver meaningful content. So, in the first place it is important to find out the entrepreneur profile of the user in order to provide tools suitable for the profile. Also, it is important support customization, i.e. personal settings, for example choices of preferred channels of use and scheduling of newsletters.

Practicality is important for small business decision makers: they need to understand how they can apply the provided information in their own business, so that they can manage to carry out the strategic planning without hiring external help. Nevertheless, if the entrepreneur realizes that external help is needed, it must easily available, for example contact information of the local new business center's or the bank's business counseling personnel. Additionally, chat should be provided for entrepreneurs. One way of making the service practical is to provide easy-to-use tools which do not require former knowledge of the use of that particular tool or strategic thinking. For the strategically more advanced users more advanced tools should be provided. Another way is to combine the financial data of the company that the service provider has in their data bases with the strategic tools. This would make the strategic planning easier, but it could also exceed customer expectations, for example if from the basis of the company's cash flow forecast data some system generated suggestions about strategic actions were presented to the decision maker to be considered. Additionally, if all the information about the company's strategic affairs and plans that the user types in the service was saved for later use and reflection, it would help organize the documentation of strategic issues but also would make it possible to continue the planning at appropriate date and to make comparisons and reflect backwards the strategic developments over the years.

Lack of time and the need to prioritize it is a major obstacle when it comes to futures-related planning. Mostly this is a problem for the *"Fortunate Novice"* and "Flexible Opportunist" personas. In practice, many entrepreneurs are fully employed in taking care of the day-to-day business and operational decision making, hence they easily forget to keep up-to-date on the developments in the business environment, to plan in order to develop the business in a longer-term time span, and to make preparations to secure their company is capable to respond to the upcoming challenges — especially if they have been doing well enough so far. Lack of time to plan strategically may lead undesired consequences; even though they scan the business environment in some way, they do not take the time to consider how they could utilize that information in their business. It may also lead to that they are not well aware of what current or potential customers want today or tomorrow, which might result into losing customers. Furthermore, they might be overwhelmed about some state-of-the-art or hi-tech future visions they read or hear about. A solution to this problem is calendar-tied small tasks and notifications about those tasks sent to these users, which would trigger their strategic thinking and activate them in an easily adoptable manner. For example, every year after the balance sheet date, the system generates a reminder telling that it would be a good time to reflect the results of the past year and study the changes in business environment or consumer trends in order to contemplate whether some strategic changes are in place.

Majority of entrepreneurs master their own profession and their own business line with respect to what it has been this far. However, not all of them master current, common affairs which will affect their business sooner or later, such as digitalization and the opportunities or threats of technological developments. Consequently, information about futures-related or even current developments must be addressed in a down-to-earth way. For small businesses, it is primary to react to existing megatrends instead of getting to know and trying to prepare for more distant future scenarios, which are more uncertain with respect of when they realize or whether the realize at all. Therefore, information about the most central, omnipresent megatrends, such as digitalization should be provided. Additionally, an option to select topics which they are interested in, such as consumer trends or technological developments should be offered to make the service personalized to one's own needs.

Two of the personas, the *"Visionary"* and the *"Strategist"* have quite advanced strategic skills and do regularly perform strategic thinking and planning. Most of the time, they feel they have the future under control, but sometimes they are worried. The value the service could offer them would be the consolidation of the company's actual financial data the service provider has with strategic planning activities, merging these two together in one place. Also, some more advanced strategic tools might entail new ideas and perspectives in the strategic planning of those companies. The two other personas', the *"Fortunate Novice" and "Flexible Opportunist",* needs are quite different, because they mostly act on intuition, think about operational issues and their planning period is operational — next week, next month, or at the most one year. They do not have a clear strategy, in other words they may not have considered their competitive factors, or other up-to-date futures-related documents. For these two personas, simple tools which would initiate strategic, futures-related thinking would provide value for them in order to better prepare for future challenges. Social media is quite an important source of information to these personas, so futures-related information should be provided also via social media.

3.4.4 Design Drivers

Definition for design driver by Mattelmäki (2006, 118) is as follows: "Concept design searches for relevant and fruitful questions and starting points to be able to formulate a design problem, or positively seen as a design opportunity, a design driver". Design drivers should illustrate what makes the product or service unique (Buley 2013, 158,161). Design drivers are guidelines that give direction and which can help inspire designers to find a new technology or solution (Norden Nordic Innovation 2016). The design team should refer back to them regularly during the design process (Buley 2013, 159).

Design drivers are derived from the user research and they help provide focus for the design team in concept generation (Allanwood & Beare 2014, 120; Mattelmäki 2006, 120; Kumar

2012, 189). In comparison, Goodwin (2009, 302) argues that multiple sources, such as personas and scenarios as well as business objectives and user goals, but also external sources, for example regulatory agencies and media, can be utilized to create design drivers. The insights are listed under the corresponding design driver which makes it possible to trace them back to the original user needs. Figure 27 illustrates the purposeful methodological transition from research and analysis data via insights to design drivers, which secures that concepts developed according to design drivers which are drawn from the insights are firmly grounded in objective research. (Kumar 2012, 189.)

Figure 27: The continuum from the research data into design drivers

Design drivers are not generic statements, but instead they should be tangible and help designers make decisions. Neither should they be self-evident, such as “user-friendly” or “simple”. (Buley 2013, 161.) Design drivers can be formulated so that they have a concise title and a longer explanation. In Mattelmäki’s research four design drivers were identified, one example: “Flexibility; allow customization for different user segments and purposes.” (Mattelmäki 2006, 183.) Whereas, Kumar suggests that design drivers should be formulated as statements which are forward-looking and ready to be put in action and which thereby facilitate concept generation. Design drivers are given a short description, which make them more concrete. (Kumar 2012, 189.)

Both general design drivers for the service (Figure 28) and persona-specific design drivers were identified. Persona-specific design drivers are introduced within the persona descriptions as user experience goals in Figures 22-25. Customer insights were summarized in the Value Map of the Value Proposition Canvas and used as the main source for the design drivers. They were defined and described in the way Kumar (2012, 189) suggests.

Figure 28: General design drivers for the service concept

3.4.5 Stakeholder Map

A stakeholder map is a visual description of the groups which are connected to a specific service, e.g. customers, staff, partners, other stakeholders and their mutual relationships. To begin with, a complete list of stakeholders is written down. This will generally include investigating also other information resources in addition to what is gathered from interviews or another field research. It is substantial to uncover both the interests and the motivations of each stakeholder group. Once the list has been completed the focus shifts to their relationships, and how they communicate with each other. The pain points and possible opportunities should be identified and highlighted. Stakeholder groups can be classified according to their importance and influence. (Stickdorn & Schneider 2011, 150-151.) Stakeholders can also include the decision makers, who hold the power, and those who might want to sabotage the service experience (Curedale 2013, 135). It is important to identify both internal and external stakeholders, to define their relative significance to the project, and to specify their relationships (Stickdorn & Schneider 2011, 153).

In order to clarify the network of influencers of small businesses' futures-related planning and development, it was found useful to prepare a stakeholder map. Many entrepreneurs or small business decision makers have quite an extensive network of actors who have impact on their business and to their plans of developing it. It seems that the more advanced business skills the decision maker has the wider the network and the sources of information are. However, heretofore some entrepreneurs have been doing well enough with a smallish network and sources of information if their business line has not yet been influenced by digitalization or other megatrends to a greater extend. Undoubtedly, also the personality of the entrepreneur affects to the amount of the connected stakeholders.

Figure 29 describes a general stakeholder map of small businesses' information sources about developments in the business environment and the actors who provide help in developing the business. The central circle includes the actors of the company itself. The connected stakeholders are those who the small business decision makers mentioned as sources of information about changes in business environment and with whom they are more or less in a frequent contact. Those actors that were most often mentioned by the interviewees as important sources of information are highlighted: own professional network, customers, other entrepreneurs in social media interest groups, and business partners. Some entrepreneurs are in contact with their competitors and some are not. Either way, competitors definitely are central players in the context. External stakeholders are mostly those who were mentioned in the expert interviews, but also some of them were mentioned by the entrepreneurs themselves, such as new business centers. Naturally, all businesses have their own network of connected stakeholders depending on what kind of business their exercise, for example whether they sell products or services or if they have subcontractors or resellers.

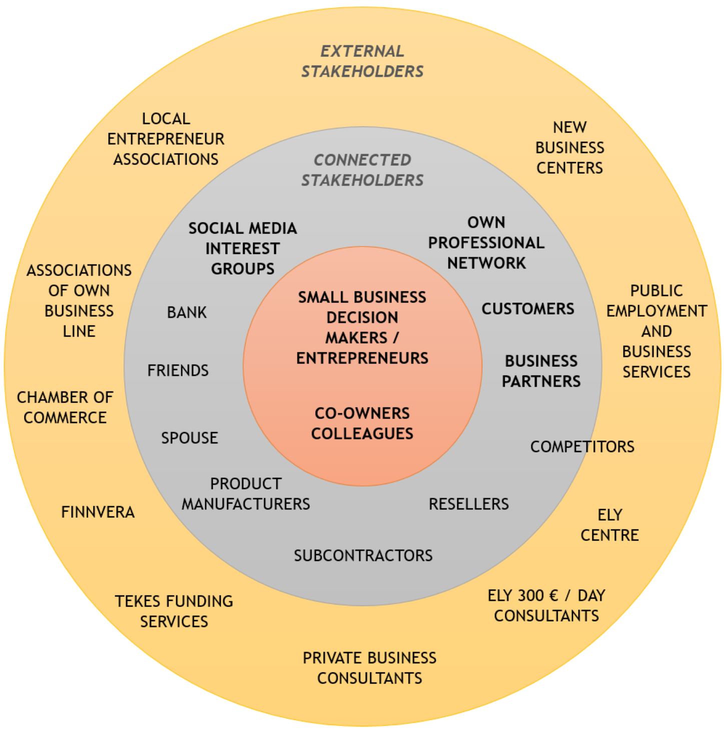


Figure 29: Potential stakeholders of small business development and information ecosystem

In practice, connected stakeholders' advantage is that the entrepreneur is doing well because they have a mutual financial interest or personal relationship. Sometimes even the competitor might benefit of the company's success, but usually it is not seen that way. When it comes to which actors might be opposed to the service concept or might find it a disadvantage to themselves, are those private business consultants whose major income today is SME development consultation agreements with public financiers, such as ELY 300 € consultations. What is remarkable with respect to the service concept is that there is a lot of publicly funded support available for small businesses who are struggling or who aim to growth and want to develop the business. Nevertheless, it is probable that many entrepreneurs do not know that such an extensive network of operators who could help them in developing their business exists. Also, some of these public operators, such as new business centers, could be providers of this service concept because they already provide some parts of it, namely assistance on business development. Although, they currently may not be ready to offer information about future developments, such as digitalization in bigger picture. All small business decision makers have their own habits and ways of communicating with their stakeholders, so it would not be possible to include that information in one stakeholder map in a relevant way, nor would it be sensible to describe stakeholder maps of each participant.

3.5 Develop

Develop phase is the patch of development in which concepts or solutions are designed, prototyped, tested and iterated. This iterative process of trial and error assists the design team to improve and specify the ideas. (British Design Council 2017; Stickdorn & Schneider 2011, 134.) Service design tools for elaborating and developing concepts are prevalently visual and material. These tools, such as detailed sketches, storyboards, technical drawings, and rapid prototyping, are frequently applied in design. (Tschimmel 2012, 15.) It is essential to pay attention to customers' emotions (Stickdorn & Schneider 2011, 134). To describe the potential use cases in the customer's world and the ways customers interact with the service, service scenarios were developed. They were then visualized in storyboards to make them easier to understand. Storyboards also express customer's feelings, which is important. Prototyping is one of the most important methods of service design and it is an indispensable way to enable testing the service concept early enough. Customer feedback is a necessity to control that what has been designed is useful for the customers. Lastly, a preliminary business model canvas was defined in order to consider the many important aspects of the service concept both from the customer's and the service provider's point of view.

3.5.1 Service Scenarios and Storyboarding

In any type of change, whether radical or incremental, it is essential to comprehend the possible and desired future circumstances for the business, and even more fundamental it is to understand what the change means for the customer. Service scenarios focus on illustrating the future customer experience and how it will affect the service provider's operations. Service scenarios tell a story about the customer journey with the service. (Reason et al. 2016, 173.) British Design Council determines service scenarios as "stories of a future situation or service." By creating a detailed story about a possible future or multiple futures, service scenarios facilitate creating a common understanding and purposeful discussion. Scenarios are used as a tool for strategic purposes, whereas in service design process service scenarios act as a communication tool and accentuate storytelling. (British Design Council 2017.) Service scenarios can also examine how distinctive business strategies could influence customer experience (Reason 2016, 173). Service scenarios can be used in almost any phase of a service design process in numerous ways, for example to illustrate imagined futures as a source of inspiration in the beginning, to facilitate user testing later on and to communicate the value proposition to all stakeholders (British Design Council 2017; Reason 2016, 174; Stickdorn & Schneider 2011, 184). Additionally, they are useful to deal with problematic areas of a current service offering, which can be described as service scenarios in order to brainstorm solutions (Stickdorn & Schneider 2011, 184).

Storyboards

Service scenarios can be presented in a number of ways. The most widely used is the comic-strip format, where as many details as possible are depicted in order to make easily understandable what is happening. (Stickdorn & Schneider 2011, 186-187; British Design Council 2017.) A storyboard is a succession of pictures or drawings that visualize the steps of an event. It can depict a situation where a service takes place, or an imaginary implementation of a novel service prototype. A storyboard summarizes the experiences of people using a service or a service prototype, and it can provoke significant analysis or discussions about potential challenges or opportunities. (Stickdorn & Schneider 2011, 186-187.) Though it is very pragmatic presentation format, it is not self-explanatory. Thus, some text which explains each frame and tells the story should be added. Service scenarios should have clearly depicted context, characters (e.g. customers, staff), and motivations like stories have (Reason 2016, 173-174; Moritz 2005, 230.) If the storyboard is quite sketchy, it leaves more room for interpretation, which in turn can be supportive or restricting (Moritz 2005, 230). Additionally, a storyboard helps demonstrate and test how separate touchpoints work and are connected to each other. It could be beneficial to draw different storyboards from the customer point of view and from staff point of view. (Moritz 2005, 230.)

Four service scenarios were developed to illustrate some of the most central features of the service concept in order to facilitate both prototyping and also customer validation of the prototype: 1) Setting up the entrepreneur profile and reading a newsletter, 2) Reading about changes in business environment and taking actions, 3) Adopting some easy-to-use futures planning tools, and 4) Examining company financial data and adopting futures planning tools (Figure 30). The other storyboards are presented in Appendix 2.

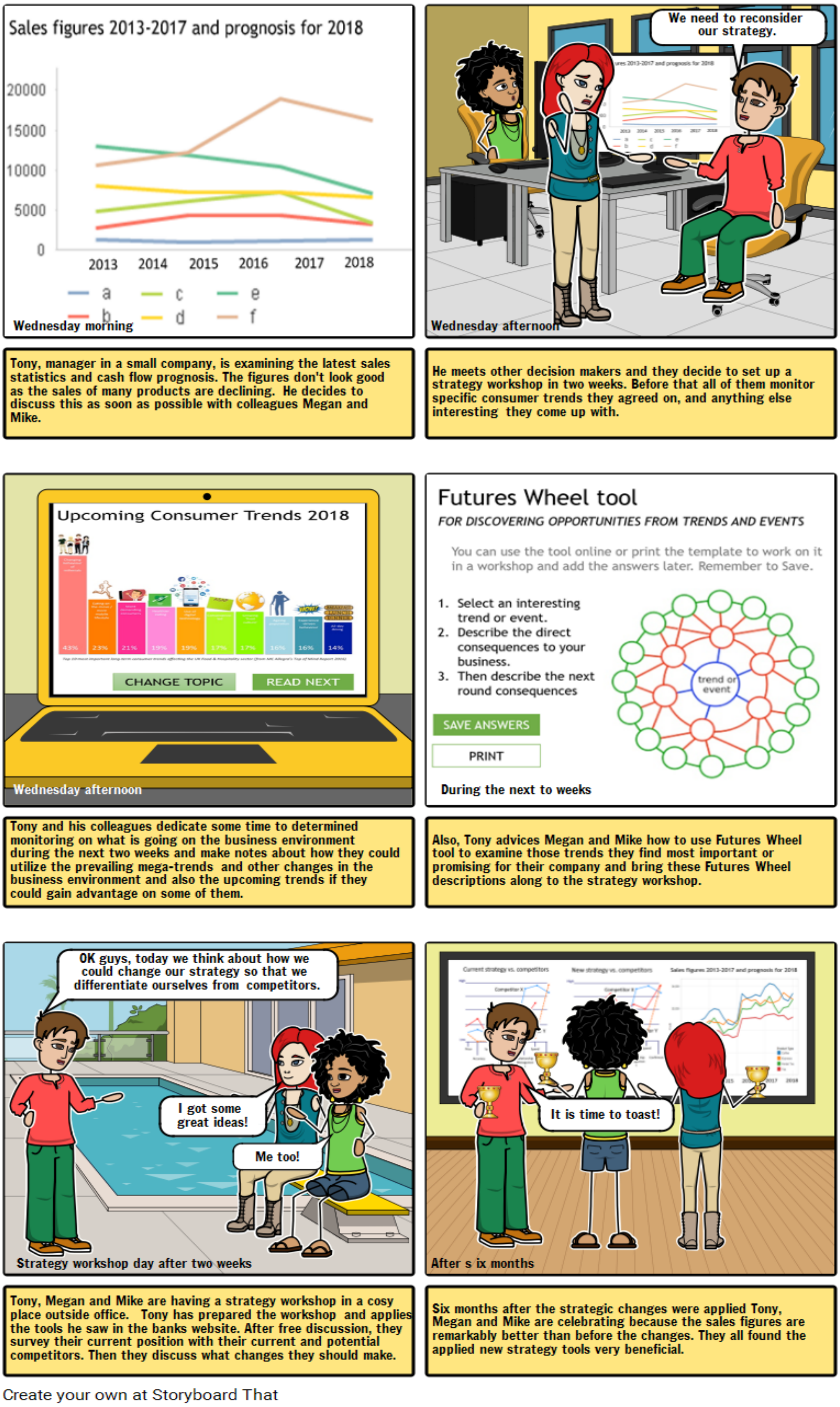


Figure 30: Storyboard of Examining company financial data and adopting futures planning tools

The designed storyboards illustrate some service scenarios in the customer's world and how the service might play a part of customer's life; the customer is not in interaction with the service in all steps of the customer's process related to service. Storyboards also make customer's feelings visible.

