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# Deep understanding for a customer journey in a multi-provider network

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Deep understanding for a customer journey in a multi-provider  
network

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Companies in different industries are increasingly interested in having their customers act as ambassadors for their services. Recommendations by customers have become new “currency” that companies desire. The basis for producing recommendable services is knowledge and understanding for customers’ emotions and experiences. Customer experience happens all the time. Yet the effort of designing it might take place only when the service is established. Service design offers methods and tools for designing customer-centered services.

During this research an effort was made to introduce and test new ways of acquiring deep insights into customers’ lives. Mapping customer journeys and tracing customer logic by an online survey, interviews and observations were expected to enhance empathy and give input to develop the service ecosystem further.

Especially interviews and observations proved to be effective ways of collecting customer insights. We experienced immediate increase in empathy especially when interviewing the customers. Interviews also gave valuable input for streamlining our services.

The insights were visualized in form of customer journey maps, empathy map and service blueprint. The visualizations can be used as inspiration and catalyst when discussing customer experience with the service teams and partners.

There were altogether nine researchers: five leaders and four business developers from the motor claims center at If Insurance. The reason for using several researchers was to enhance customer experience competence for the whole management team and subsequently the service teams. Understanding for the concept of value was built up, too. Eventually, value is the basis for first-rate customer experience and accordingly successful business.

Keywords: Customer-dominant logic, customer experience, customer journey, design thinking, ethnography, service design, systems thinking, value

Maarit Lepistö

### Syvää ymmärrystä asiakaskokemukselle monitoimijaverkostossa

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Yritykset ovat viime vuosina kiinnittäneet paljon huomiota siihen, että heidän asiakkaansa puhuisivat yrityksen puolesta. Asiakkaiden suosituksista on tullut uudenlainen ”valuutta”, jota eri alojen yritykset havittelevat. Suositeltujen palveluiden taustalla on usein syvällistä tietoa asiakkaan tunteista ja kokemuksista. Asiakaskokemuksia kertyy kaiken aikaa. Kuitenkin kokemusten tietoinen muotoilu on ollut varsin vähäistä, ja se on tapahtunut kenties vain palvelua perustettaessa. Palvelumuotoilu tarjoaa metodeja ja työkaluja asiakaskeskeisten palveluiden kehittämiseen.

Tässä tutkimuksessa tuotiin esille ja testattiin uusia tapoja saada syvällistä tietoa asiakkaan elämästä ja kokemuksista. Asiakkaan logiikkaa ja hänen palvelukokemuksensa vaiheita selvitettiin nettikyselyn, haastattelujen ja yhteistyökumppaneilla tapahtuneen observoinnin avulla. Tavoitteena oli paitsi saada tietoa, myös herättää palvelun kehittäjissä empatiaa asiakkaita kohtaan.

Erityisesti haastattelut ja observoinnit osoittautuivat tuloksekkaiksi tavoiksi kerätä tietoa asiakkaiden kokemuksista. Haastattelijat kokivat välitöntä empatiaa haastateltaviaan kohtaan, ja haastatteluista saatiin myös ideoita palvelukokonaisuuden kehittämiseen.

Kerätyt kokemukset ja havainnot visualisoitiin empatiakarttana ja customer journey - sekä service blueprint -kuvauksina. Visualisointeja voidaan käyttää sekä inspiraation lähteinä että katalyyttinä asiakaskokemusta käsittelevissä keskusteluissa palvelutiimien ja yhteistyökumppaneiden kanssa.

Tutkimukseen osallistui yhdeksän tutkijaa: viisi esimiestä ja neljä liiketoiminnan kehittäjää If Vahinkovakuutusyhtiön autokorvauspalvelusta. Tavoitteena oli vahvistaa tutkijoiden osaamista ja sitoutumista asiakaskokemustyöskentelyyn. Myös arvon käsitettä pyrittiin avaamaan. Arvon kokemus on lopulta ensiluokkaisen asiakaskokemuksen ja sen kautta menestyvän liiketoiminnan perusta.

Avainsanat: arvo, asiakaskeskeisyys, asiakaskokemus, asiakkaan matka, etnografia, palvelumuotoilu, systeemiajattelu

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## 1 Introduction

Companies in different industries are more and more interested in having their customers acting as ambassadors for their services. As social media and networks have become increasingly important drivers for consumers' decision making, companies are trying to do their utmost to satisfy their customers. Recommendations by customers are a new "currency" that companies desire. Net promoter score (NPS) has become one of the most important key performance indicators in many companies.

Customer experience happens all the time. Yet the effort of designing it might take place only when the service is established. Gradually companies are starting to recognize the need for (re)designing their service. In order to be able to do that, understanding customers' effort, feelings and experience is vitally important.