3.5.2 Prototyping

Prototyping is about making ideas real and building to think. Early prototypes answer design questions. e.g. about desirability, usefulness, or usability, and help the design team create common understanding about the concept by making the idea tangible. Most importantly, prototyping allows testing and getting early feedback from users and other stakeholders. (IDEO 2011, 106.) The metamorphose of an intangible idea to a tangible prototype can open up imagination to novel solutions (Brown 2009, 87). Creating service prototypes early in the design process helps judge their real value for the customers and also for the service provider prior to a substantial amount of resources is used for actual implementation (Ojasalo et al. 2015, 205; IDEO 2011, 106). Though it might seem like wasting time on sketches, models, and simulations, prototyping generates results faster. If a problem is complicated, a series of early prototypes is usually the best way to conclude which one of the competing alternatives to choose. (Brown 2009, 89.) The aim of prototyping is not to develop a working model. A prototype's scope should be limited and developing it should take only that much time, effort, and assets as is inevitable to produce useful feedback and move forward. The purpose of early prototypes is just to figure out whether the idea has functional value or not. (Brown 2009, 91.)

In order to validate the desirability and usefulness of the ideas which arose from the analyzed interview data, an early paper prototype of the digital service concept was developed. This prototype which consisted of so-called wireframes of the presumably most central features of the digital service was built upon the customer insights and developed in accordance with the design drivers, such as ease-of-use, practicality, personalized user experience and access to futures-related information in multiple channels. Altogether twelve central features of the service concept were illustrated in service wireframes to introduce the service concept to the potential users. The intention was to iterate these wireframes together with the entrepreneurs, but the reality is that most entrepreneurs are too busy with their day-to-day duties to allocate time for that kind of iterative work, because they have to prioritize other jobs. These wireframes did not illustrate a refined graphical design nor was the content of them finalized, but instead they were sketchy by nature in order to evoke plenty of opinions from the potential users. Three examples of main features of the paper prototype are shortly introduced next. The revised version of the paper prototype is presented in Appendix 3.

For those users who are interested in using the whole service, such as the foresight tools, and not only to read the articles for example on their mobile phones, the dynamically updatable front page is the gateway to the multifaceted content of the service (Figure 31). This is the first version of the wireframe that was customer tested and then revised according to feedback.

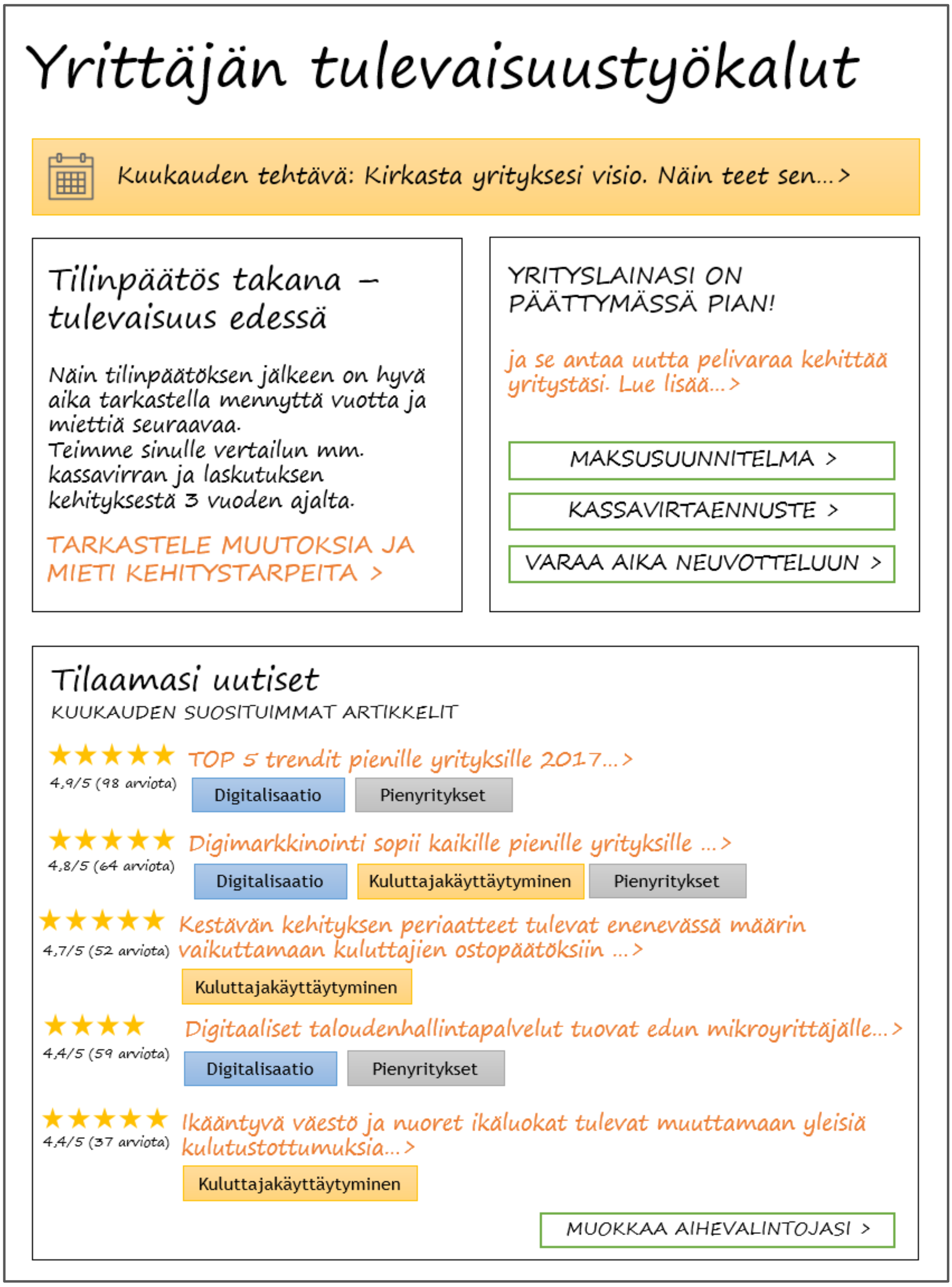
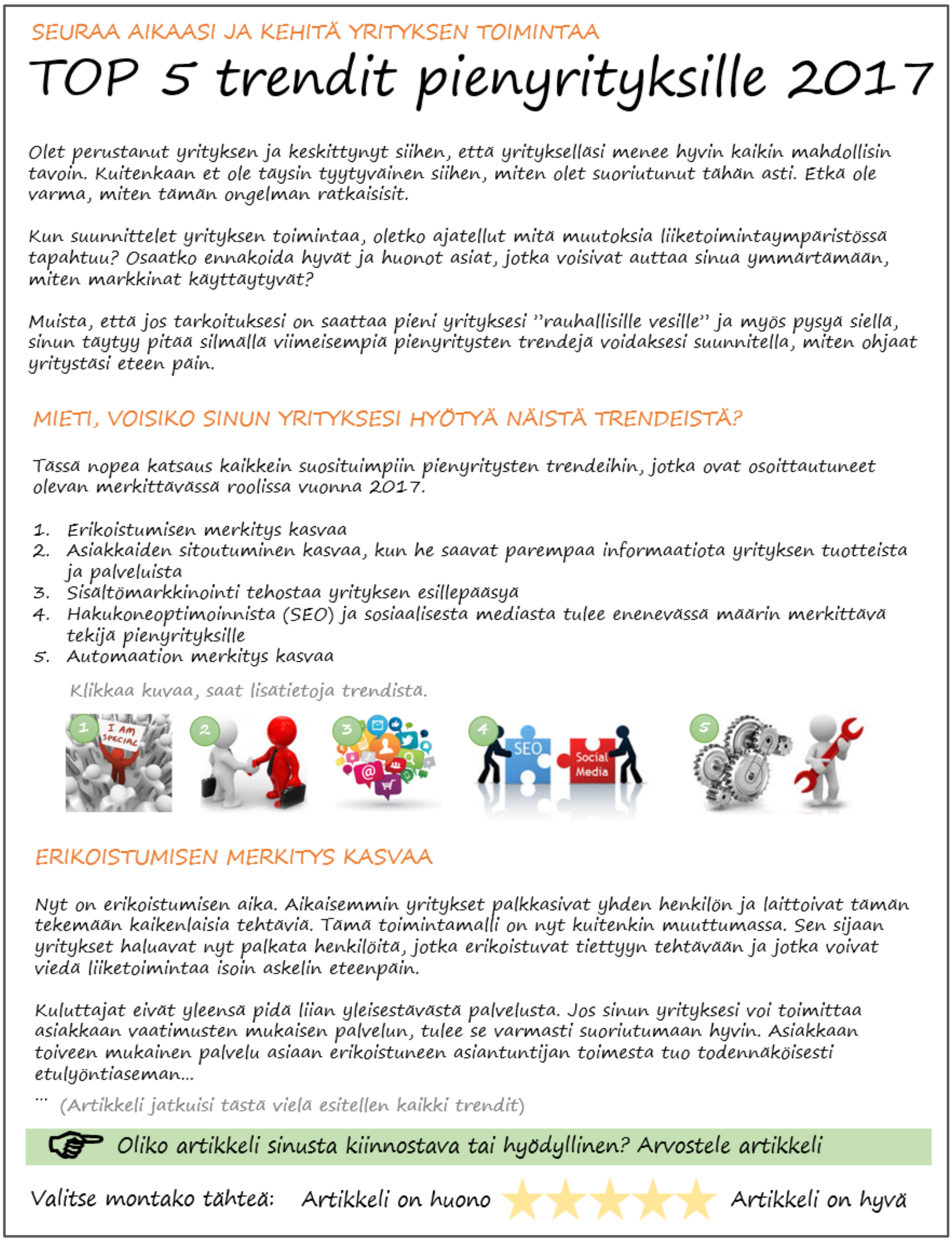


Figure 31: First version of wireframe of the personalized service front page

The interviews disclosed that for the entrepreneurs and the other small business decision-makers the strategic tools are as important as the futures-related information to develop their businesses. There will be several options to organize the content management and production of these articles, and the decision about that is a matter of a later stage of service development. Moreover, content production will need a project of its own where these decisions and plans will be carried out. Users can rate the down-to-earth futured-related articles (Figure 32). Good rating from other entrepreneurs adds sense of usefulness and credibility of an article. This is the first version of the wireframe that was customer tested and then revised according to feedback.



SEURAA AIKAASI JA KEHITÄ YRITYKSEN TOIMINTAA

TOP 5 trendit pienyrityksille 2017

Olet perustanut yrityksen ja keskittynyt siihen, että yritykselläsi menee hyvin kaikin mahdollisin tavoin. Kuitenkaan et ole täysin tyytyväinen siihen, miten olet suoriutunut tähän asti. Etkä ole varma, miten tämän ongelman ratkaisisit.

Kun suunnittelet yrityksen toimintaa, oletko ajatellut mitä muutoksia liiketoimintaympäristössä tapahtuu? Osaatko ennakoida hyvät ja huonot asiat, jotka voisivat auttaa sinua ymmärtämään, miten markkinat käyttäytyvät?

Muista, että jos tarkoituksesi on saattaa pieni yrityksesi "rauhallisille vesille" ja myös pysyä siellä, sinun täytyy pitää silmällä viimeisempiä pienyritysten trendejä voidaksesi suunnitella, miten ohjaat yritystäsi eteen päin.

MIETI, VOISIKO SINUN YRITYKSESI HYÖTYÄ NÄISTÄ TRENDEISTÄ?

Tässä nopea katsaus kaikkein suosituimpiin pienyritysten trendeihin, jotka ovat osoittautuneet olevan merkittävässä roolissa vuonna 2017.

1. Erikoistumisen merkitys kasvaa
2. Asiakkaiden sitoutuminen kasvaa, kun he saavat parempaa informaatiota yrityksen tuotteista ja palveluista
3. Sisältömarkkinointi tehostaa yrityksen esillepääsyä
4. Hakukoneoptimoinnista (SEO) ja sosiaalisesta mediasta tulee enenevässä määrin merkittävä tekijä pienyrityksille
5. Automaation merkitys kasvaa

Klikkaa kuvaa, saat lisätietoja trendistä.

ERIKOISTUMISEN MERKITYS KASVAA

Nyt on erikoistumisen aika. Aikaisemmin yritykset palkkasivat yhden henkilön ja laittoivat tämän tekemään kaikenlaisia tehtäviä. Tämä toimintamalli on nyt kuitenkin muuttumassa. Sen sijaan yritykset haluavat nyt palkata henkilöitä, jotka erikoistuvat tiettyyn tehtävään ja jotka voivat viedä liiketoimintaa isoin askelin eteenpäin.

Kuluttajat eivät yleensä pidä liian yleisestävästä palvelusta. Jos sinun yrityksesi voi toimittaa asiakkaan vaatimusten mukaisen palvelun, tulee se varmasti suoriutumaan hyvin. Asiakkaan toiveen mukainen palvelu asiaan erikoistuneen asiantuntijan toimesta tuo todennäköisesti etulyöntiaseman...

... (Artikkeli jatkuisi tästä vielä esitellen kaikki trendit)

Oliko artikkeli sinusta kiinnostava tai hyödyllinen? Arvostele artikkeli

Valitse montako tähteä: Artikkeli on huono ★★★★★ Artikkeli on hyvä

Figure 32: First version of wireframe of a news article

At the later stage of the service development process the tools which are included in the first release of the service will be decided as well as which party will be the software development team that implements the tools and other software. These decisions will depend on the budget. Figure 33 presents one example of the practical strategic planning tools, the tool for environmental scanning, which is suitable for all persona types. This is the first version of the wireframe that was customer tested and then revised according to feedback.

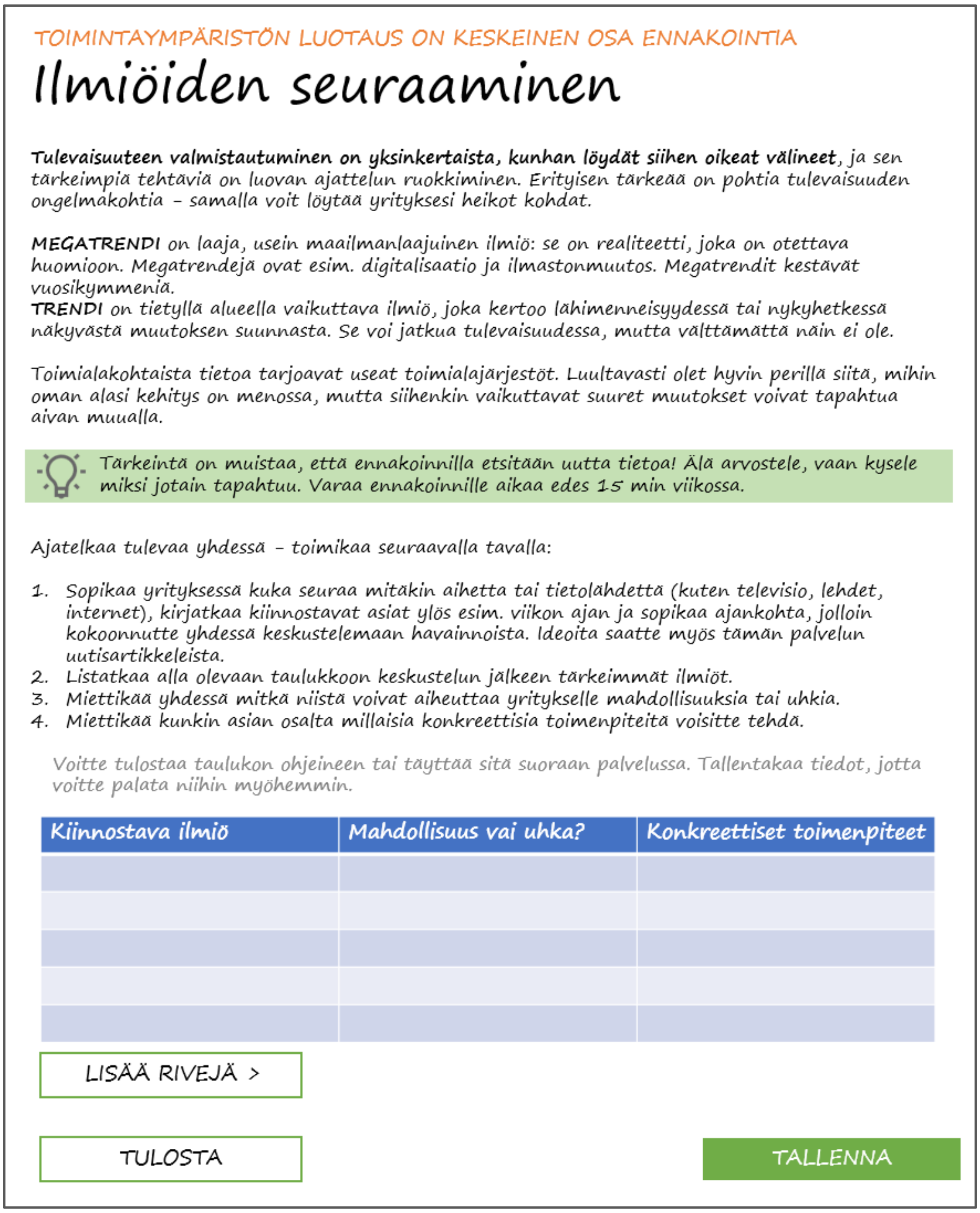


Figure 33: First version of wireframe of the environmental scanning tool

3.5.3 Customer Feedback

It is essential to test early and often by using rapid prototyping because it brings results fast (Brown 2008, 90; Brown 2009, 87). Thus, early testing is the best way to understand what might work in the future (Ojasalo et al. 2015, 205). Customer feedback is used to revise the concept ideas and the design cycle starts again. If customer feedback shows that the hypotheses made are wrong, the necessary modifications on the concept are made or a more fundamental pivoting takes place. (Blank 2013, 5-6.) There are different types of evaluation, such as focus groups, expert interviews, discussions with individual users, and usability testing (Goodwin 2009, 650). If the design is in its early phases where the first draft design has been produced, a simple paper prototype is all that is needed for a customer study and the good thing about a low-fidelity prototype is that it does not set unrealistic user expectations. Nevertheless, for example systems using hardware should be tested using high-fidelity prototypes and later in the process it is important to carry out usability tests with high-fidelity prototypes where all texts and widgets on the screen are thoroughly considered and finalized (Goodwin 2009, 654-655.) There are some essential questions to consider during the prototyping and testing phase which help improve the concept, for example: “Do people see the value of the service in their life?”, “Which touchpoints are central to providing the service and “Which ideas do the experience prototype testers have for improvement?” (Polaine et al. 2013, 140).

The service paper prototype was evaluated by executing a concept test with potential users. All but one of the participants were the same entrepreneurs which had been interviewed in the Discover phase. In total, seven entrepreneurs participated in the customer concept evaluation and they represented all emerged entrepreneur personas evenly. The aim of the concept test was to acquire feedback from the users specifically about the desirability and usefulness of the features of the concept. Additionally, suggestions or ideas how to improve the concept from their viewpoint were collected. Furthermore, feedback about the terminology and language was collected to ensure the practicality and intelligibility of the service. In other words, this test was not a usability test which targets at discovering potential problems at a more detailed level of the user interface design.

Feedback was gathered separately about each presented wireframe by asking the following open-ended questions: 1) “What kind of thoughts does this evoke in you?” 2) “What would you change about it so that it would be more useful for you?” Lastly, the participants were given an evaluation form whose purpose was to get a rating about the usefulness of each of the presented feature and to acquire evidence on the most important features which should be implemented first. Not all created wireframes were presented to each participant because some of the tools were aimed at strategically more advanced personas. After the customer evaluation had been carried out, all grades of usefulness given by the participants were gathered in an Excel sheet (Figure 34). Generally, the whole concept got a very good reception and seen very useful. SWOT analysis, clarification of the vision and entrepreneur profile test constituted the TOP 3 of beneficial tools. One of the female participants mentioned that “You can see that there are a lot of entrepreneurs who would need this service when you read the posts on Female entrepreneurs’ groups Facebook page and you see a lot of questions about the things this service covers from hesitant and almost desperate entrepreneurs.” Tests were commonly liked, an example customer comment: “I would do these tests first. Women like doing tests.” Notifications based on financial data and the environmental scanning tool were not seen as beneficial as the aforementioned tools for a small company.

Customer evaluation of the concept

SCALE: 1 = Not useful, 2 = Somewhat useful, 3 = I can't tell, 4 = Quite useful, 5 = Very useful

Feature	User 1	User 2	User 3	User 4	User 5	User 6	User 7	Mean value
The service in its entirety	5	5	5	5	4	5	5	4,9
Test for need of foresight	5	4	4	5	3	4	5	4,3
Entrepreneur profile test	5	4	5	5	4	5	5	4,7
Own settings	4	4	5	5	5	5	5	4,7
Front page dashboard	5	4	4	5	5	4	5	4,6
Futures-related articles	5	4	5	4	5	4	4	4,4
Newsletter on topics of own choice	4	4	5	5	4	4	5	4,4
"Time to consider future" tasks	4	4	4	5	3	5	5	4,3
Notifications and tips based on financial data	4	4	5	5	4	4	2	4,0
Clarifying the vision	5	5		5	4	5	5	4,8
Vision roadmap	5	5	5					5,0
Method for environmental scrolling	5	5	4	4	3	4	4	4,1
Futures Wheel	5	5	4					4,7
SWOT analysis	5	5	5	5	4	5	5	4,9

Figure 34: Customer grades of the concept test

All oral feedback was scrutinized, improvement ideas were collected and used as input to enhancement of the service concept. Many customer ideas were applied immediately, whereas some of them were categorized as further development activities which can be refined and implemented later. Some phrasings of the entrepreneur profile test arguments were changed to be more clear opposites to each other and some slightly provocative phrasing were softened. Some customer comments given during the concept test are presented in Figure 35.

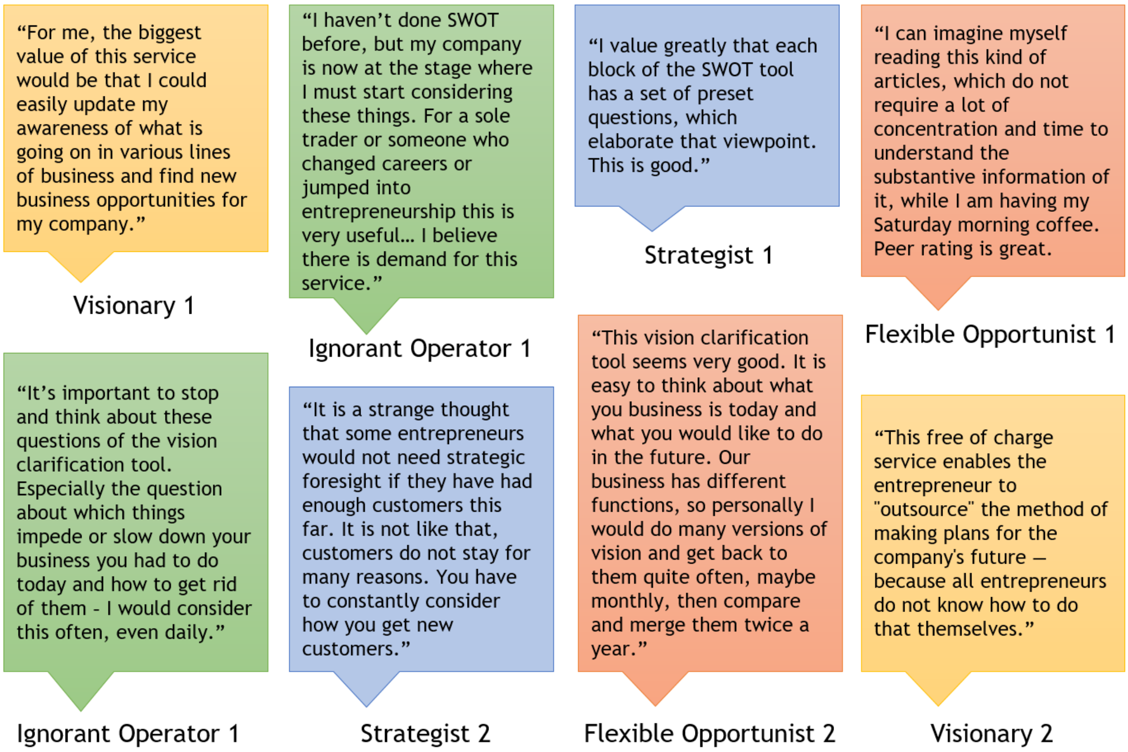


Figure 35: Customer feedback comments from the concept test

3.5.4 Customer-validated Service Concept

All customer feedback gathered in the concept test with potential customers was used to refine the service concept. The gist of the concept is to provide adaptability to the user's needs, interests, knowledge and skills. In other words, the service may appear very different to individual users. For example, some users may choose to use only small part of the service in a single channel, such as finding the news articles on social media when using their mobile phone. Whereas, another group of users may use most of the tools and other features mainly on their computer, though sometimes reading the news articles on their mobile phone or tablet device. The main target group for the service would be small businesses which aim to growth and specifically micro businesses which have the least resources to buy consultation for developing the company. The main areas of the digital service and focal features of each of them are presented in Figure 36. The concept is explained in more detail in the results chapter 4.2.

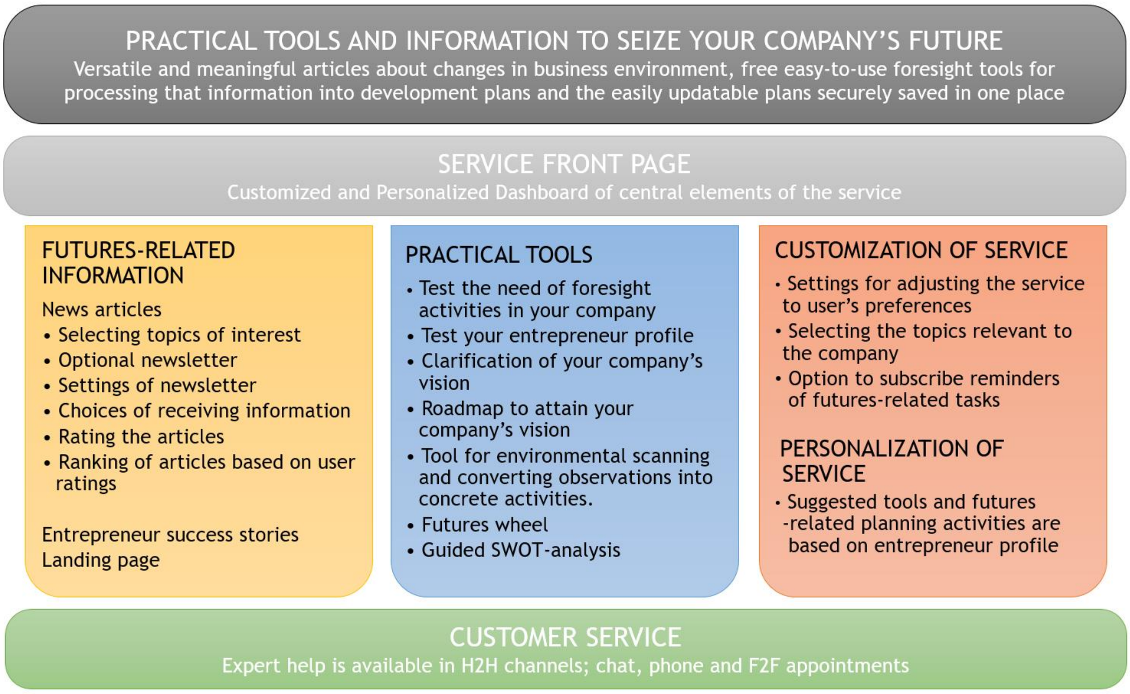


Figure 36: Value proposition and focal features of the service concept

3.5.5 Service Logic Business Model Canvas

Business Model Canvas (BMC) is a visual tool for describing and developing business models. It can be employed to both new and existing services. Furthermore, it is a communication tool for explaining benefits of the novel service concept to stakeholders. It can be utilized in different stages of the service design process: in Discover phase, current business models can be examined, in Develop phase it can be used to test the viability of a new business model, and in Deliver phase it helps interpret the transition from a service concept into a business process. (British Design Council 2016.) The BMC can be applied in almost all business sectors. It can contribute to the organization in many ways; in public sector, it has been used to help organizations see themselves as service businesses, whereas companies with a variety of different service offerings have used it as a focusing tool. (Stickdorn & Schneider 2011, 180.)

Ojasalo & Ojasalo state that because Osterwalder & Pigneur (2010) argue that the business model canvas describes how an organization creates and captures value, and thus its purpose is to describe the business opportunities for the company, it can be claimed that the original business model canvas is not purely based on customer perspective and C-D logic (Ojasalo & Ojasalo 2014, 319). Accordingly, the original BMC seems to conform to goods-dominant logic (Ojasalo & Ojasalo 2014, 317). Ojasalo & Ojasalo presented a new framework, the Service Logic Business Model Canvas, who's each block considers both the company's point of view, but notably also the customer's point of view. This is in line with what Heinonen et al. (2010, 535) argued "customer's understanding of service use is different from the service provider's understanding of it”. Because the underlying business logic of the present work is C-D logic, service logic business model canvas was chosen for describing the business model of the service concept (Figure 37). It is based on customer insights and other outcomes of the service design process and presents a compressed summary of the service concept considering various important aspects. The aspects of the business model are discussed next in the recommended order to deal with them as suggested by Ojasalo & Ojasalo (2014).

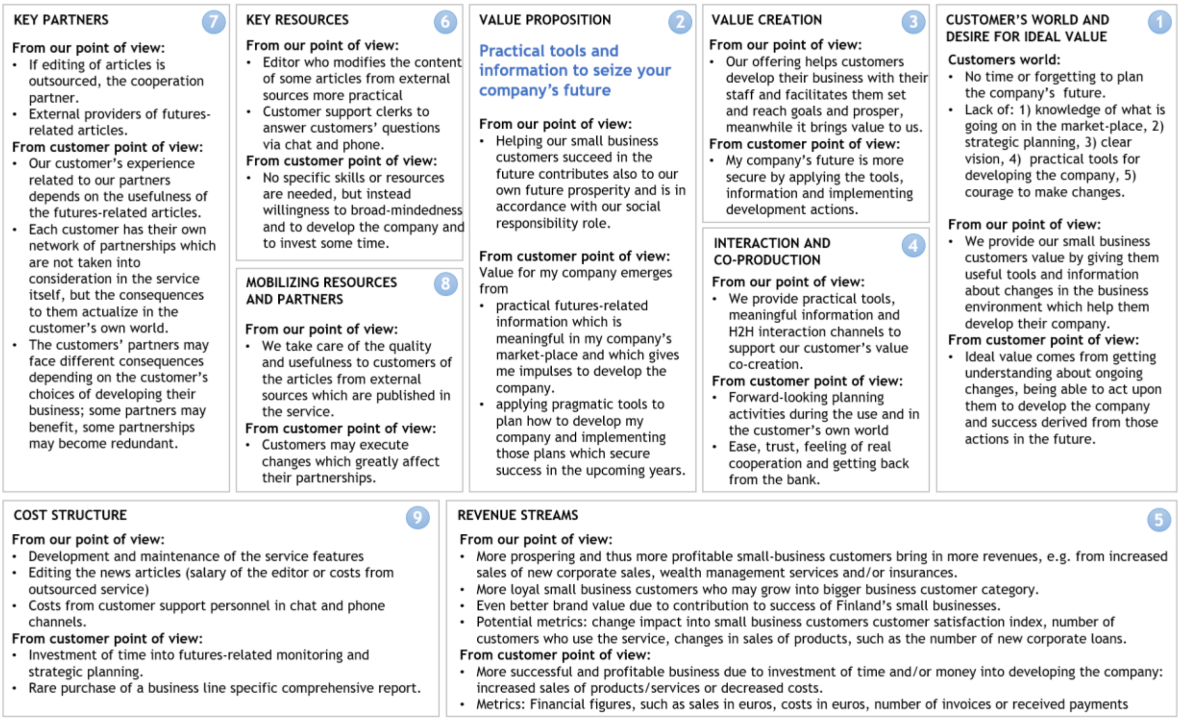


Figure 37: Service Logic Business Model Canvas of the service concept

The understanding of customer’s world was acquired via the entrepreneur interviews. Some of the central findings were the constant haste with day-to-day business, which often lead to neglecting or forgetting to do strategic planning, absence of clear vision, lack of knowledge of what is going on in the market-place and practical tools for developing the company, and lack of courage to make changes — which very well may a sensible approach if the company’s financial situation is quite tight. Customer’s desire for ideal value comes from acquiring understanding about ongoing changes, being able to act upon those changes in order to develop the company and future success derived from those actions.

Value proposition of the concept is to provide “practical tools and information to seize your company’s future” to the small business decision makers. By helping small business customers succeed in the future, the service provider contributes also to its own future prosperity and this is in accordance with its social responsibility role. Value for the customer emerges from utilizing the practical and meaningful futures-related information which gives them impulses to develop the company and applying the pragmatic tools for strategic planning. The ultimate value emerges in the customer's own context when they implement those strategic development plans which secure success in the upcoming years. Interaction with the customer takes place in various forms and channels; it happens in digital channels, but also human-to-human interaction needs to be available to provide counseling for the entrepreneurs when they have questions. It can be claimed that co-production happens in the form of the reverse use of customer data; the customer's financial data is utilized to deliver system generated (by artificial intelligence algorithms) useful information and tips in digital channels to customers for developing their company, but also in human-to-human interactions where it contributes to better service experience and more productive encounters. Typical customer's mental models are ease, trust, feeling of real cooperation and getting something back from the service provider.

From the service provider's point of view the revenue streams are mainly indirect because the basic use of the service needs to be free of charge for the customers. However, the small business users find it acceptable to pay for an extensive business line specific reports. Furthermore, it could be considered whether the service could be introduced also to potential customers or competitors' customers in exchange for a fee at a later point of time. From the customer point of view, the revenue streams come from the implementation of the strategic plans prepared by the help of the service; more successful and profitable business due to investment of time and/or money into developing the company may lead into significantly increased sales of products and/or services. Alternatively, the customer may financially benefit of decreased costs which are derived results from strategic planning and development actions.

Service provider's key resources which are needed to enable the launch of the service are human resources. Editor who modifies the content of articles from external sources to be more practical is to be hired. Probably, also translations of some articles of foreign origin are needed, because the user must be able to read the articles in a language they are comfortable with. Also, some customer service clerks need to be hired or trained to be able to answer customers' questions in chat and phone. On the customer's side, no specific skills or resources are needed. The most important partners of the service provider are the external producers of the futures-related information and the people who modify that external information into down-to-earth format. The service provider is in charge of the quality and usefulness of the articles which are delivered by external suppliers. Each customer has their own unique network of partners and the changes they decide to implement may affect that network so that some new partners are necessary whereas some old partners may not be needed anymore. Basically, it is out of the service provider's possibility to influence how the customers manage their own resources or network of partners. Main element of the costs to the service provider comes from the development, delivery and maintenance of the service features.

More detailed design is needed after the decision of the concept development is made. Ongoing costs will be generated also from editing the news articles and customer support in selected channels. The customer needs to invest time for futures-related monitoring of the business environment and planning for future development of the company. Rarely, perhaps once a year or more seldom the small business decision-maker might purchase a comprehensive, industry specific report in order to take a closer look on the developments of their line of business.

4 Results of the Thesis work

The purpose of this thesis was to study how Finnish small companies are currently planning for future and what kind of foresight information would help them to be better prepared for future changes and challenges. Additionally, the purpose was through a service design process to create a concept of a digital service that helps entrepreneurs to develop their company and prepare for the upcoming developments in the world that is changing faster than ever before. This chapter summarizes the results of the thesis covering both the research questions, the designed service concept, and the reflection of the service design process.