### 1.1 Insurance - a value proposition for services

In this research a case study has been made for my employer, motor claims center in If Insurance Company Ltd. The following paragraphs give a brief overview to insurance business.

Insurance is by nature a service sector industry. The product is intangible, as insurers sell a promise of safety, stability and peace of mind. It might take years before the customer experiences the service he has been paying for as only in case of an accident the service will be activated. Then the customer expects quick, friendly and fair solution to his problem.

The insurance sector consists of life insurance, pension insurance and non-life insurance. Non-life insurers provide coverages for properties, e.g. houses and their contents and vehicles. Also coverages for personal injuries, sickness and travelling are offered by many non-life insurers.

Insurance companies are facing pretty much the same challenges as any businesses: tough competition, decrease on customer loyalty and need for increased digitalization and automation. Insurance companies have a huge amount of data on their customers and extensive knowledge on risks on which they have based their service parameters. Customer feedback has been one of the major sources for development. However, only lately have the companies taken their first steps towards service- and customer-dominant logic. Insurance companies are now discussing more about solutions and networks where value is expected to emerge.

Situation on the Finnish insurance market has changed during the last few years. Pohjola having joined OP made it the biggest “financial department store” in Finland, Tapiola merger with Lähivakuutus established the biggest non-life insurer on the Finnish market. If Insurance is the leading non-life insurer on the Nordic market and the third biggest in Finland.

Competition on the insurance market is harsh. In order to keep the customers happy and to stay with their insurers, the companies need to better understand what the customers experience and feel when they have had an accident. Acquiring deep customer insights and wisely utilizing them is a success factor that can help outperform competitors. It is important to understand how to solve customers’ problems and fulfill their needs as additional services do not necessarily further enhance customers’ experience on value (Storbacka and Pennanen 2014, 77).

### 1.2 *Relax. We’ll help you.* - Network fulfilling brand promise

If Insurance promises to its customers that when something happens they just “*Relax. We’ll help you.*”. Together with extensive partner network If offers its customers “*Claims handling as it should be*”. Customers give good feedback on customer experience survey, but competitors are also very good in serving their customers.

To start from the heart of the business, customer experience, insurers’ task is to provide their customers with solutions that are as effortless and fast as possible. Claims center’s task is to effectively produce and deliver solutions with repeatability, scalability and cost-efficiency. Even though claims center strives for giving a feeling of tailor-made and personalized solution, the service is pretty much standardized and even automatized. Some customization is included in the modularly structured products. Claims center’s mission in If is to “*Minimize the interruptions in our customers’ lives*” by solving the problems smoothly and quickly and thus enhance the value customers experience. This research concentrates on the service process for motor claims customers.

When a customer has had an accident with his car, he will call If claims center to get the service process started. If claims center will help him by arranging a towing partner to take the car to a repair-shop. Perhaps a taxi is needed for the customer to continue his journey. If is arranging a rental car for the period of the repair with rental partners, and repair-shop partners evaluate the damages and repair the car. If cost control motor unit is needed to accept the calculation for the repair and in some cases to negotiate with the customer how to proceed if the car needs to be redeemed.

To be able to further improve If claims service, deeper understanding for customers' value-creating processes, feelings and needs - both actual and imaginary future needs - are needed. Also developing and strengthening co-operation with partners is essential as claims services often are offered by a partner network.

There is a need for a systemic view on the service ecosystem so that development steps will further increase flexibility and fluency for our customers. Leaders and developers are in key role: they need to build commitment to new approaches, methods and tools. Accordingly, the team leaders and developers in If motor claims center have been participating in this research. Once they have experienced new methods for collecting customer insights themselves, it is easier to discuss, plan and develop new ways of working in their teams.

### 1.3 The purpose and scope for the research

The purpose of the thesis is to learn and create new ways of working with customer experience.

The research expectation is that we could have remarkably more information on customer journey and experience and thus enhance empathy for the customers. There is a need to know more about what is valuable for the customers and where are the pains and gains in the service process. Mapping customer journeys and tracing customer logic by surveys, interviews and observations is expected to give deeper insights into customers' lives, problems and needs. According to Storbacka and Pennanen (2014, 41) customers' hidden needs account for 75 % of sales potential whereas only 25 % comes of expressed needs. Should the same rate apply to developing services, there would be a huge potential waiting for us.

The aim for the research is to

1. Scrutinize the concepts of value, design thinking and systems thinking
2. Map customer journeys in order to learn what the customers experience and feel during their journey at the claims service network
3. Involve motor claims center team leaders and developers in the development process by using them as researchers.

The service ecosystem for a motor claim customer comprises of a network of independent actors who together provide customers with services needed. As there are several actors participating in the recovery process, all with their own processes and IT systems, it has not been possible so far to give the customer online information about the status of the process.