The objectives of this thesis were to:

- examine the available literature on foresight activities in small businesses,
- identify what kind of foresight information would be beneficial for small business owners, managers and other decision makers in order to secure their business's viability in the future, and
- design a concept for delivering this foresight information provided by organizations who are in possession of it and willing to share it with their customers in order to contribute to their mutual success.

The following research questions were used to guide the present work:

- RQ 1: How are small businesses currently preparing for future changes?
- RQ 2: What channels are small business owners/managers using to acquire information about future changes that will affect their businesses?
- RQ 3: What foresight methods and tools do they use?
- RQ 4: What kind of foresight information would benefit these businesses?
- RQ 5: What kind of digital service would be useful for small business decision makers by facilitating them to better prepare for future?

The findings of research questions 1-4 which cover the pragmatic activities of how futures-related planning takes place in small businesses and what futures-related information small business owners found important are discussed in chapter 4.1. The findings of the research question 5 are discussed in chapter 4.3 together with the designed service concept. Chapter 4.4 reflects the whole thesis process.

4.1 Strategic foresight activities in small businesses

RQ 1: How are small businesses preparing for future changes?

The findings were twofold: there are entrepreneurs who exercise strategic planning (six participants out of eleven) and then there are entrepreneurs (five out of eleven participants) whose onward planning in practice is operational planning instead of strategic planning. The representatives of the former group either had business education or had previously worked at corporations where strategic planning is self-evident and where it had been a part of responsibilities of their position. They all also had longer management experience than the representatives of the latter group and their companies had a determined intention to grow. The latter group consisted of entrepreneurs who had no formal business education, but their education was from other faculties or they had vocational education, they had remarkably diminutive experience of management and no determined intentions for growth. These findings conform to what Storey (1994) and Kraus (2007) stated about how the entrepreneurs background affects in planning activities. However, some companies of the latter group had succeeded quite well without a clear strategy or strategic planning because they had not suffered from lack of customers. The reason for this probably lies within their lines of business, such as interior decoration services, which is a growing line of business. Thus, they had not recognized urgent need for strategic planning or had forgotten to do it because they were so busy with day-to-day business. Like Kraus (2007) states, in mature markets, small businesses can be successful without strategic planning. However, currently the business environment changes more rapidly than ever before and many companies which have operated in mature markets may be disrupted. Storey (1994) argues that the ability to ensure survival of the business in case of unpredictable events is mostly dependent on the company’s market adjustment. Therefore, the need to monitor what is going on in the market has lately proliferated. Furthermore, in this situation when business environment changes constantly, it can be questioned whether the classical approach to strategy is needed — or a strategy at all, if the company has versatile skill resources and is willing to change course whenever it seems reasonable.

For those entrepreneurs who exercised strategic planning, three years was a common time span for forward-planning. Only one business owner told that she had plans (vision) for a longer period. Whereas those entrepreneurs who did not exercise strategic planning told they plan for the next week, next month, next two months or at maximum for a year when asked how long is their planning time-span. These findings are congruent with what Kraus (2007) had found concerning strategic planning time span or the lack of strategic planning (Kraus 2007; Murgatroyd 2015). Two entrepreneurs mentioned that their planning period is dependent on the payment plan of a corporate loan because the loan installments are such a huge percentage of their expenses.

Both strategic and visionary decision-makers understand that it is important to include employees in strategic planning. They also let the employees choose freely the topics each employer was interested in monitoring. This is in line with what Mason et al. (2015) and Kjær (2014) stated about futures-oriented organizations. If there are two or three co-owners in the company and no employees, it is natural they discuss future activities together and they claim that there is no need to make rules of who is monitoring certain topics. Naturally, the owners and managing directors are responsible for futures planning. Consequently, if they do not think foresight is important for the company, no foresight actions are taken, which might derive from inadequate knowledge or traditional thinking as Kraus (2007) states.

RQ 2: What channels are small business owners/managers using to acquire information about future changes that will affect their businesses?

The main insight concerning environmental scanning in small companies was that they cannot revise their strategy or make investments for developing the company often, even if they detect interesting trends or weak signals, because they do not have adequate resources. Instead, it would be vital for small business decision makers that they recognize the existing megatrends which are relevant to their business and to react to those.

The channels of environmental scanning were found to be multifaceted, like Albright (2004) and Lustig (2015) suggest, simply because today most adults use various channels of information in their private lives too. To the majority of small business decision makers, the most important sources of information were customers, own personal network, internet and media in general, because they are part of everyday business.

Almost all participants told that it was necessary to scan the moves of competitors as well as keep track of customer needs. Majority of them stated that they scan product launches or trends of their own line of business to secure that they are up-to-date in their own business. Also, some of them mentioned that they follow the general economic situation. However, only in two of the eight participated companies, information was sought purposefully for strategic purposes. According to these findings the reality is not yet up to what is recommended (Hammoud & Nash 2014; Uphill 2016); small business decision makers should scan the environment more widely than the developments of their own line of business.

Most entrepreneurs told that it is easy to find the information they need, when they in fact talked about operational decision-making. Whereas those entrepreneurs, who monitor the developments in the business environment in order to consider how it might impact their business in future, realized that it is not that easy to apply that information in their business, because they cannot be sure what actually will happen. Additionally, some of them were doubtful whether any information that is anticipated to happen in the future could be trusted. Furthermore, they told that the abundance of available information makes decision making difficult. This conforms to what du Toit (2015) found in his research.

It was found that only a couple of participants monitored megatrends from the viewpoint of how megatrends affect their business. Only the most progressive decision makers reflected the global developments into their own business, but they felt that their company is too small to act as forerunners in exploiting many megatrends to launch new products or services. Some entrepreneurs thought that megatrends do not affect they business because they thought that their own industry is very stable, for example they saw that digitalization or development of technology does not threaten their line of business. Thus, there is a need to increase the awareness of the impacts of megatrends in business amongst small business decision makers and to take actions (Sekki & Niemi 2016; Hiltunen 2017).

Many participants claimed that they were skeptical about the rationality of a constant need to try to find weak signals or changing strategy based on a detected trend, because their resources are so meager. None of the participating companies — like probably the majority of Finnish small businesses — were in pursue of innovation. This contradicts to what Hiltunen et al. (2014) and Sekki & Niemi (2016) argue: all entrepreneurs should listen to weak signals because these can facilitate innovation and tap to those signals which are strong enough. Accordingly, it is justifiable to question the need for allocating time for constant monitoring of weak signals in all small companies. Respectively, some participants told that in many cases, for example in the news media or at seminars, the topics present too distant future developments, such as Artificial Intelligence, which are unattainable to small businesses in that sense that they could be forerunners or change their business radically build upon those future scenarios, because they simply cannot afford that kind of investments or they lack technological skills or knowledge to make such radical changes. This is in line with what Mannermaa & Ahlqvist (2000) found; entrepreneurs had criticized that available foresight materials about megatrends and trends are too general, and thus not useful.

RQ 3: What foresight methods and tools do they use?

It was found that those small business decision makers who exercised determined strategic planning understood that it would be good to plan for multiple future options — nonetheless, they had not documented those alternatives. Some participants had not considered alternative future options simply because they had been doing well enough and thus had not had any motivation to consider alternative future developments. However, the unwritten strategy of some small business owners who have versatile skills was to be flexible and change direction if it seems reasonable or necessary. Notwithstanding, this is not equal to having deliberate alternative options for future. Thus, the findings did not correspond to what is suggested about methodologically consider alternative futures (van Alstyne 2010; Hiltunen et al. 2014; Ojasalo et al. 2015).

Interviewed entrepreneurs with business education or knowledge exercise strategic planning and prepare written documents. However, these were proven to be traditional company management documents, such as budgets or business plans instead of using proper foresight methods or tools. Actually, the only strategic planning documents which were mentioned as existing and up-to-date were vision and strategy, both in four companies. One visionary entrepreneur mentioned categorization of customers into prioritized customer groups, such as key customers. Some small business owners told they discuss strategic issues occasionally with each other but did not document them because they thought it was unnecessary or unavailing. In most companies, the vision was not clear and it has not been written down. Almost all entrepreneurs had dreams about a successful future, but most of them they did not see a vision as a target where they systematically aim at. One reason for that was that they were not aware that there are tools for doing it. For a couple of entrepreneurs, it was difficult to answer whether they would like to use tools for planning the company’s future, because they could not imagine what these tools could be like. However, most participants thought that it would be beneficial to use strategic foresight tools because they realized that it would be rational to plan ahead more than they had planned previously.

All those entrepreneurs who had had business counselling at new business centers at the time of company establishment had then prepared required documents, for example business plan and SWOT analysis, in order to get a loan or startup grant. Now they were amused when telling about those plans and stated that those business plans were unrealistic and should be revised. Those entrepreneurs who had prepared documents at some point earlier had stored them on their computer, but many of them did not know exactly where they were, because it had been such a long time since they had looked at them. It was found that one entrepreneur had not prepared any strategic documents, because she had drifted into entrepreneurship. Only those who saw strategic planning essential part of business activities seemed to know where the documents were.

These findings conform to what Mannermaa & Ahlqvist (2000) found; it is rare that any actual foresight projects, such as a scenario projects are implemented, even in the bigger segments of SMEs. As conclusion, it was found that majority of the participants did not use any actual foresight methods or tools. None of the participants told that they had specific software for strategic foresight.

RQ 4: What kind of foresight information would benefit these businesses?

Majority of the interviewed small business decision makers told that they have sufficient information about changes in business environment — when they actually referred to operational decision making. Many participants had not recognized the need to look for information about future developments because in their experience development so far had been steady and unsurprising. In other words, they did not expect any disruptive changes to happen in near future. Small business decision makers who are used to utilize Internet continuously saw that there is plenty of information available but the challenge is how to utilize that information in their own business.

The opinion of some decision makers was that it is not possible to get reliable information about the future developments because nobody knows what will happen for sure. Whereas, many told they would like to have a clearer picture about changes in customer behavior, customer preferences and the developments in general economic situation, because it affects broadly to customers willingness to buy. Many entrepreneurs would benefit if they read about the changes that digitalization brings along, because they are not aware of those developments and their impact on their business. As conclusion, it can be stated that consumer trends are important for all businesses like Hiltunen (2017, 15.) claims: companies should be interested in customer activities and their values so that they can take those into account when they are developing their business and this can be a matter of life and death especially to small companies.

4.2 Digital service which advances future success

RQ 5: What kind of digital service would be useful for small business decision makers by facilitating them to better prepare for future?

Most entrepreneurs were interested in using a web-based service that provides information about future developments. The level of interest was mixed; it was obvious that for some participants it was very difficult to imagine what that service would be like, so it was natural that they could not say that they would be enthusiastic users of the service. Whereas many of those participants who were able to imagine what the service could be like, said that they would be very interested. A couple of participants doubted whether they would have time to use the service frequently.

When asked whether they would prefer to use the service only when they themselves choose or to receive push information, such as newsletter, the answers were mixed; some participants said they would use the service only once or twice a year when they have time for planning for a longer period of time, whereas some would use it regularly, e.g. to read news articles daily. Also, newsletter received mixed reception. Some decision makers prefered newsletter, because it is easy to use; one can select the articles they are interested in and it might also introduce some new ideas that one would not themselves search for. All participated men told they would read newsletters from this service. Some of the female participants said that newsletter would not work for them, because they receive a lot of newsletters which they do not read but move them in the junk mail straight away. Nowadays newsletter has somewhat bad sound to it, because most "newsletters" from companies are not about news, but instead they are marketing letters. Hence, it might have significance if this newsletter could be named otherwise, which would separate it from those marketing "newsletters". Participants found it useful to be able to choose topics they are interested in. One of the best customer ideas was that the articles should be peer rated and those articles with best ratings should be prioritized in news listings.

At the end of the interview the participants were asked what they thought if a bank was the service provider. Most of them thought it would be good, because they think that Finnish banks are reliable actors. They also told that this kind of service would strengthen their relationship with the bank, because it would show that the bank is interested in success of their customers. They also saw that this service would make the relationship more one-to-one, mutual, because the bank would be giving something back in turn. A couple of participants were doubtful whether the information provided by a bank would be neutral or because their experience or feeling was that banks charge quite a lot for their services. Additionally, few saw that it would be good because banks have extensive databases and resources. Furthermore, one person mentioned that it would be good because then she would get more services with one identifiers. Approximately half of the participants saw that the service should be free of charge, because it would make the customers more willing to engage themselves with the bank, and the other half told they would be willing to pay something, for example for an extensive industry specific report, but a monthly fee would not be acceptable, because they might not use it continuously.

The designed service concept

The main insight concluded from the theme interviews was that strategic tools would be as important as the futures-related information for the entrepreneurs and other small business decision-makers in order to develop their businesses. In other words, the information as such is not enough, if they cannot process that information and transform it into development activities. As an entirety, information and tools complement one another. Features of the revised service paper prototype are presented in Appendix 2.

Many entrepreneurs told during the interviews that either they did not have written futures-related plans at all or that they had not updated them since the establishment of the company. Some entrepreneurs also mentioned that they had written something down on paper or had some plans on their computer, but they were not sure where the documents were. Instantly after saying that they stated they need to get back to those plans now they this issue came up and update them. The designed service provides a secure digital depository for all futures-related plans of the company. The information entered in the digital tools can be saved at any point, so that the user can freely decide how much time they spend on planning with the tools. It is also possible to make different versions of the plans, for example to save yearly plans or to make different approaches for example to vision and later compare those alternative plans and decide which approach to continue with. Additionally, individual representatives of the company could make their own versions as pre-work for putting all plans together after a discussion or workshop together with other decision makers of the company.

The design drivers derived from customer insights guided the concept design:

- Base the personalized service on the entrepreneur profile
- Take the practical approach
- Provide easy-to-use tools for futures planning
- Offer an option to choose important topics about current and future developments
- Help keep things under control & offer access to expert help
- Contribute to development and future success of small businesses
- Support various ways of accessing the information

Different ways of using the service in digital channels need to be implemented to support the various ways individuals prefer for consuming digital content. Though majority of the participants use computer to take care of work-related activities, many of them do not have time to read related digital content at work. Instead, they prefer reading news on their smart phones while commuting to and from work or while having their morning coffee. Some entrepreneurs stated that they would prefer reading futures-related articles in social media channels, such as the service provider’s Facebook page. Accordingly, social media could be a remarkable channel for marketing the service and attracting new users. Social media works for those entrepreneurs who stated that they usually do not read newsletters sent to their email box. In conclusion, the service needs to be scalable from smart phones screens to big computer screens.

Customers may not be left alone if they face something they cannot handle. Expert help (customer service) needs to be available both in digital human-to-human channels (chat, phone, online appointments) and but also in face-to-face appointments, if that is what the customer wants. Human-to-human support creates a feeling of trust and that the service provider is there for the customer and is eager to help. Customer service hours need to be adjusted to entrepreneurs needs. Marketing activities and a digital marketing landing page which presents the value proposition, main selling points, the focal benefits and introduces main features of the service are a necessity for gaining awareness of the potential users.

Main features of the concept

The dynamically updatable front page of the service is a dashboard which presents the most central contents and functionalities at a glance. It reflects the user’s choices of both the selected topics of articles but also choices related to strategic planning tasks and tips related to customer’s financial events, for example after the annual closing of the books is a good time for strategic planning. The user can browse a list of futured-related articles which are organized so that the most popular articles are on the top of the list and open those articles they find interesting for themselves. The user can filter the list of articles by choosing other topics. As default the front page presents the most popular articles of all categories, counsels leery small business owners to take a test whether their company needs foresight, and introduces other central features. On the frontpage there is a link to entrepreneur stories which introduce successful entrepreneurs and the solutions how they developed their companies. Especially, for those entrepreneurs who are doubtful about the benefits of strategic foresight, these peer success stories could be a turning point of their mindset.

Entrepreneurs are a diverse user group both in personality as well as in their capabilities and knowledge of strategic planning (Lehti 2000; Kraus 2007) which was found also in this study. Service settings provide opportunities to customize the service to their own preferences, such as choosing the topics of futures-related information they are interested in or by subscribing to a newsletter if they like reading newsletters. The purpose of the entrepreneur profile test is to lead to a recommendation of suitable tools and a personalized customer experience. For example, people who like making plans and have experience of strategic tools are recommended to use some of the more advanced tools, such as the Backcasting vision tool, than those users who do not think that spending time planning for future is necessary and to whom more simple tools are recommended, such as the SWOT analysis, or activities which only take little time, such as reading articles, which might inspire them and gradually change their attitude.

Many entrepreneurs were interested in reading about changes in business environment and the general economic situation. Participants of theme interviews told that it is important to monitor competitors and customer needs. However, there are limited possibilities to share information about small businesses' customers or competitors in the service, unless that information is public. It is essential that the articles are practical, easy to understand, and that the ideas they present are applicable in small businesses. In other words, it is not very useful to publish articles about development activities only big corporations can afford to implement. Furthermore, deep and long text-based articles are too heavy for many entrepreneurs. Therefore, infographics, pictures and other visualizations should be included in articles, because they make new things easier to understand. Even managers of big corporations have criticized that abundant, unorganized foresight information makes environmental scanning difficult (du Toit 2015). Users can rate the articles. Good rating from other entrepreneurs adds sense of usefulness and credibility of an article. The system automatically highlights those articles which relate to customer's line of business.

For those entrepreneurs who are not convinced about the importance of foresight to their company, it is important to demonstrate that actually almost all companies need foresight. In the tool for testing the need of foresight, a practical explanation and reasoning of why it is so important also for small companies is given before the questions are presented. In the present work, this tool consisted of questions that Hiltunen et al. (2014, 12) introduced for this purpose.

Only after SWOT analysis the magnitude of required changes can be considered (Lehti 2000). The guided SWOT analysis tool was found extremely important by the entrepreneurs. Many of them had gotten to know SWOT analysis at some point of their career, for example it had been a part of the documents that were prepared in context of visit to New Business Center at the time of company establishment. Most participants had not updated it after that. Participants appreciated a lot that this guided SWOT analysis tool provided a set of important questions to each block of the tool, because these questions help thinking more broadly and consider various aspects. The participants told it is especially hard to figure out the weaknesses, thus the questions facilitating the recognition of weaknesses were found extremely valuable for them.

Having a clear vision facilitates the development of a company towards a more successful future. Thus, it is important to think about the vision and to then set a target vision. (Malaska & Holstius 1999.) The interviews disclosed that hardly any entrepreneur had set a clear vision to their company or had any written vision at all. The service provides two different vision tools: Clarification of Vision, which is simple, and Backcasting Vision Roadmap tool, which requires a more systematic approach for attaining the set vision. The tool for clarifying the vision mainly consists of questions which are central in strategy formulation, but it does not compose the strategy as such. As many companies did not have a clear strategy, it would be useful to provide also easy-to-use strategy formulation tools which would complement the set of tools introduced in the prototype.

One of the most central activities of strategic foresight is environmental scanning (Hiltunen 2010). Most entrepreneurs exercise environmental scanning at some level — though in many cases they restrict it into a quite narrow set of topics and very seldom entrepreneurs do it systematically. A simple tool to guide environmental scanning in order to facilitate the metamorphosis of an observation (trend or other phenomenon) into concrete actions is provided. The tool instructs how to consider the opportunities or threats a phenomenon might bring about, and how the company could best capitalize it or alternatively tackle the possible upcoming threat.

Futures Wheel is one of the more advanced foresight tools, which requires an interest to find new aspects, products or services for the company. The tool is not difficult to use but it requires an open-minded attitude. The direct and indirect consequences of a certain phenomenon, which is significant for the company, are discussed. Additionally, the indirect consequences of two direct consequences are considered.

4.3 Reflection of the Service Design Process

The service design process was carried out according to the Double Diamond service design model by the British Design Counsel, because it is used at the potential service provider and because it suits well to most service design work. The chosen approach and service design model were proven fully suitable to the present work, because all chosen methods and tools produced meaningful and useful outputs. My professional competence has grown particularly in the area of qualitative data analysis, the method of deriving customer insights from the data, and transforming the insights into design drivers which guide the service development. Also, my broader understanding of the day-to-day life and work of small business entrepreneurs as well as the collected data are valuable for my work community who designs services for corporate customers.

Discover phase

The objective of the Discover phase was to gain deep understanding of the customers' world and the ways they plan for their company's future by using the following methods: desk research, theme interviews and expert interviews.

In the initial Discover phase, literature review of both academic articles and professional literature about how small businesses prepare for future changes and challenges started the design process. It was found that not much academic research on the topic had been published recently. This indicates that there might be a research gap in the academic field about the foresight activities in small businesses. Yet, some dependable professional literature (Storey 1994, Hiltunen et al. 2014, Wilenius 2015) written by academics about the subject was available. Then, a desk research on publicly available information about the current situation of how small companies are doing, especially in Finland, was carried out. For example, the biannual SME sector barometer reinforces the assumption of the literature review, particularly the arguments Wilenius (2015) presented, that it is typical of Finnish SMEs that they do not venture to invest or seek for international growth. The aforementioned knowledge base was the groundwork for designing the theme interviews whose purpose was to collect insights from representatives of small business decision makers. Recruitment of interview participants turned out to be challenging. Probable causes for this were: 1) entrepreneurs are very busy and 2) the subject of interview, “foresight”, might have sounded too difficult for many entrepreneurs to discuss. The interview questions related to the fifth research question about the futures-related service were found to be somewhat difficult for the majority of the participants to answer. However, the interviews revealed multiple hidden motivations and needs which were later converted into customer insights and which thereby inspired the service concept development. The first impressions about the practical futures planning activities in small businesses were congruent to the literature review and desk research. Lastly, expert interviews were conducted to widen the understanding of the Finnish small business futures planning activities. This proved to be very useful, because the experts had remarkably wider view than individual entrepreneurs and extensive experience about small businesses. Thus, quite a comprehensive knowledge base about the research topic was gathered using various sources as Ojasalo et al. (2014, 28) suggested.

Define phase

The objective of the Define phase was to analyze the collected data and to convert it to customer insights, personas and design drivers by using methods and tools such as thematic analysis, typologies, affinity mapping, value proposition canvas and stakeholder map.

The analysis of the theme interviews strengthened the impression which the academic and other studies (Storey 1994; Mannermaa & Ahlqvist 2000; Kraus 2007; Murgatroyd 2015) had created; many small business owners do not purposefully and regularly plan to prepare for future changes, but they can manage quite well in a mature market. Nevertheless, some sources of the literature review concerning SMEs strategic foresight activities were written before the effects of some megatrends, such as digitalization, were understood to influence on all businesses like they today are expected to impact businesses. Therefore, it can be questioned whether there are mature markets anymore because the ongoing changes can be revolutionary instead of evolutionary.

Firstly, thematic analysis was applied and it produced customer insights covering all research questions. These insights provided input for the general design drivers of the service concept which were created to give direction to the concept development. Secondly, characterization analysis was applied by utilizing the customer insights and typologies were defined. Thus, both of the sources — questions generated before the field work and the insights — of data analysis that Patton (2015,524) recommends were used. Four user personas were derived from the typologies. It was found that two of the entrepreneur personas have quite advanced strategic skills, whereas the two other personas do not exercise strategic thinking and planning systematically — or at all. The needs, targets and challenges of these personas were input to the value proposition canvas, which was also enriched with the insights from the expert interviews. Many small businesses operate in quite an extensive ecosystem of stakeholders, thus a general stakeholder map of actors who play a role in small businesses' futures-related activities was created. Because customer-dominant logic is the underlying business logic of the present work and thus the value emerges in the customer's own world if they utilize the knowledge they received and plans they prepared to develop their company, it was found sensible not to produce any more persona specific documents as all entrepreneurs are individuals and their companies all have different ecosystems which all cannot be described.

Develop phase

The objective of the Develop phase was to design a concept of a digital service for small business decision makers for acquiring futures-related information and making plans for securing the company's future. The following methods and tools were used: service scenarios, storyboarding, prototyping, concept testing and business model canvas.

In the develop phase concepts are designed, prototyped, tested and iterated (British Design Council 2017; Stickdorn & Schneider 2011, 134.). The outputs of the Define phase — customer insights, design drivers, value proposition canvas, and personas — were the foundation of the concept design. Service scenarios based on previous findings were defined and storyboards which illustrate and bring them alive were created. Storyboarding also allowed paying attention to the users' feelings and facilitated consideration of how they might affect to the user's actions in their own context. Next, ideas of concept features which arose from customer insights and service scenarios were developed into a paper prototype in accordance with the design drivers. Thereafter, customer feedback was gathered through individual concept test encounters with the potential users of the service. In total, seven small business decision makers participated in concept evaluation tests, gave open, oral feedback about the concept and also rated the presented concept features' usefulness for them. These ratings showed which features should be prioritized and implemented first. The feedback was utilized in the next iteration of the service concept as many proposals for improvement were taken into concept description, the prototype which visualized it and the service logic business model canvas. A change of attitude towards the service was detected amongst those participants who during the theme interviews were not sure if they would use the service; when they saw the service prototype they were convinced that it would be beneficial.

5 Conclusions

The chosen thesis topic is undeniably current and significant in nature. In Finland, it is extremely relevant for the whole welfare society that small businesses succeed, because small businesses employ people and pay taxes locally, whereas large enterprises are more likely to relocate jobs abroad, and recently new jobs have mainly been created in small companies. The gist of the thesis was to design a digital service which helps small business decision makers to gain awareness of the developments in the world that is changing in accelerating pace and were whole lines of business can be disrupted. Also, the tools of the designed service help entrepreneurs to convert those observations into practical activities for developing the company to better meet the requirements of the new era, so that it will be not only viable but prosperous in the future.

In the changing world futures thinking and practical strategic foresight are needed in small companies (Wilenius 2015; Sekki & Niemi 2016; Hiltunen 2017). Customer-dominant logic is a business logic which claims that customer's logic should be seen as the basis of the organization's marketing and business logic (Heinonen et al 2010; Heinonen & Strandvik 2015). Thus, by helping customers succeed in the future the service provider contributes to its own future success, because successful and growing customers are more profitable customers. This chapter summarizes the central theory, explains the value and contributions of the thesis, and proposes prospects for further research.

Foresight and futures thinking

Futures thinking considers how today's changes become tomorrow's reality by analyzing the sources, patterns, and causes of change and stability in order to advance foresight and to map alternative futures (Slaughter 2009, 7). Foresight seeks to identify issues before they become difficult to handle and expensive. On the other hand, foresight means exploration of new opportunities. (Inayatullah 2008, 8.) Whereas, the concept of strategic foresight is specifically related to the strategy of the organization: strategic foresight is about planning in order to be able to act upfront, it means revising the strategy so that the company can prepare for possible futures and be viable not only today but also in the years to come (Lustig 2015, 9). Companies are interested in customer activities and their values so that they can to take that into account when they are developing services or products. This can be a matter of life and death to a company, especially to a small company. (Hiltunen 2017, 15.)

Currently, the society both locally and globally is facing massive changes, which offer a lot of new business opportunities, but also cause severe challenges to those businesses who are unaware of these changes (Wilenius 2015, 66). A challenge for entrepreneurs is that they should understand the time perspective of the changes. Some changes happen overnight whereas some changes are so gradual that they might be very hard to recognize and also very slow changes might be hidden behind other changes. (Järvi-Laturi 2000, 14.) The economic-societal era of 2010-2050, will bring along digital technologies that streamline the use of natural resources, energy, money and human resources (Wilenius 2015, 31). The operating models of this era are: cooperation, transparency, sharing, integrity, and mutual dependency (Wilenius 2015, 108). Of the afore mentioned operating models of today and the next decades, cooperation, sharing and mutual dependency are the most relevant to this thesis. Financing system facilitates the society to develop and to create. (Wilenius 2015, 110.) Thus, a creditor, such as a bank, as an enabler of business development is a natural service provider of the intended service.

Environmental scanning is partially about learning and monitoring the world, partially about building knowledge and generating new ideas in the organization, and it facilitates widening and changing perspective (Lustig 2015, 77). Trends, megatrends, weak signals, and wild cards are essential tools for futures deliberation (Hiltunen 2017, 35). For companies, megatrends are a central part of inspecting the future: they are the norms of today to which the company must react here and now and which need to be taken into consideration when forward-looking plans for the business are done (Hiltunen 2017, 37).

A visionary leader is a person who keeps his eyes on the horizon, not just at the bottom line (Lustig 2015, 63), has the capability to inspire and motivate the personnel, and whose most powerful tool is their vision (van der Helm 2008, 98). Today, customers are more connected and less loyal than ever before, which leads them to be more value driven and demanding. Visionary leaders anticipate these customer needs. Leaders who predict change, take actions and adapt earlier than others generally succeed quicker and more productively. (Uphill 2016, 19.)

The theoretical foundation of foresight helped understand the importance of strategic forward planning in all companies and thus confirmed the relevance and topicality of the thesis work. Previous academic and professional work indicated there is a need for the intended service, because foresight and strategic planning activities are quite infrequent in small companies. Foresight theory also helped formulate the theme interview questions.

Customer-dominant logic and value formation for new service development

The role of customers changed radically in 2000-2010 (Voima et al. 2010, 1), because people are better informed than they have ever been (Solis 2013, 51). It seems that customers will be empowered even to a greater extent in the future, so the service providers must gain insight into customers' lives and logics (Heinonen & Strandvik 2015, 475). In 2010 Heinonen et al. introduced customer-dominant logic (C-D logic) for service, which presented a novel viewpoint on the roles of customers and service providers and the creation of value from a customer-based approach (Heinonen et al. 2010, 531). C-D logic suggest that service provider's function is to support the customer's value creation and that a company's focus should be on what the customer is doing with services and service to reach their own targets (Heinonen et al. 2010).

C-D logic as a business perspective means that managerial decision-making is based on understanding of how the company takes part in customer's value formation, implementation of that understanding, and concurrently making a profit. *Value-in-use* emerges in customer's context, which is founded on customer ecosystems, which in turn consist of providers, other customers and other actors as well as physical and virtual systems which are related to the service (Heinonen & Strandvik 2015, 477-479). A common assumption is that the service provider can control the customer experience (Heinonen et al. 2010, 540). Whereas, from a C-D logic perspective can be seen that customers actively create their own entirety of experiences by making decisions about available purchases and activities. Customer experiences go beyond direct interactions. From the customer perspective, service encounters are merely parts of continuous flow of connected experiences and sense-making. Service companies have to comprehend how customers integrate the company's service into their own world or systems and also how customers resolve their problems and handle the opportunities they encounter. (Heinonen et al. 2010, 541-542.)

Value formation in C-D logic has two viewpoints: 1) for customers, value formation is their evolving behavioral and mental process of interpreting, experiencing, and integrating offerings in their everyday lives or businesses, whereas 2) for service providers, value formation is their developing process of strategizing, designing, and implementing offerings based on their capabilities and skills and interpretation of customer logic, both with either positive or negative results (Heinonen & Strandvik 2015, 479).

Through customer participation in the design process, real understanding of customers' world was achieved. This changed the original work hypotheses that it is futures-related information that the small business decision makers need to be able to develop their companies. It was found that entrepreneurs definitely also need practical tools to be able to convert information into strategic decisions and practical actions. The customer-dominant logic of the designed service is to contribute to customers' success and growth in the changing business environment, not to directly sell financial products or services. Instead, as a consequence of more prospering customers, the service provider will prosper itself, because successful and growing customers acquire financial products and services.

5.1 Assessment of the thesis

The main contribution of this thesis is in identifying what real-life needs and motivations small business entrepreneurs have regarding the development of their businesses in order to prosper in the future, and thus, what kind of digital service would be beneficial for them. The present work could have wide practical value to the users of the service, the small business decision makers, the service provider, and even to the Finnish society, if the improvement of strategic capabilities amongst entrepreneurs would increase, which could lead into more innovative, growth-oriented, and successful small business sector in Finland.

Benefits for small business customers

The findings of the study show that many entrepreneurs have a real need for practical futures-related information and strategic tools because currently many entrepreneurs are not well-informed about the current developments and upcoming changes, they do not think or act strategically, nor do they have any strategic tools in use. The designed service would enhance their understanding about the ongoing developments, especially the prevailing megatrends, such as digitalization, and provide them easy-to-use tools for clarifying the vision, revising the strategy, making plans to develop the company, and then taking actions to fulfil those plans. However, as entrepreneurs are a diverse group, there are is also a group of more strategically advanced individuals, who want easy access to versatile futures-related information and need more advanced tools which are included in the service. It would be valuable for entrepreneurs to be able to use this free-of-charge service anytime anywhere with their preferred device. The designed service can create remarkable value to its users, if they utilize its futures-related content and tools in order to develop their company to prosper and grow. The service was designed based on customer needs and in order to verify its usefulness it was tested with potential users whose improvement ideas were taken into account in the final version of the service concept.

Benefits for the potential service provider

OP has a Corporate Social Responsibility Programme and the intended service is in accordance with that responsibility role; OP takes care of its customers. The findings of the study suggest that managerial implications should be taken to provide this service as such as it was co-designed with entrepreneurs because this would make customers more committed to OP and the service could attract new customers. By providing this service free of charge to its customers the service provider could enhance its brand value in social responsibility aspect as a nationally recognized front-row actor who contributes to the success and welfare of the small businesses and thus the success and welfare of the whole nation. Furthermore, the results of this thesis could create monetary value for the service provider as more successful and growing customers would bring in more revenues. This is the essence of the customer-dominant business logic applied in this thesis.

The thesis work was assessed by the Senior Research Manager of Strategic Planning at OP Financial Group, the potential service provider. It was seen, that thesis works like this that are independent of the day-to-day product and service development are important and beneficial for OP Financial Group as they bring in fresh views. Also, corporate customers are an underserved customer group at OP in comparison to private customers, which makes it interesting for OP that this thesis is about a service to small businesses. As well as it is essential for OP Financial Group to engage in foresight activities it is essential for all businesses. Therefore, the topic of the thesis was seen relevant for OP. As the market place for traditional financial products is very competitive, OP needs to think of new ways to serve its customers. Added value services like the one presented in this thesis are therefore interesting. It is of OP’s interest to help its corporate customers succeed – this will make them better customers for OP. About the service concept it was stated that the concept is based on the design drivers that were derived from carefully carried out qualitative research. Both the identified design drivers and the concept are very relevant and beneficial to OP and complement the current design and development work in the company. The concept or parts of it may later be developed into an actual service.

Concerning the work hypothesis of the thesis, it was stated that the premise of this thesis work was to provide futures-related information to small business customers. During the research work, it was found out that it is as important to provide foresight tools to small business customers as it is to provide the information. This is the central finding of the research. It was stated that this thesis research is of good quality, and data collection and analysis have been carried out in a precise and deliberate manner. Additionally, it was seen that the data and its analysis are useful for OP Financial Group for further service design and development.

Transferability in financial sector and other sectors

The results of this study have potential for transferability to other service providers; other banks who have corporate customers and also to public sector or publicly funded actors who operate with small businesses, such as new business centers or TE Services. New business centers already have good working procedures to serve both starting and established small businesses and they deal with both strategic planning and development actions. Also, they probably could easily get industry specific reports and statistics from public sources such as Statistics Finland and ministries which would facilitate the anticipation of the changes businesses will face. Public actors, such as the State of Finland, has an interest to support this and allocate resources into making futures-related information easily understandable and practical enough for entrepreneurs.

Originality

Deliberation of the thesis was based in the data gathered from versatile sources of information and through this, a creative synthesis was reached. The present work intersects two scientific fields — Foresight and Service marketing and management — and is located at their interface. Originality emerges in the way the present work popularizes academic research of both scientific fields into practical state of matters (service) to be utilized and capitalized both by the service provider and its customers, the small business decision makers. The thesis demonstrates deep understanding of both the subject, strategic foresight in small businesses, and the issues of the two scientific fields and their interfaces.

Applicability

The participants told more widely about their day-to-day business operations than what is directly related to strategic foresight which makes the interview data especially useful at workplace. Also, the expert interviews shed light to small business characteristics and available support network which is important information concerning new service development for small business customers. Thus, the interview data, insights of both the entrepreneur interviews and expert views, design drivers, entrepreneur personas and the general stakeholder map can be utilized at OP in other ongoing and upcoming service development activities which are targeted for small businesses. Some of the used service design methods and tools, such as the service logic business model canvas and the storyboarding tool, can be introduced at workplace and utilized in many service development projects. Also, some of the foresight tools introduced in the thesis can be applied at workplace in service design projects.