Not even the insurance company always knows where in the process the case is after having sent it further to other actors. To exaggerate a bit, a customer might sometimes feel that he has been put to a process pipeline where nobody knows the exact status of the service process (Figure 1).

*“Dear customer. Welcome to our process pipe.  
We hope it doesn’t leak. Bon voyage!”*



*Figure 1. A service process?*

As several contacts are usually needed between the customer and the insurer and its partners, effort easily accumulates. Therefore we need to look deeper into each of the touchpoints and evaluate whether some improvements could be made for easier, faster and more comprehensible service steps. It is not enough to be fast when the customers are reporting a claim. It is important to take care of them through all touchpoints and to secure effortless and friendly service throughout the customer journey.

By perusing the collected insights from customers and learning from experiences it is easier to build service processes and methods that support both customers’ value emergence and insurers’ customer retention, organizational learning and company results. At the same time a further step towards customer-dominant business logic will be taken.

## 1.4 Structure for the thesis

In the first chapter, *Introduction*, the main idea and purpose of the thesis have been described. The focus for the research has been to develop new ways of finding out what the customers experience and feel during their journey in the service network. That is of imperative importance in order to be able to develop service concepts and partner network and thus strengthen the whole service ecosystem.

Chapter two, *Approaches to understanding customers' world*, gives background and reasons why the concepts of value, customer-dominant logic, design thinking, service design and systems thinking have been chosen as the key approaches for the thesis. The main methods, observations and interviews, have been described as well.

In the third chapter, *Ethnographic methods used in the development project*, the development process has been reported.

Chapter four, *Results from the development process*, presents the research results. What did the customers value and what did they feel during the service process? Could some unexpressed needs be recognized for further development? Visualizations have been produced in form of customer journey map, empathy map, service blueprint, and network and stakeholder maps.

In the last chapter, *Conclusions*, a new process for deep customer insights has been suggested. Also learnings and input for process development have been listed. Additionally research process has been evaluated and suggestions made for future research.

## 2 Approaches to understanding customers' world

To be able to dive into the customers' worlds and get a profound understanding for their experiences, the following key perspectives shown in Figure 2 were chosen for this research.

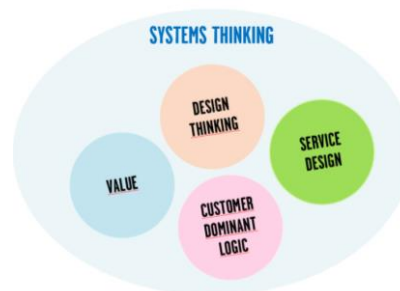


Figure 2. Key perspectives for the survey

The plan is to answer the following questions when studying the above mentioned perspectives:

- What does the concept of value entail and suggest?
- Are we ready for customer-dominant logic?
- Can the use of ethnographic methods make us more customer-centered?
- How does design thinking connect to systems thinking?

## 2.1 Defining value

Value generation is commonly seen as the basis for all business. However, it has not always been quite clear what value creation is. A prevailing view on value suggests that by value creation the customer somehow has a better situation than before (Grönroos 2011, 6): customer's problem has been solved, his life has become easier, his peace of mind has increased or some effort has been taken away from him (Grönroos and Voima 2012, 3). Helle (2010, 16) presents that value is created when the worth of joint productivity gains exceeds the costs of resource integration after having shared it among the involved parties through pricing mechanism. It is easy to join Grönroos (2011, 11) in his view stating that in the end all business is based on interdependent value generation.

Value emerges based on an experience, sometimes it might also be destroyed (Grönroos and Gummerus, 2014, 85). Value is not a feature of a product as notions like "providing customers with value" suggest, neither is it an end product a service provider has created. It is a perception and a mental phenomenon that has its roots in emotions, memories and thoughts. (Grönroos et al. 2015, 77.) Value is experienced and accumulated during usage and the experience is individual: what is valuable for one, might not be valuable for the other. It is not only functional and economic aspects customers value. Businesses sometimes forget that customers also consider emotional, ethical, social and environmental issues (Grönroos and Voima 2012, 3). Alakoski (2014, 49) states that the nature of value is dynamic and relational as value changes by service encounterings, use and experience.

There are several participants in value generation: service provider (and network), customer and possibly other actors (Grönroos and Gummerus 2015, 86). Grönroos and Voima (2012, 2, 13) suggest that companies should think more how to become involved in their customers' lives instead of focusing on how to engage customers in co-creation. It is the customer - and only him - who can decide whether a service was valuable or not, as value is an intrinsic experience. Only processes that have direct interaction with customers, can have an impact on value customers might experience.