5.2 Prospects for future research

Although the objectives of this thesis were met, further research would be valuable in some areas. The following features could be looked into in more detail: 1) how the producing of the news articles should be organized for it to be wise in resource wise, for example could OP's Taloudessa.fi media be utilized for this purpose, 2) how the customer service should be organized, and 3) how the customer's financial data and web statistics about customer's actions in the service could be utilized in order to provide useful tips or notifications about the changes in financial figures or based on customers activities.

A more comprehensive research would be useful, especially because there apparently is a research gap concerning strategic foresight in small businesses. A quantitative research about the thesis topic would help prioritize future development of the designed service. All but one of the participants of the present work were located in the capital area. Thus, it would be useful to cover the small businesses in Finland more broadly. Also, the quantitative research should study whether there is a significant difference in need of foresight activities in companies with salaried employees in comparison to companies where there are only owners.

Furthermore, developing the reverse use of customer data in order to contribute to customer's value creation could be one object of development activities in near future. It is not at the core of the present work, but instead it is an interconnection of the present work and other financial management services directed to small businesses by the service provider. Customer's financial data can be converted into information which contributes to both the customer's value creation but also the service provider's value creation in many ways (Saarijärvi 2011).

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Figures

Tables

Appendices

Appendix 1: The Field Guide for the Semi-Structured Interviews

1. Preparations in advance

- Two days earlier
    - Send reminder email to participant
    - Check transport connection to interview location and mark in the calendar when to leave for interview. Target at being at the location ten minutes before the set time.
    - Check where you could go right after the interview to write down the most important observations.
    - Check what information there is in the internet about the company and what is currently happening on the business line.
- The days before
    - Check that previous recording is saved to computer or cloud
    - Delete previous recording from the recorder memory card
    - Check recorder batteries. Change them if needed.
    - Check all interview equipment and put them in the bag: recorder, extra batteries, cords, **interview guide**, notebook, pen, trend cards (?)
- Interview day before meeting
    - Leave early enough – don’t be late!
    - Good Interview Rules:
        - **Build rapport!** Rapport is what makes good interviews.
        - Use the participant's language, or adapt to it as suitable.
        - Be selective when talking about yourself. The interview is not about you.
        - Listening: **Listening is the most effective way of building rapport.**
        - **Listen by asking questions:** "Earlier you told me... tell more about that." indicates that you really are listening.
        - Acknowledge their comments with head-nods an "mm-hmm".
        - If your brain is listening your body will naturally follow. And the other way around.
        - **Don't interrupt.**
        - Assume your participant makes sense. If you have fix something, wait until the end.

2. Preparations at the scene

- **Introduction:**
    - Ensisijaisesti olen tässä opiskelijana. Opiskelen Laureassa ylempää ammattikorkeakoulututkintoa liiketalouden palveluinnovaatioiden ja palvelumuotoilun koulutusohjelmassa ja tämä on osa tutkinnon opinnäytetyötä. Opinnäytetyön aiheena on miten pienet kasvuyritykset suunnittelevat tulevaisuutta ja jos ilmenee, että tulevaisuuden suunnittelu tai tulevaisuutta koskevan tiedon hankkiminen tuntuu hankalalta, niin minkälaisen palvelun avulla tätä voisi tehdä helpommaksi. Teen tätä työn ohessa, olen töissä finanssitalossa palvelumuotoilijana. Haastattelun jälkeen kerron sinulle missä. Työnantajallani ei sinänsä ole merkitystä haastattelun tekemisessä.
    - Kaikki on luottamuksellista: sinun nimesi eikä yrityksen nimi ei mene tietoon koululle eikä työnantajalle. Opinnäytetyössä puhutaan siis yritys A:sta tai henkilö 1:sta. Opinnäytetyöt ovat sinänsä julkisia, mutta siitä ei pysty siis tunnistamaan yksittäistä toimijaa.

- Nauhoitan tämän haastattelun muistiinpanoteknisistä syistä, eli haluan keskittyä kuuntelemaan sinua ja toisekseen mikään ei saa jäädä muistin varaiseksi, vaan voin nauhoituksesta tarkistaa mitä sanoit, jotta sitten haastatteluiden perusteella voin alkaa suunnitella palvelua, joka auttaisi pieniä kasvuyrityksiä tulevaisuuteen valmistautumisessa.
- Jos käytän jotain suoraa lainausta tästä haastattelusta, lähetän sen sinulle tarkistettavaksi, koska teen opinnäytetyön englanniksi ja joudun lainaukset kääntämään. En vielä tiedä käytänkö suoria lainauksia, mutta otan siis yhteyttä myöhemmin, jos haluaisin jotain sanomaasi lainata anonyymisti. Sanon sinulle, kun laitan nauhoituksen päälle.
- Voisinko muuten ottaa kuvan sinusta ja ehkä jostakin asiasta täällä teidän toimipisteessä? – jostain joka ei paljasta mitään, mitä et halua kuvassa näkyvän. Tämän tyyppisissä tutkimuksissa, on hyvä saada jotain visuaalista mukaan opinnäytetyöhön. Kuvaasi en sellaisenaan laittaisi opinnäytetyöhön, mutta voisin sen perusteella piirtää ”yrittäjäpersoonan” – vähän sellaisen sarjakuvamaisen hahmon. Jos KYLLÄ, niin ota kuvat heti
- Tämän on tarkoitus olla sellainen avoin keskustelu, että mulla on joitakin kysymyksiä ja keskustelu voi sitten ottaa suuntaa sen perusteella mitä sinulla on kerrottavaa. Siksi ei tiedä tarkkaan kauanko tässä menee, mutta luultavasti jotain tunnin ja puolentoista välillä. Jos sinulla on kiire lähteä tiettyyn aikaan tai on tarve keskeyttää esim. tulee joku tärkeä puhelu tms. niin kerrot vaan.
- Laitan nyt nauhurin äänitysvalmiiksi ja katson, että se varmasti toimii. Tässä nauhoitetaan pelkästään puhetta, ei siis videota.
- **Olisiko sinulla jotain kysyttävää ennen kuin aloitetaan haastattelu?**
- Minä laitan nyt nauhurin päälle.

3. Semi-structured Interview

- **Warm-up questions – the company and customer needs**
  - Kertoisitko mitä tämä teidän yrityksenne tekee?
  - Miten te saitte tämän ”idean”?
  - Keitä teidän asiakkaanne ovat?
  - **Millä tavalla te selvititte, että tämä/nämä teidän tuotteet/palvelut ovat tarpeellisia noille mainituille asiakkaille?**
  - **Milloin te olette viimeksi selvittäneet asiakkaidenne tarpeita?**
  - Voisiko joillakin muilla asiakasryhmillä olla vastaava tarve?
  - Miksi uskotte, että ”tälle” on kysyntää vielä tulevaisuudessakin?
- **Interview questions – strategic foresight:**
  - **Millaisia muita tulevaisuuden suunnitelmia yrityksellänne on?**
  - **Miten olette varmistuneet, että tämä on tärkeää tulevaisuudessa?**
  - **Miten usein yrityksessänne suunnitellaan tulevaa?**
  - Milloin olette viimeksi suunnitelleet yrityksen tulevaisuutta?
  - **Miten pitkälle te suunnittelette tulevaisuutta?**
  - Ketkä henkilöt yrityksessä osallistuvat tulevaisuuden suunnitteluun?
  - Kenen vastuulla tulevaisuuden suunnittelu on?
  - Miten ja milloin muuta henkilökuntaa informoidaan? (Optional)
- **Interview questions – environmental scanning:**
  - **Millaisia yrityksen toimintaympäristön muutoksia, joilla on vaikutuksia yrityksen tulevaisuuteen, te seuraatte?** Esim. kilpailijat, asiakaskäyttäytymisen muutokset, kumppanit, lainsäädäntö
  - **Voitko kertoa tuosta tarkemmin, esim. onko xx-asian seuraaminen säännöllistä?**
  - **Entä yy?...**

    - **Onko teillä selvästi sovittu kuka yrityksessä seuraa mitäkin tulevaisuuteen vaikuttavaa asiaa?**
    - **Millaisilla eri tavoilla te saatte tietoa yrityksen toimintaympäristön tulevista muutoksia?** Esim. mediat, tuttavapiiri, vaikuttajat, toimialan omat julkaisut tai seminaarit.
    - Kerrotko tuosta xx vähän tarkemmin?
    - **Onko mielestäsi helppoa saada riittävästi tietoa noista teille tärkeistä asioista?**
    - **Onko jotain mistä on vaikea saada riittävästi tietoa?**
    - Kertoisitko tarkemmin?
    - **Seuraatteko te globaaleja muutoksia,** jotka vaikuttavat suureen osaan ihmisistä ja yrityksistä? Esim. väestön ikääntyminen, jakamistalous, teknologian kehittyminen, ilmastonmuutos, digitalisaatio, robotisaatio.
- **Interview questions – foresight methods and tools:**
    - **Onko teillä tapana miettiä erilaisia vaihtoehtoja tulevaisuuden varalle?**
    - **Millaisia tapoja te käytätte tulevaisuuden suunnittelussa?**
    - Voitko kertoa tarkemmin, esim. käytättekö jotain ohjelmistoa tai jotain tiettyä mallia?
    - Miten dokumentoitte tai kuvaatte tulevaisuuden tavoitteet? Esim. visio, strategia, roadmap
    - Voitko näyttää tai kertoa tarkemmin?
    - Oletteko joskus aiemmin käyttäneet jotain muita tapoja tai työkaluja, esim. yritystä perustaessa?
    - Mikäli ei ole käytetty mitään menetelmiä; Olisitteko kiinnostuneita ottamaan käyttöön tulevaisuuden suunnittelun työkaluja?
- **Interview questions – design drivers:**
    - **Onko teillä mielestäsi riittävästi tietoa tulevaisuudesta?**
    - **Millaista tietoa teiltä puuttuu?**
    - **Kerrotko tuosta xx tarkemmin?**
    - **Minkä tiedon suhteen sinulla on jo turvallinen olo, ts. homma on hanskassa?**
    - **Osaatko kuvailla, millä tavalla esitettynä sinusta olisi parasta saada tietoa tulevaisuudesta?** Jos ei, niin tässä voisi näyttää esim. trendikortteja mielikuvituksen avustamiseksi?
    - Miten tiedon tulisi olla saatavilla?
    - **Haluisitko mieluummin, että saisit tietoa esim. uutiskirjeenä säännöllisesti vai menisitkö pikemmin itse etsimään tietoa haluamanasi ajankohtana?**
    - Kerrotko tuosta vielä tarkemmin?
- **Interview questions – bank's role:**
    - **Millaisia ajatuksia herättää se, että pankki antaisi asiakkaidensa käyttöön tietoa tulevaisuuden trendeistä tai muutoksista?**
    - **Kerrotko tarkemmin miksi se kuulostaa hyvältä/miksi se ei herätä innostusta?**
    - **Miten hyödylliseksi kokisit sen, että pankin digitaalisessa palvelussa olisi saatavilla tietoa tulevaisuudesta? (Optional)**
- **Projection/dream questions – if time allows:**
    - Millaiselta yrityksenne tulevaisuus näyttää?
    - Millaista tulevaisuutta pelkäät?
    - Millainen olisi erityisen suotuisa tulevaisuus?
    - Miten tuohon toiveen mukaiseen tulevaisuuteen voisi päästä?

Siinä oli kaikki kysymykset. **Tuleeko sinulle mieleen jotain mitä haluaisit lisätä?**

Minä suljen nyt tämän nauhurin.

Kiitos paljon!

4. After the Interview at the scene

- **Wrap up**
    - Mitä luulet kiinnostaisiko sinua nähdä sitä palvelun suunnitelmaa tai prototyyppiä mikä näiden haastatteluiden pohjalta syntyy? KIRJAA YLÖS VASTAUS
    - Jos kyllä, niin otan teihin yhteyttä sähköpostilla myöhemmin keväällä ja kysyn sitten, onko teillä aikaa kommentoida palvelun prototyyppiä?
    - Voidaan sitten sopia, milloin tulisin sitä näyttämään.
    - Lisäksi jos musta nauhaa purkaessa tuntuu siltä, että en ole varma jostain mitä tarkoitit, niin saatan ottaa yhteyttä sähköpostilla.
    - Samoin jos tulee tarve käyttää suoria lainauksia, niin otan yhteyttä ja hyväksytän sen käännöksen.
    - Nyt ei muuta kuin iso kiitos ja hyvää kevään jatkoa!

5. After each Interview

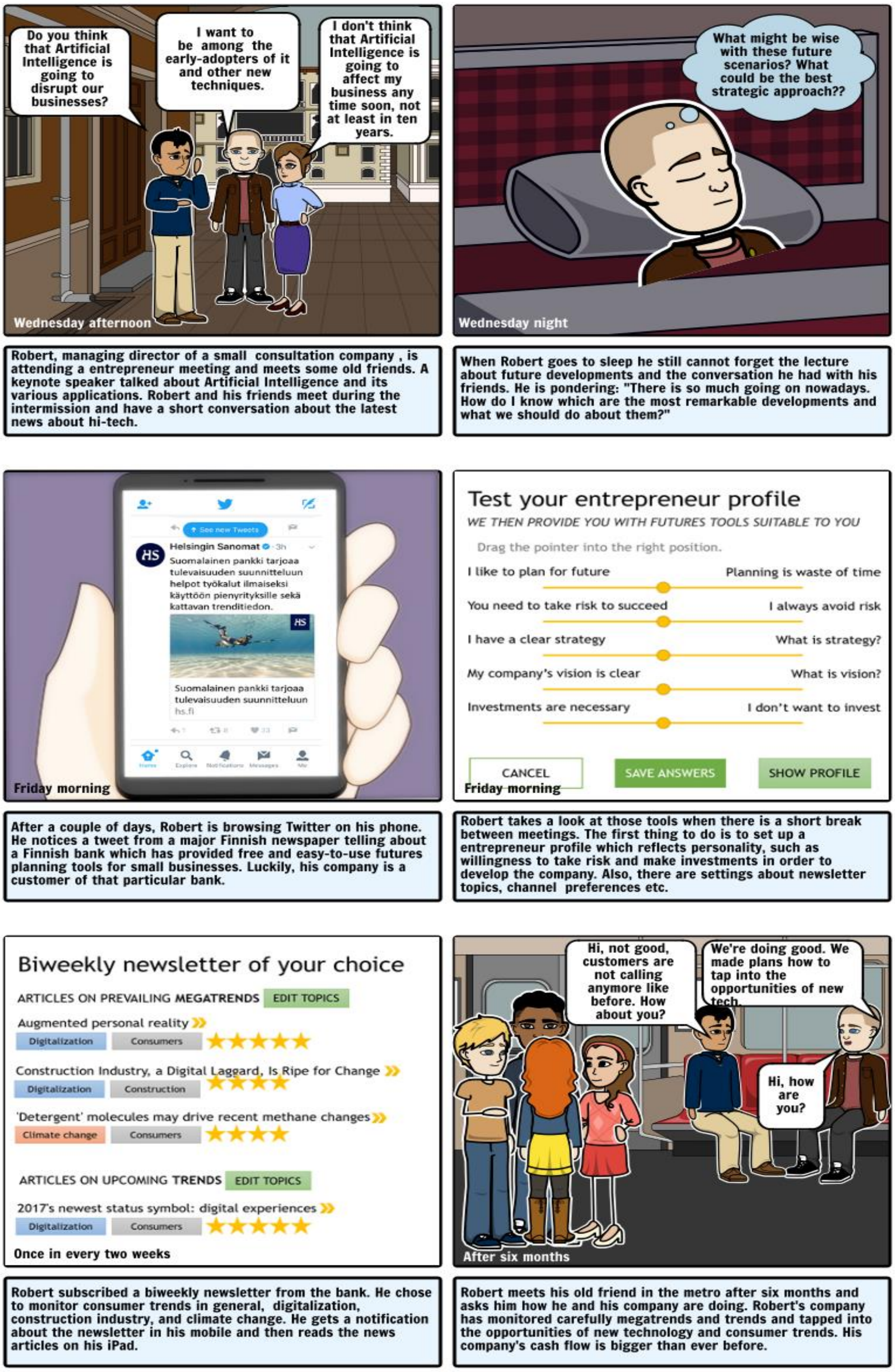
- **Mark down whether the participant is interested in concept testing**
- **First remarks**
    - Stop for half an hour in a nearby location and write down the most remarkable or interesting points – this is when you can remember things you soon forget.
- **Listen to the recording** the very same evening and write down other important things.
- **Make a reflection**
    - of what went well and
    - what didn't go so well
    - what did you learn
    - what you should do differently next time

6. After the second Interview and from that on

- **Is there a need to change the interview questions in some way:**
    - Add some questions? Something important is missing from the questions
    - Remove some questions? More than one participant was confused or did not understand at all.
    - Change wording of questions?

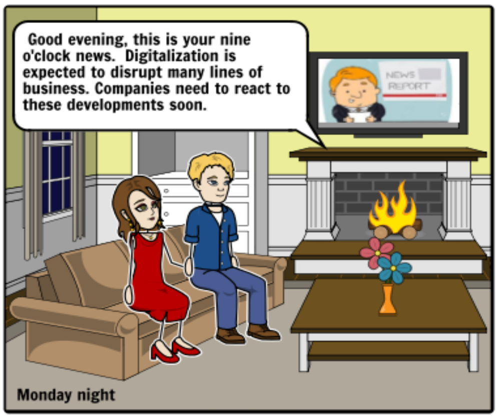
Appendix 2: Storyboards

Storyboard of Setting up the entrepreneur profile and reading a newsletter



Create your own at Storyboard That

Storyboard of Reading about changes in business environment and taking actions

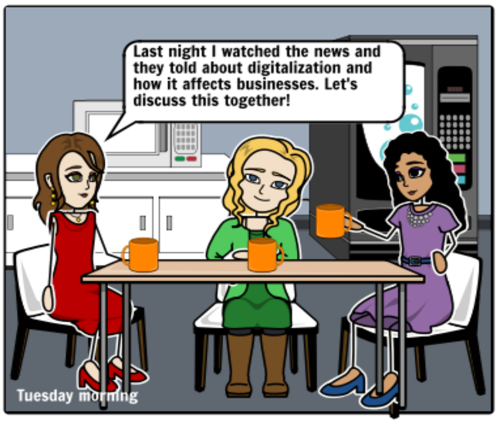


Katie, a shareholder of a interior design company of three ladies is watching the evening news with her husband. There is news story about the consequences of digitalization. It is said that it is as important for small companies as it is for bigger companies to adopt the applications of digitization or they are threatened by serious consequences.