Ramaswamy (2011, 195) claims that customers' experiences are in a key role not only for companies' value creation, but also innovation and strategies. He sees that competences are shifting towards networks where customers act. The main driver for this change has been development in information and communications technologies that has empowered customers to being better informed and networked. Payne et al. (2007, 92) encourage companies to advice their customers on the opportunities available during a service process as it would enhance the value experienced. Skills and knowledge are important factors in value creation; sharing knowledge amongst stakeholders enhances service processes (Lüftenegger et al. 2012, 20).

The concept of value has changed during the last decades. In the 1980's value was connected to the concrete end-product of a production process (exchange value). Later in 1990's value was seen to emerge in production process and subsequently being delivered to customers (value chains). In the 2000's Vargo and Lusch launched their view on service-dominant logic and Ostrom et al. discussed the need to understand customer better (value proposition). Lately a more customer-centered view has become more common and value is seen to emerge in customers' lives (value in use; value in the experience). (Alakoski 2014, 40, 43.)

Alakoski (2014, 11) states that all companies need to enhance their understanding for customers' preferences, values and experience instead of evaluating customer needs or describing customer segments.

In an insurance company there is often a separate product organization that designs offerings based on experience and knowledge on risks. Customers have usually not been participating in designing the product or service. Insurance companies are big in size and thus often organized in silos. Traditionally the focus has more been on efficiency than on quality of customer experience (Polaine et al. 2013, 19).

Now insurance companies are gradually adapting service- or customer-dominant logic as instead of discussing about the product itself, the emphasis has been moving towards what the product makes possible for the customer: the insurers are increasingly acting as facilitators for customers' value creation. A customer usually experiences value with his insurer when the benefit he gets is greater than the effort he needs to take. It is for the product, sales and marketing organizations to add benefits e.g. by offering customer benefit programs. Claims center's role is to decrease the effort customer needs to take when having a claim. We can also strengthen customer experience by giving relevant advice and tips, as suggested earlier by Payne et al. We have a lot of information on how to recover from an accident, and we could - and should - share that knowledge with our customers.

As claims service delivery often spans a long time period and is relational and wide in scope, the service is a process with the customer. Depending on the accident that took place and the coverage the customer has chosen for his policy, the grade of integration varies.

Companies' task is to support and facilitate customers' value creation by integrating resources with the customers (Storbacka and Pennanen 2014, 7). In If that is done together with partners, so the customers are joining a network where the service, i.e. solution for the customer's problem, is provided.

A paradigm shift is taking place as insurance companies move from short-term transactions to long-term relationships and value networks. This shift entails managerial implications as the traditional concept of value chain process is being challenged (Payne et al. 2007, 93). Managers would need to update their understanding for the concept of value. In the next chapter the change in customer perspective over years has been visualized (figure 3).

## 2.2 Towards customer-dominant logic

For decades marketing scholars have made research on customer perspective. The change in customer orientation over time has been successfully visualized by Edvardsson et al. (2002, here from Alakoski 2014, 32) as follows:

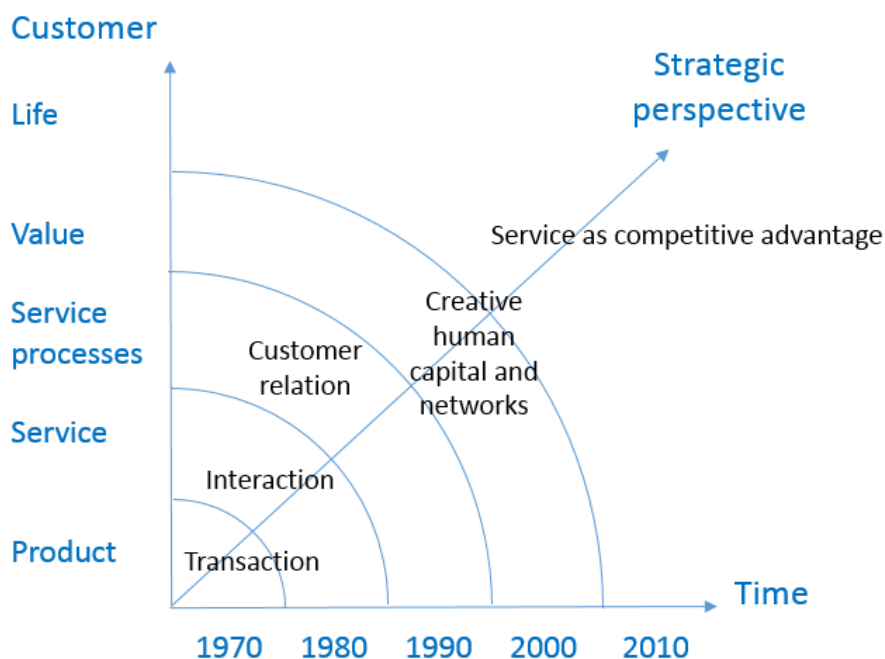


Figure 3. The change of customer perspective

Some decades ago goods-dominant logic prevailed in many companies. The company role was to maximize production and thus create value to its owners. Customers were seen as marketing targets and segments and their role was passive. Value was seen as a 'package' delivered to customers in exchange for money. It was common to talk about delivering value - or added value - to the customers. Goods-dominant logic suggested that value was an outcome of actions taken by a company's supply chain.