Katie is not interested in technical issues, but because in this news story told about small businesses that are facing challenges if not taking actions to adopt to digitalization, she listens and gets worried. She realizes that she and her colleagues have downplayed this digitalization thing and done nothing about it. Then she remembers that she received a text message from bank which was about digitalization.

Katie picks up her mobile phone and checks her text messages. She finds the one from bank. Luckily she had not deleted it. She clicks on the link and starts reading it. She gets really interested and decides that she wants to carry on reading on her computer.

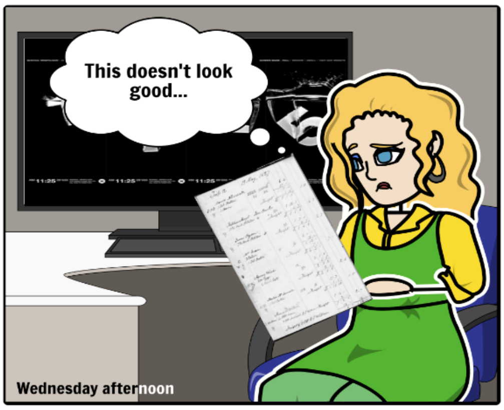
Katie reads about digitalization, the opportunities it's adoption brings along to small businesses, and also the challenges which are plausible if actions are not taken. She also starts does a simple test which consists of questions about the company. The test results suggest that Katie's business would benefit of certain actions.



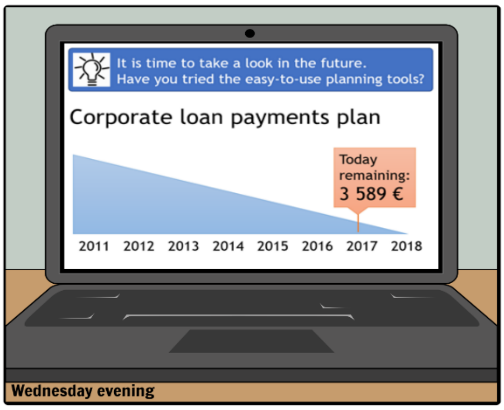
The next morning at the office when having their morning coffee, Katie talks to her colleagues Mary and Tina about the digitalization article, test she did, and the suggestions that the test brought up. She proposes that they discuss it together, because she wants them all to make a plan together about what they should do about it.

Katie, Mary and Tina looked at the digitalization article together, read some more about it, went through together the test questions and prepared a plan which consisted for example of a digital marketing automation activities. Quite soon after that they started to get new type of customers which have found them thanks to the new digital marketing approaches.

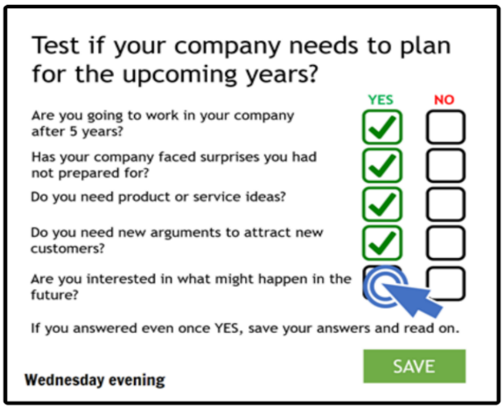
Storyboard of Adopting some easy-to-use futures planning tools



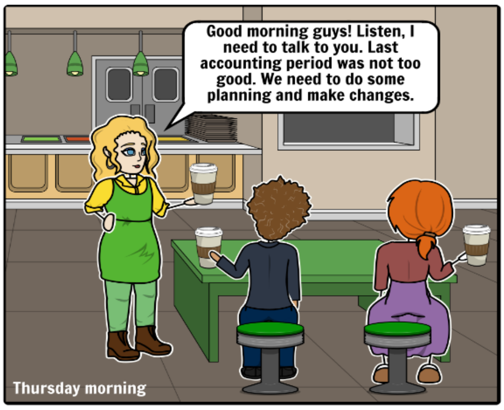
Ann, the owner of a small business, is reading the financial statement and balance sheet of the last accounting period which the bookkeeper recently posted. It does not look good, that much Ann understands, though financial matters such as making budgets is not her strength.



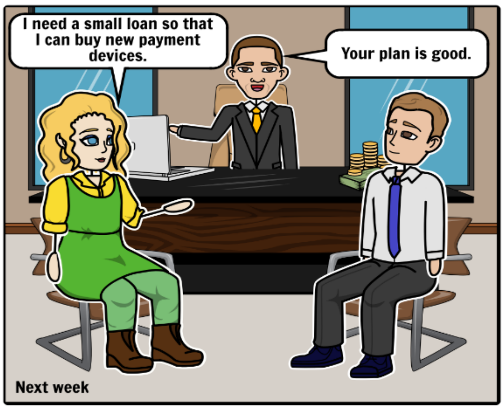
Ann decides to take a look at the corporate loan payment plan in net bank; how much there still is to pay. She sees that there is not much to pay anymore, which is a relief. On the same page she sees a notification about making futures related plans.



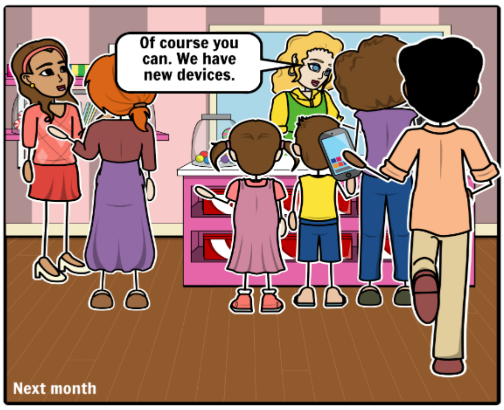
Ann gets interested on the sensible and easy-to-understand questions about some strategic issues of small businesses. She spends half an hour filling in the online forms and gets some recommendations of what changes might be good to make in order to be able to meet customer expectations of today.



Next morning, when rest of the staff is having their coffee break Ann tells them that some changes in the operations are needed. She asks about their opinions, they discuss and some new good ideas arise. She decides that she wabts to develop the business even though she needs some more loan from the bank.



Ann decides to make an appointment with bank business adviser to discuss if her company could get some more loan from the bank in order to make some changes in the operations. She takes her husband Jim along as a mental support, because Jim understands more about financial matters. Bank is willing to grant some more loan.

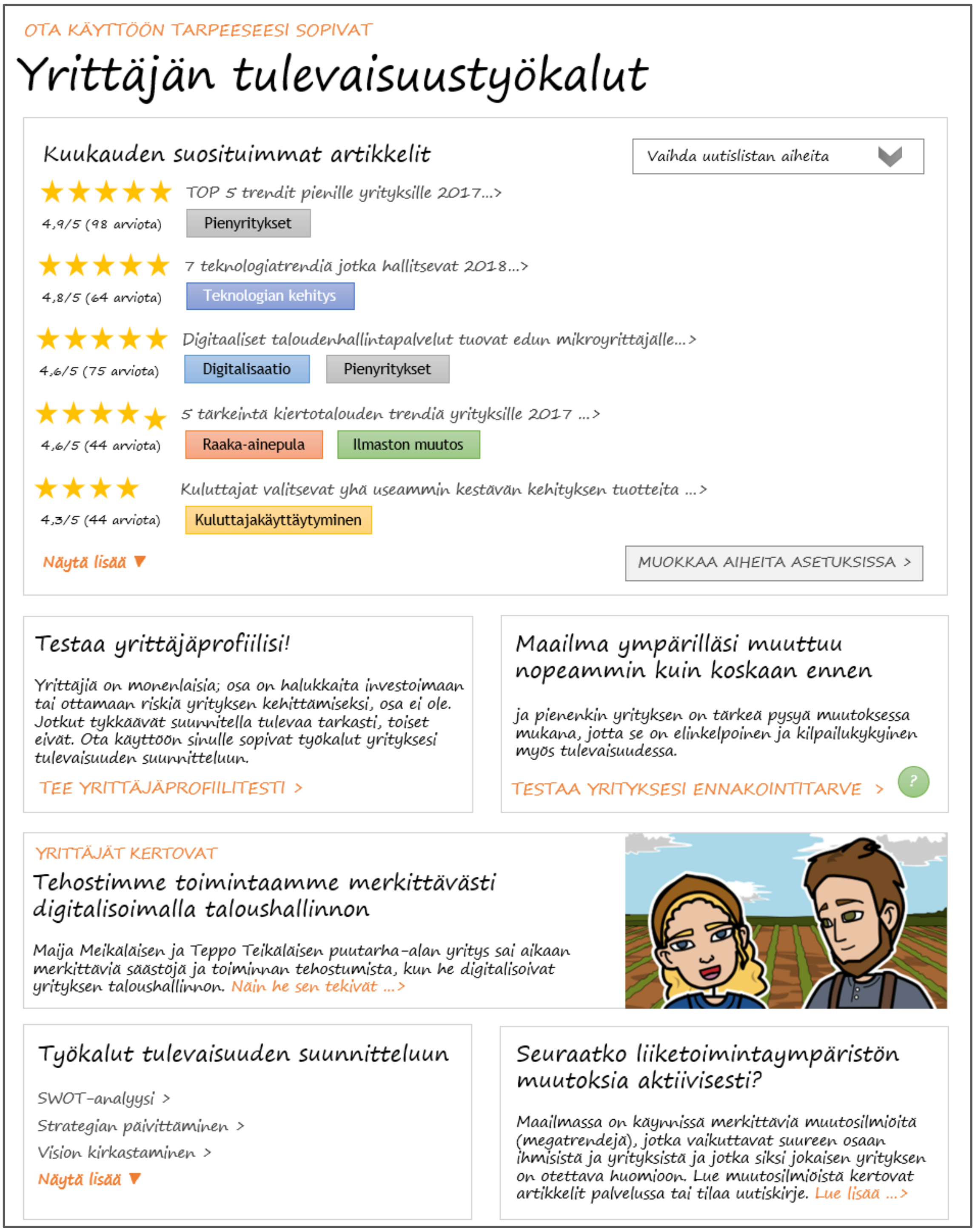


On account of the planning and development activities, new customers are flooding in to Ann's shop now that she is capable of answering customers' new requirements, for example payment methods thanks to the new payment devices and applications.

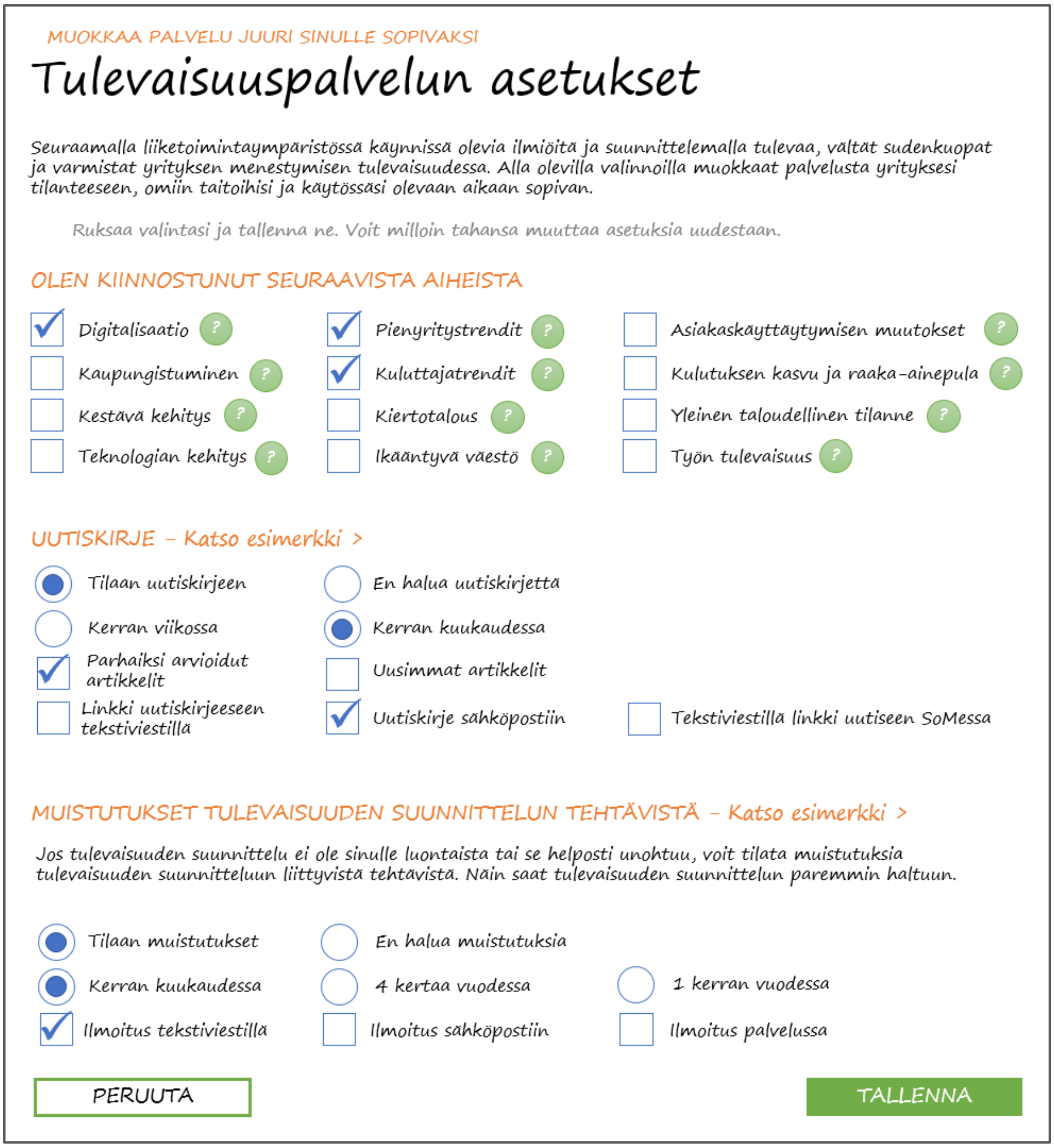
Create your own at Storyboard That

Appendix 3: Prototype Layouts

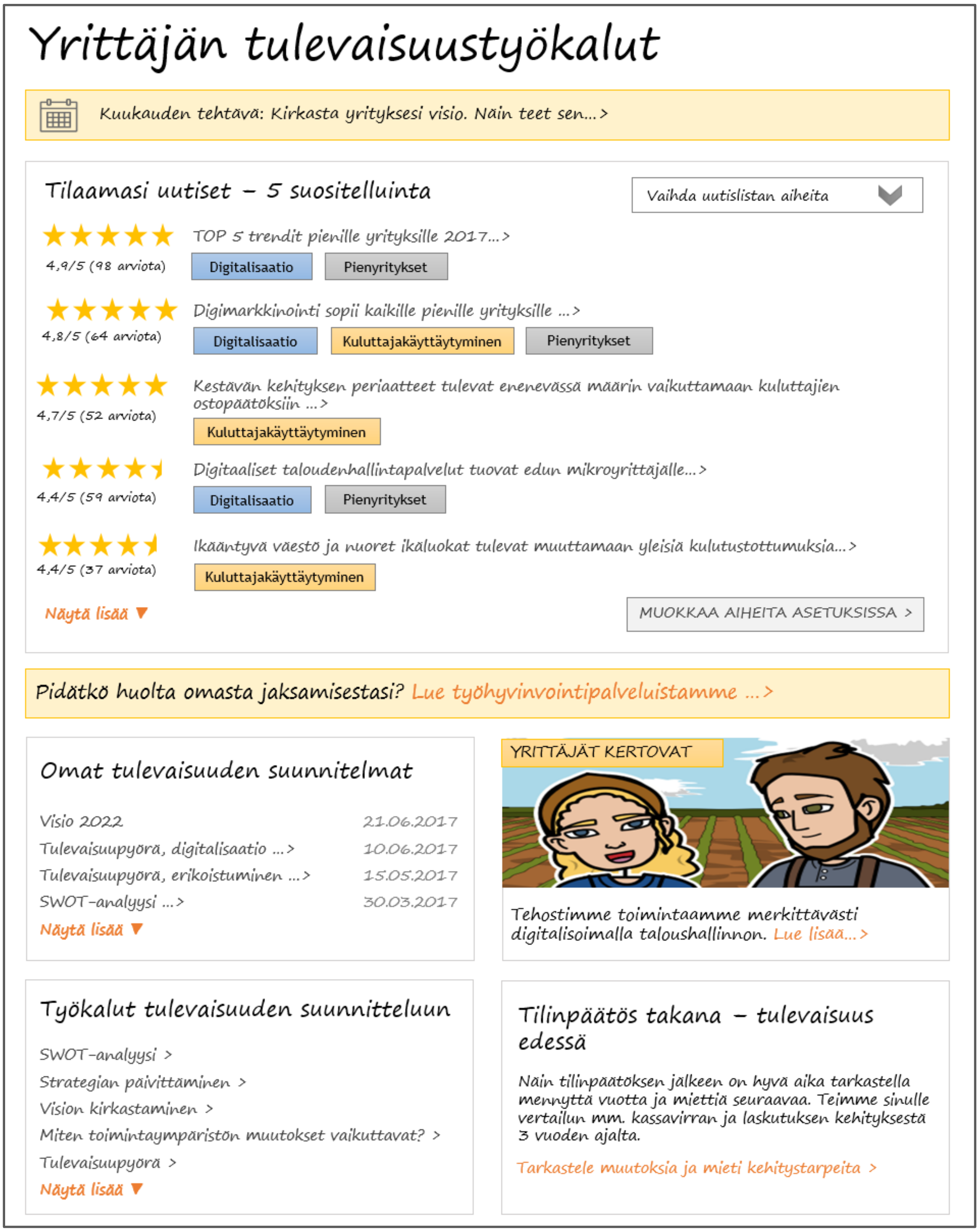
Wireframe of Service frontpage default content when user has not adopted any personal settings



Wireframe of Service settings for customization to user's own preferences (selections are by way of example, topics are exemplary)



Wireframe of Service frontpage after the user has set personal settings (by way of example)



Wireframe of Tool for testing the entrepreneur profile (questions by way of example)

Wireframe of Tool for testing if the company needs foresight

Tarvitseeko yrityksesi ennakointia?

Väitetään, että hyvän ja huonon liiketoiminnan välisen eron ratkaisee se, onko yritys ennakoinut tulevaisuutta vai ei. Ennakointi on maailman tapahtumien katsomista avoimemmin ja järjestelmällisemmin. Sen avulla valmistaudutaan erilaisiin tulevaisuuden uhkiin ja mahdollisuuksiin. Ennakointi on sen tosiasian hyväksymistä, että maailma muuttuu.

Perinteisesti on ajateltu, että ennakointia tarvitaan julkisella sektorilla ja suuryrityksissä. Kuitenkin se on vielä tärkeämpää pienille yrityksille. Kun pienen yrityksen resurssit on sidottu päivittäiseen suorittamiseen, yllättävä tilanne voi pysäyttää kassavirran kokonaan. Siksi on turvallista varautua erilaisiin tulevaisuuden tilanteisiin. Vastaamalla alla oleviin kysymyksiin saat selville tarvitseeko juuri sinun yrityksesi ennakointia.

Vastaaminen vie noin 5 minuuttia. Voit tallentaa vastauksesi ja palata niihin myöhemmin.

	KYLLÄ	EI
Aiotko työskennellä yrityksessäsi viiden (5) vuoden kuluttua?	○	○
Onko yrityksesi kohdannut yllätyksiä, joihin ei ole varauduttu?	○	○
Uskotko, että tulevaisuudessa yrityksesi voi kohdata yllätyksiä, joita ei olisi tullut mieleenkään?	○	○
Tarvitsetko yrityksellesi uudenlaisia tuote- tai palveluideoita?	○	○
Kiinnostaako sinua, mitä tulevaisuudessa voisi tapahtua?	○	○
Tarvitsetko uudenlaisia argumentteja asiakkaiden houkuttelemiseksi yrityksellesi?	○	○
Kiinnostavatko uudet mahdolliset kilpailijat, jotka voivat nakertaa markkinaosuuttasi ja yritystäsi?	○	○
Haluaisitko saada uusia ideoita liiketoiminnan kehittämiseen?	○	○
Muuttuuko maailma ja markkina ympärilläsi?	○	○
Muuttuuko maailma asiakkaidesi ympärillä?	○	○

Modified from Hiltunen et al. 2014

Jos vastasit KYLLÄ yhteenkin kysymykseen, ennakoinnista on hyötyä sinulle ja yrityksellesi.

PERUUTA TALLENNA

Wireframe of Tool for testing the entrepreneur profile (content by way of example)

SEURAA AIKAASI JA KEHITÄ YRITYKSEN TOIMINTAA

TOP 5 trendit pienyrityksille 2017

Olet perustanut yrityksen ja keskittynyt siihen, että yritykselläsi menee hyvin kaikin mahdollisin tavoin. Kuitenkaan et ole täysin tyytyväinen siihen, miten olet suoriutunut tähän asti. Etkä ole varma, miten tämän ongelman ratkaisisit.

Kun suunnittelet yrityksen toimintaa, oletko ajatellut mitä muutoksia liiketoimintaympäristössä tapahtuu? Osaatko ennakoida hyvät ja huonot asiat, jotka voisivat auttaa sinua ymmärtämään, miten markkinat käyttäytyvät?

Muista, että jos tarkoituksesi on saattaa pieni yrityksesi "rauhallisille vesille" ja myös pysyä siellä, sinun täytyy pitää silmällä viimeisempiä pienyritysten trendejä voidaksesi suunnitella, miten ohjaat yritystäsi eteen päin.

MIETI, VOISIKO SINUN YRITYKSESI HYÖTYÄ NÄISTÄ TRENDEISTÄ?

1. Erikoistumisen merkitys kasvaa
2. Asiakkaiden sitoutuminen kasvaa, kun he saavat parempaa informaatiota yrityksen tuotteista ja palveluista
3. Sisältömarkkinointi tehostaa yrityksen esillepääsyä
4. Hakukoneoptimoinnista (SEO) ja sosiaalisesta mediasta tulee enenevässä määrin merkittävä tekijä pienyrityksille
5. Automaation merkitys kasvaa

Klikkaa kuvaa, saat lisätietoja kyseisestä asiasta.

ERIKOISTUMISEN MERKITYS KASVAA

Nyt on erikoistumisen aika. Aikaisemmin yritykset palkkasivat yhden henkilön ja laittoivat tämän tekemään kaikenlaisia tehtäviä. Tämä toimintamalli on nyt kuitenkin muuttumassa. Sen sijaan yritykset haluavat nyt palkata henkilöitä, jotka erikoistuvat tiettyyn tehtävään ja jotka voivat viedä liiketoimintaa isoin askelin eteenpäin.

Kuluttajat eivät yleensä pidä liian yleisestävästä palvelusta. Jos sinun yrityksesi voi toimittaa asiakkaan vaatimusten mukaisen palvelun, tulee se varmasti suoriutumaan hyvin. Asiakkaan toiveen mukainen palvelu asiaan erikoistuneen asiantuntijan toimesta tuo todennäköisesti etulyöntiaseman...
...

(Artikkeli jatkuisi tästä vielä esitellen kaikki trendit)

Onko artikkeli mielestäsi kiinnostava tai hyödyllinen? Arvostele artikkeli:

★★★★★

Wireframe of Tool for clarification of the company vision

MITKÄ OVAT YRITYKSESI TAVOITTEET?

Kirkasta yrityksesi visio

Visio on yrityksen ihanteellinen tavoitetila, joka poikkeaa nykytilasta. Vaikka et olisi koskaan aiemmin miettinyt yrityksellesi selvää tavoitetilaa, kannattaa käyttää siihen hieman aikaa, sillä se auttaa paremman tulevaisuuden saavuttamisessa.

Mistä haaveilet? Millainen olisi ihanteellinen työviikkosi, jos ei tarvitse huomioida mahdollisia esteitä?

Kirjoita tähän millainen olisi ihanteellinen työviikkosi, millaisista asioista se koostuisi? Mikä rooli yritykselläsi on koko elämässäsi?

Mitä liiketoimintaa haittaavaa tai hidastavaa joudut tekemään tänään, josta haluaisit päästä eroon?

Kirjoita tähän mistä tämän päivän tekemisestä tms. haluaisit päästä eroon?

YRITYKSEN NYKYTILA JA TULEVAISUUS

Vastaa seuraaviin kysymyksiin, ne kirkastavat sinulle yrityksen vision. Kirjoita **tulevaisuuden osalta asiat niin kuin toivoisit niiden silloin olevan esim. 3-5 vuoden kuluttua.**

Millaisia asiakkaita palvelet tänään?

Millaisia asiakkaita palvelet tulevaisuudessa?

Millaisia kanavia pitkin saavutat asiakkaasi tänään? ?

Millaisia kanavia pitkin saavutat asiakkaasi tulevaisuudessa?

Ketkä ovat kilpailijasi tänään?

Ketkä ovat kilpailijasi tulevaisuudessa?

Mitkä tekijät muodostavat kilpailuetusi tänään? ?

Mitkä tekijät muodostavat kilpailuetusi tulevaisuudessa?

Mistä katteesi muodostuu tänään?

Mistä katteesi muodostuu tulevaisuudessa?

Millaiset osaamiset ja taidot tekevät yrityksestä ainutlaatuisen tänään?

Millaiset osaamiset ja taidot tekevät yrityksestä ainutlaatuisen tulevaisuudessa?

Millä tuotteilla ja/tai palveluilla osallistut markkinoille tänään?

Millä tuotteilla ja/tai palveluilla osallistut markkinoille tulevaisuudessa?

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Wireframe of Backcasting tool for preparing a roadmap to attain the company vision (sketchy version of tool appearance)

TEE TIEKARTTA VISION SAAVUTTAMISEKSI

Saavuta yrityksesi visio

Visio on yrityksen ihanteellinen tavoitetila, joka poikkeaa nykytilasta. Visio kannattaa kirkastaa yhteisen pohdinnan jälkeen kirjaamalla se. Vision kirkastamisen työkalu ...>

MAAILMA MUUTTUU ENNEN NÄKEMÄTTÖMÄLLÄ TAVALLA JA VAUHDILLA

- Tarvitaan visionääristä johtamista, jolla luodaan uusia vaihtoehtoja, päästään erinomaisiin suorituksiin, sekä saavutetaan pitkän tähtäiminen menestys.
- Tarvitaan uusia taitoja sekä liiketoiminnan uudelleenajattelua ja uudelleen suunnittelua.
- Yritykseen tulee luoda uusia kyvykkyyksiä.
- Pitää pystyä katsomaan omaa liiketoimintaa ulkopuolelta.

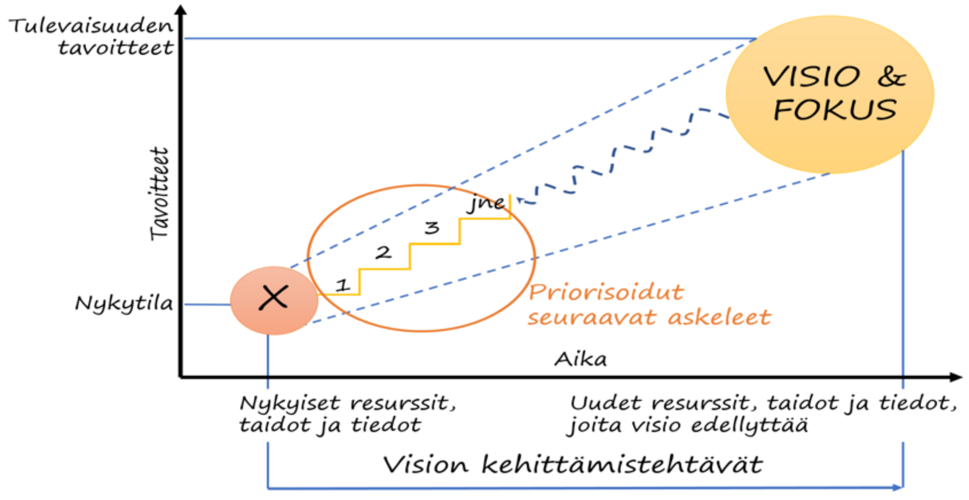
Tiekartta ohjaa yrityksen tekemisiä sen matkalla kohti tulevaisuuden visiota ja auttaa ymmärtämään askeleet, jotka sen toteuttamiseen tarvitaan esitettynä tavalla, joka on helposti kommunikoitavissa sekä henkilöstölle että sidosryhmille.

BACKCASTING TIEKARTTA -MENETELMÄ

Jotta yritys voi saavuttaa tulevaisuuden tavoitteensa, sen tulee kehittää resurssejaan, taitojaan ja tietotaitoaan: tätä kutsutaan visionääriseksi kehittämiseksi.

1. Lähtökohta on yrityksen kirkastettu visio. Kirjatkaa kaavioon yrityksen kirkastettu visio tiivistetysti.
2. Pohtikaa ryhmänä vision ja nykytilan välisiä eroja; millaisia tekemisiä, uusia resursseja, taitoja tai tietoa tarvitaan vision saavuttamiseksi.
3. Priorisoikaa tarvittavat kehittämistehtävät siten, että kaikkein tärkeimmät tai ne, joilla on suurin vaikutus muihin tarvittaviin tehtäviin, tehdään ensimmäiseksi. Kirjatkaa ne roadmapin alkuun ja asettakaa niille tavoiteaikataulu.
4. Sopikaa kuka huolehtii näiden priorisoitujen kehittämistehtävien edistämisestä sekä milloin seuraavan kerran tarkastelette niiden edistymistä.

Voit tulostaa tiekartta-työkalun ohjeineen tai täyttää sitä suoraan palvelussa.



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Wireframe of Tool for environmental scanning and converting the observations into concrete activities.

TOIMINTAYMPÄRISTÖN LUOTAUS ON KESKEINEN OSA ENNAKOINTIA

Ilmiöiden seuraaminen

Tulevaisuuteen valmistautuminen on yksinkertaista, kunhan löydät siihen oikeat välineet. Erityisen tärkeää on pohtia tulevaisuuden ongelmakohtia – samalla voit löytää yrityksesi heikot kohdat. Jos yrityksessäsi on työntekijöitä, ota kaikki mukaan miettimään näitä asioita ja keskustelkaa havainnoistanne yhdessä.

Seuraa eri kanavista saamiasi asiakaspalautteita jatkuvasti. Pohdi tarvitseeko sinun niiden johdosta ryhtyä toimenpiteisiin? **Mieti myös muita havaitsemiasi kiinnostavia uusia ilmiöitä**; voisiko niistä löytyä sinun yrityksellesi uutta liiketoimintaa tai uhkaavatko ne sitä?

Toimialakohtaista tietoa tarjoavat useat toimialajärjestöt. Luultavasti olet hyvin perillä siitä, mihin oman alasi kehitys on menossa, mutta siihenkin vaikuttavat suuret muutokset voivat tapahtua aivan muualla.

Tärkeintä on muistaa, että ennakoinnilla etsitään uutta tietoa! Älä arvostele, vaan kysele miksi jotain tapahtuu. Pyri varaamaan ennakoinnille aikaa päivä kuukaudessa.

Jos yrityksessäsi on työntekijöitä, ota kaikki mukaan. Toimintaohje:

1. Sopikaa ajankohta, jolloin kokoonnutte yhdessä keskustelemaan havainnoista. Ideoita saatte myös tämän palvelun uutisartikkeleista.
2. Alla olevaan taulukkoon kirjataan yrityksellesi tärkeimmät uudet ilmiöt tai asiakastarpeet.
3. Seuraavaksi pohditaan, mitkä niistä voivat aiheuttaa yritykselle mahdollisuuksia tai uhkia.
4. Lopuksi mietitään kunkin asian osalta millaisia konkreettisia toimenpiteitä siihen liittyen tehdä.

Voit tulostaa taulukon ohjeineen tai täyttää sitä suoraan palvelussa. Tallentakaa tiedot, jotta voit palata niihin myöhemmin.

Kiinnostava ilmiö	Mahdollisuus vai uhka? Millainen, miten vaikuttaa?	Tärkeys-järjestys	Konkreettiset toimenpiteet

LISÄÄ RIVEJÄ >

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Wireframe of Guided SWOT analysis tool

PIENENKIN YRITYKSEN TULEE TUNNISTAA VAHVUUTENSA JA HEIKKOUTENSA

Yrityksen SWOT-analyysi

SWOT-analyysi on hyödyllinen työkalu yrityksen vahvuuksien ja heikkouksien ymmärtämiseen sekä mahdollisuuksien ja uhkien tunnistamiseen.

Tarkastelemalla omaa yritystäsi sekä kilpailijoita SWOT-analyysiä käyttämällä, voit alkaa kehittää yritystäsi siten, että sinun on helpompi erottua eduksesi kilpailijoistasi ja menestyä tulevaisuudessa paremmin.

Jos yrityksessäsi on työntekijöitä, ota kaikki mukaan. Toimintaohje:

1. Ensin tulee seurata liiketoimintaympäristön muutoksia ja muita kiinnostavia ilmiöitä, kirjaten samalla havaintoja ylös. Vinkki: Hyödynnä Ilmiöiden seuranta -työkalu
2. Seuraavaksi mietitään yrityksen **vahvuuksia** ja **heikkouksia** alla olevan työkalun kysymysten avulla. Nämä ovat yrityksen sisäisiä asioita, mutta miettikää niitä myös ulkopuolisen, kuten asiakkaiden tai muiden keskeisten sidosryhmien, silmin ja tarpeista lähtien. Esim. onko kilpailija jossakin asiassa selvästi parempi?.
3. Sen jälkeen pohditaan yrityksen ulkopuolisia tekijöitä, liiketoimintaympäristössä olevia **mahdollisuuksia** ja **uhkia** alla olevan työkalun kysymysten avulla hyödyntäen 1-kohdassa löydettyjä asioita. Kirjatkaa pohdintanne tulos.

Voit tulostaa SWOT-analyysin ohjeineen tai täyttää sitä suoraan palvelussa. Tallenna sitten analyysin tiedot ja palaa siihen vaikkapa vuoden kuluttua.

	HYÖDYLLISIÄ tavoitteen saavuttamisessa	HAITALLISIA tavoitteen saavuttamiselle
SISÄISET	**VAHVUUDET (S)** ? • Millaisia etuja tai millainen etulyöntiasema yrityksellä on kilpailijoihin verrattuna? • Mitä te teette paremmin kuin kukaan muu? • Millaisia ainutlaatuisia tai halvimpia resursseja, joita kilpailijoilla ei ole, yrityksellänne on? • Mitä toimialan toimijat näkevät teidän vahvuudeksenne? • Mitä asiakkaat pitävät teidän vahvuutenanne?	**HEIKKOUDET (W)** ? • Mitä asioita voisitte parantaa? • Mitä teidän pitäisi välttää? • Mitä toimialan toimijat pitävät teidän heikkoutenanne? • Mitä asiakkaat pitävät teidän heikkoutenanne? • Mitkä tekijät aiheuttavat sen, että kauppaa ei synny?
ULKOISET	**MAHDOLLISUUDET (O)** ? • Millaisia mahdollisuuksia voi vahvuuksista tai heikkouksien poistamisesta avautua? Liiketoimintaympäristön seurannan tulokset: • Millaisia hyviä mahdollisuuksia olette huomanneet? • Millaisista kiinnostavista trendeistä tai ilmiöistä olette tietoisia?	**UHAT (T)** ? • Mitä esteitä olette kohdanneet? • Mitä kilpailijat tekevät? • Ovatko alan laatustandardit muuttuneet? • Uhkaako muuttuva teknologia asemaanne? • Onko teillä vakavia velka- tai kassavirtaongelmia? • Voiko joku yrityksen heikkous vakavasti uhata yrityksen toimintakykyä tai tuloksentekoa?

PERUUTA TULOSTA TALLENNA

Wireframe of Futures Wheel tool for contemplation of a phenomenon’s effect on company’s business