Later, service-dominant logic, another perspective to value creation, has been greatly discussed since Vargo and Lusch 2004 article. Accordingly, service-dominant logic is a multidisciplinary approach to service that integrates business, marketing and information systems' perspectives. It is focusing on value co-creation with multiple actors collaborating and the interaction between producer, consumer and partners.

Service-dominant logic claimed that value is co-created by the company, its partners and customers, and instead of a value-chain the aim is to have a value-creation network or constellation. (Vargo et al. 2008, 148; Lusch and Vargo 2006, 286.) Ramaswamy (2011, 195) argues that concepts such as "value-in-use" and "user experience" indicate that value emerges from activities and goods, whereas "co-creation" implies a more extensive approach to multi-sided interactions resulting in human experience.

Companies sometimes proclaim "customer orientation" being a corner-stone for their strategy. According to Heinonen et al. (2015, 116) that kind of wording implies to provider-dominant view as it indicates that it is the company who has decided what customer needs instead of having perused customer insights. Heinonen et al. (2010, 533, 539) suggest that service-dominant logic needs to be taken further because it is not customer oriented enough. They emphasize the importance of having a more holistic understanding of the customer's life and experiences. Customers experience value mostly when the companies are not witnessing it: before, during and after the service. Earlier experiences from the service provider also have an effect on customer's expectations.

Recently the Nordic School scholars have been discussing customer-dominant logic where instead of involving customers in co-creation, companies get involved in customers' activities, and the customers have control over value creation. Especially Grönroos prefers wording Service logic; originally "services as dominant logic" (Alakoski 2014, 21). Determining value-in-use is not restricted to visible interactions, as also invisible and mental actions are taken into account. As a result customer experience emerges in customers' lives and not only as an outcome of service.

I find customer-dominant logic most suitable for If claims center purposes. The managerial implication is obvious: we can no longer develop by producing the “business as usual” in a more efficient way. Instead we need to find new ways of working with development, e.g. we need to plan how to involve ourselves in our customers’ lives and thus learn to understand their logics.

### 2.3 Design thinking and service design

Gobble (2014, 59) notes aptly that a transition from Information Age to Data Age has taken place as there are almost limitless possibilities to quantify things. In many companies analytical thinking is being increasingly emphasized, and big data and efficient software offer great possibilities. However, quantitative analyses are not enough. For interpretation of the acquired data human insights, intuition and creativity are needed. Analytical thinking strengthens knowledge on today’s business, in order to succeed in the future, creative methods and tools are needed. Design thinking enhances a culture of customer-centricity and innovation by bridging analytical and innovative approaches.

Research on *design thinking* was three decades ago focusing on designers’ cognitive processes. The aim was to find out what was characteristic for designers’ creativity. Today design thinking is seen as a thinking process and a set of methods, tools and visualizations for business innovation and service design. (Tschimmel 2012, 2.) Kolko (2015) highlights the importance of empathy: an emotional understanding for the customers is needed in order to be able to produce services that are meaningful to customers also emotionally.

Liedtka and Ogilvie (2011, 3) state strongly that every manager needs design thinking as there is no growth for a business without it. They describe design thinking as a systematic approach to problem solving and emphasize the importance to start with empathy, i.e. acquiring deep understanding for the customers and their needs and problems. When managers analyze KPIs, designers observe customers’ experience. Great designers don’t accept limitations, instead they think “What if anything was possible?”.

Managers could learn from design not only empathy and thinking without limitations, but also iteration. Managers often force themselves to make things ready at once and then later perhaps slightly fine-tune the earlier implementation. Designers understand the value of experimentation and problems; they continuously shift between concrete actions and the big picture. They understand that design is about action, storytelling and dealing with uncertainties. (Liedtka and Ogilvie 2011, 11.)

According to Tschimmel (2012, 4-5) the differences between design thinking managers and traditionally thinking managers are the following:

*Table 1. Differences between Design and Traditionally thinking managers*

Design thinking manager	Traditionally thinking manager
Visualizations, prototypes and sketching	Verbal, statistics
Observation, questioning traditional concepts	Quick analysis on situation
Subjective, rational and emotional	Objective and rational
Inventive and abductive	Analytical and deductive
Processes include failures	Interested in correct answers
Comfortable with uncertainty	Focus on planning and organizing
Empathy and deep understanding for needs	Customer-driven
Co-operation	Individuality

Tim Brown, a globally renowned design thinking influencer and CEO of IDEO design and innovation consultancy, encourages companies to move from siloed design practices to human-centered and interdisciplinary co-operation. Characteristics for design thinkers include people first approach (empathy), optimism, experimentalism, integrative thinking and co-operation (Brown 2008, 87). Some of these attributes also apply for systems thinking, another key perspective in this survey.

**Service design** is a human-centered process where empathy and understanding for the customers are essential. It is a multidisciplinary field of expertise involving e.g. marketing, technology and human resources (Teixeira et al. 2012, 363). Empathy is one of the key concepts in service design. It is the starting point for any design process. The designers want to know what the persons they are designing for are experiencing, feeling and thinking. Where are the pain points and gains of a service?

Service design offers process for transforming challenges into opportunities and it helps to find new approaches. Stickdorn and Schneider (2012, 34) describe service design as user-centered, co-creative, sequencing, evidencing and holistic. Service design methods bring customers and their experience on service in the heart of development by using future-oriented, participatory and creative methods (Ojasalo and Ojasalo 2014, 5).

Service design helps businesses to understand not only customers but also various stakeholders, relationships and contexts and thus promotes ideation, problem solving and creating new offerings and solutions (Moritz 2005, 40).



Strandvik and Holmlund (2015, 205) have a fresh approach as they suggest that instead of offerings we should talk about needings. That would change the focus from provider to customer. They see solutions as leading-edge offerings.

By sharing the learnings from service design processes to the whole organization it is possible to support customer satisfaction and loyalty on a wider basis. Payne et al. (2007, 91) note that service design techniques bring out information on opportunities and failure points as well as help in developing service process further and support differentiation. Also Ojasalo and Ojasalo (2015, 313) recommend the use of service design methods because they provide tools for delving into customers' lives and thus enhancing value emergence.

There are several benefits an organization can get by entering the world of service design. Creating understanding and empathy for the customers is a vital starting point for any company aiming to improve their service. Companies need to understand what emotions their service triggers for the customers. The insights collected during a service design process are of imperative importance as they help to see the obstacles, broken processes and customers' latent needs.

As I see it, managers would benefit from learning and using some design thinking approaches. Tschimmel (2012, 3) mentions some key attributes to design thinking that I would like to enhance at the claims center:

- Empathy and intuition. Feeling empathy towards customers improves the quality for service development as a greater understanding has been achieved. Empathy also strengthens professional intuition.
- Rationality and analytics. Analyses show us what we have achieved by "business as usual". That is a good starting point for developing further.
- Emotion and spontaneity. As suggested earlier, analyses are not enough. To make most of them, emotions and spontaneity encourage to curiosity and subsequently to customer-centered solutions.

It is commonly stated that service design practices are user-centered. Segelström (2013, 141), however, points out that when various stakeholders are taken into account, service design practice should be referred to as being stakeholder-centered.

Lately there has been a shift from working with a single service interaction to considering service systems (Heinonen et al. 2015, 118). Having a systemic view on the whole service ecosystem is another skill managers need when facing complexity, uncertainty and continuous changes (Skarzauskiene 2010, 49).

Traditionally in customer center environment the emphasis has been on economics of scale aiming for continuous increase on productivity. Guiding principle for management has been to have a firm grip and structure for command and control. However, the main purpose of a claims center is to solve customers' problems. Looking at the service process from customers' perspective with empathy and acquiring deep customer insights are good sources for improving service. A change for emphasis towards systemic relationship between purpose, measures and methods is needed.

#### 2.4 A systems thinking view to service ecosystem

Boyatzis and Goleman (2007, here from Skarzauskiene 2010, 54) define systems thinking as a cognitive intelligence competence including continuous learning and understanding for mental models. Systems thinking aims at simplifying by showing interdependencies and root-cause effects (Halecker and Hartmann 2013, 3, 9). Dutta (2001, 260) recommends using systems thinking approach to strategic business planning as it helps analyzing the underlying business process' interactions and feedback effects.

Systems thinking, too, is an approach to problem solving. A systems thinker wants to understand the big picture from a customer perspective. He studies the nature of demands, value and flow and acts on the system with an outside-in perspective, while traditional manager looks into processes and manages people and budgets with a top-down approach. The traditional view on customer relation has been contractual, whereas systems thinking approach is more interested in customers' experience on value.

Barile and Polese (2010, 23) have described how service science and service-dominant logic connect with network and systems-based theories of many-to-many marketing and the viable system approach. They found that even though these theories have different focuses and methodologies, they are very much compatible. Systems thinking, value co-creation, network theory and many-to-many marketing support service-dominant logic and service science. Service science is a widespread multidisciplinary project that IBM launched in 2004 in order to promote research on service systems. Service science studies value creation in networks and also the influence of customer expectations on ecosystems' complexity. Barile and Polese (2010, 34) remind that companies succeed better if they can reduce systems' complexity.

A positive correlation between systems thinking and empathy has been found connecting systems thinking to service design approach (Skarzauskiene 2010). Li (2002, 388) sees possibilities of cultivating *design culture* by encouraging people to design and systems thinking. Banathy (1996, here from Li 2002, 392) saw systems thinking as a parent of design thinking as it offers a conceptual environment for learning from cause and effect.

In his thinking Banathy leans towards learning from design (Li 2002, 401), whereas Senge's orientation is towards organizational learning. As I see it, we could learn from both.

Barile and Polese (2010, 38) note that leaders need to learn how to simultaneously master both details and the big picture. Senge (1990, here from Li 2002, 398-399) has a different view: instead of focusing on details, he spurs to examine the underlying structure, wholeness and inter-relationships. In his opinion problems tend to have their roots in yesterday's solutions; solving the problems might cause even bigger challenges if they are tackled with partly optimized quick fixes.

Patricio et al. (2011, 2) state that service designers tend to concentrate on one systemic level at a time. As service systems become more complicated and multichannel services increase, a more comprehensive approach is needed for designing complex service systems. In solution business deep understanding for dependencies between the various stakeholders is essential. It is important to think *both-and* instead of *either-or*. A capability to run and manage parallel business models is of key importance as the company needs to excel in all of its business models. (Storbacka and Pennanen 2014, 128.) Systems thinking concentrates on the "whole" instead of parts and thus provides feedback loops, organizational learning and a shared vision.

Richmond (2001, here from Skarzauskiene 2010, 51) has compared traditional and systems thinking skills as follows:

*Table 2. Differences between systems thinking and traditional thinking*

<b>Systems thinking</b>	<b>Traditional thinking</b>
Dynamic thinking; over time perspective	Static thinking focusing on events
System-as-cause	System-as-effect
Focus on relationships (forest thinking)	Focus on details (tree-by-tree thinking)
Operational thinking	Factors thinking
Closed-loop thinking	Straight-line thinking
It is always possible to quantify, but not necessarily to measure	Searching for perfectly measured data
Scientific thinking	Proving-truth thinking

Developing with systems thinking approach includes the following cyclical phases:

1. To uncover the structure of the system, i.e. checking the status by looking for loops of causal relationships and searching for feedback. In service design this stage is often called “What is?”.
2. Planning for improvements, describing purpose and scope, formulating and testing hypotheses, looking for patterns; in service design “What if?”.
3. Taking actions, monitoring consequences and learning (“What works?”).

The reason for choosing also systems thinking as a key concept for this research, was that I wanted to see how design thinking, service design and systems thinking integrate. Insurance companies’ claims service is quite a complicated service entity with a wide partner network, several in-house actors and numerous IT systems. Accordingly, when developing services, interdependencies and flows within the ecosystem need to be taken into account.

When aiming to unfold the details in a service system from a customer perspective, new ways of acquiring information are needed. Here ethnography and its methods contribute.

## 2.5 Deeper insights breed empathy

When developing new or existing services the starting point is to get to understand the customer. Ethnographic methods help to dive both into the world and language of a customer, a process where depth and understanding are more important than breadth or prediction (Elliott and Jankel-Elliott 2003, 216). It is storytelling about what happens in a specific situation with an aim to understand people and their thinking (Córdoba-Pachón and Loureiro-Koechlin, 2014, 188). Ethnographic understanding comes from exploring several data sources (Hoye 2014).

Amongst customer insight methodologies ethnography helps to collect data on human actions in natural settings. It has its roots in anthropology. The aim of an ethnographer is to participate in the lives of customers by observing, listening, asking and interviewing for in-depth understanding of the issues concerned (Korkman 2006, 55). Hoye (2014) notes that ethnography is both a qualitative research process and method as well as a product, an outcome of a process with an aim of cultural interpretation. Segelström (2013, 77) has in his research compared the ethnographic styles between designers and anthropologists. He found out that designers focused on synthesizing their insights and describing design opportunities whereas anthropologists wanted to understand humanity.

Payne et al. (2007, 87, 89) remind that customer satisfaction measurement is not solely a sufficient source for understanding customers' experience on value as companies need to know what customers thought and felt and how they behaved during the service process. Also Matthing et al. (2004, 479) state that companies cannot rely only on surveys and interviews when aiming to recognize and understand customers' latent needs.

Companies need to peruse their customers' behavioral logic as both positive and negative experience have an effect on value experienced. By thoroughly focusing on customers' experiences and insights empathy is built to secure that development actions to be taken are relevant and support value creation. Baxter et al. (2014, 36) remind that capturing customers' unconscious needs and desires make it possible to develop services that meet - or even exceed - customer expectations.

Heinonen et al. (2010, 544) note that the experience companies have tried to build for their customers, does not necessarily come true as customers' mood, understanding and emotions will affect the actual customer experience. Hence, it is important to find out how the customers combine service into their everyday activities. Alakoski (2014, 18) reminds that natural sources for information tied to customers are the customers.

Different techniques can be used to collect data on customer insights. Acquiring insights not only gives information about user experience but also inspires designers to plan better services as something profoundly new might be realized. Getting insights, however, means hard work for the researchers as they need to dig for them. (Portigal 2013, 4.)

For this research three different data collecting methods were chosen for exploring the service ecosystem from the customer point of view. A combination of an online survey, interviews and observations were used to triangulate the research. Korkman (2006, 59) notes that observation is a perspective *in action* compared to interview, which he sees as a perspective *to action*. Utilizing online surveys is a common practice for many companies. In this research, I wanted to study how the data collected by interviews and observations differ from the data obtained by online surveys.

### 2.5.1 Interviews

When aiming to dive deep into the customers' lives and uncover their preferences a contextual research by interviewing is a powerful tool. It is not only about studying and understanding customers' behavior and experience but also expectations, emotions and thoughts behind. Subsequently, empathy for the customers often emerges.

The aim for interviewing is to understand the issue at hand from the subjects' point of view and to open their experience. Interviews also help in making sense of the data collected by other means of research. (Portigal 2013, 3.) Interviews resemble everyday conversations as interviewers pose open-ended questions that are not limited by pre-defined choices (Hoye 2014).

The interview is all about the customer and his views, thoughts and feelings. In order to have fruitful interviews, careful planning and preparations are needed. A good interviewer excels in listening and has empathy and respect for his interviewees. This means that the interviewer steps in his interviewees' shoes and world for a while. By listening carefully he gets an idea of the feelings and emotions the interviewee is either directly or indirectly expressing. Empathetic listening makes interviewee feel important and relaxed which in turn helps building rapport and trust. (Portigal 2013, 25.)

A wise interviewer has prepared well so that the interview can run smoothly. Interviewer has the goal for the task clear in mind and should the discussion be distracted, he can easily bring it back to the subject. Short and precise questions make it easier for the interviewee to understand and share his views on the matter. The interviewer can ask for examples and clarification if needed. The best case would be if the interviewee would start telling a story. It is important that the interviewer himself does not talk too much. A good interviewer is interested in his interviewee and is not presuming or guessing anything on his behalf. (Portigal 2013, 24.)

Should the interview for some reason get stuck, the interviewer is ready to change his plan or approach in order to get the interview run effortlessly again. The interviewer should not be afraid of silence, since that is only a mark of thinking and listening. Sometimes the interviewer might need to help the interviewee with some further questions or to encourage him to share his views and stories. The interviewer also tells how the process will be run. At the end of the interview a short summary often is a nice way of ending the interview.

Hoye (2014) emphasizes the importance of iterative field note writing. That is where patterns usually emerge and interpretations develop and subsequently conclusions are reached. Ethnographers ask themselves: Who? What? Where? When? How? Why?

### 2.5.2 Observations

Observing the customers using a service is one of the ethnographic tools commonly used when trying to get insights to the customers' lives. Observation has been seen both as a data collection method and as a research method (Baker 2006, 173). Mattelmäki (2006, 166) notes

that observation is a good tool when tracing contextual data like work flows, actions, physical environment, communication and interaction.

Observations can be carried out with little or no contact (pure observation or complete observation) or including interaction (participant observation, observer-as-participant, participant-as-observer). Complete observer is present on the observation scene without participating in the discussions or actions taking place. Sometimes complete observer might miss some information as he cannot hear all of the discussions. Some observers use video or audio recorders and hence secure that all data is being saved. (Baker 2006, 174.)

When aiming to find out how customers use services, user shadowing - i.e. acting as complete observer - helps to get in-depth insights and perhaps some latent customer needs might be revealed (Polaine et al. 2013, 56). During shadowing the researcher gets empathy and understanding for the customer as he recognizes customer frictions and possible workarounds (Design Council 2005, 15).

As for all service design methods, a careful plan is needed in order to succeed in having answers to the research questions. Mulhall (2003) lists her field note areas: the area and the buildings where observation takes place, the way people look and behave, daily activities and dialogues people have. Baker (2006, 180) emphasizes the importance of choosing the right time, having perseverance and taking effort. The researcher needs also to remember that when observing service and customers, it is important to act in a gentle, respectful and ethical manner.

### 2.5.3 A group of researchers with an aim to learn

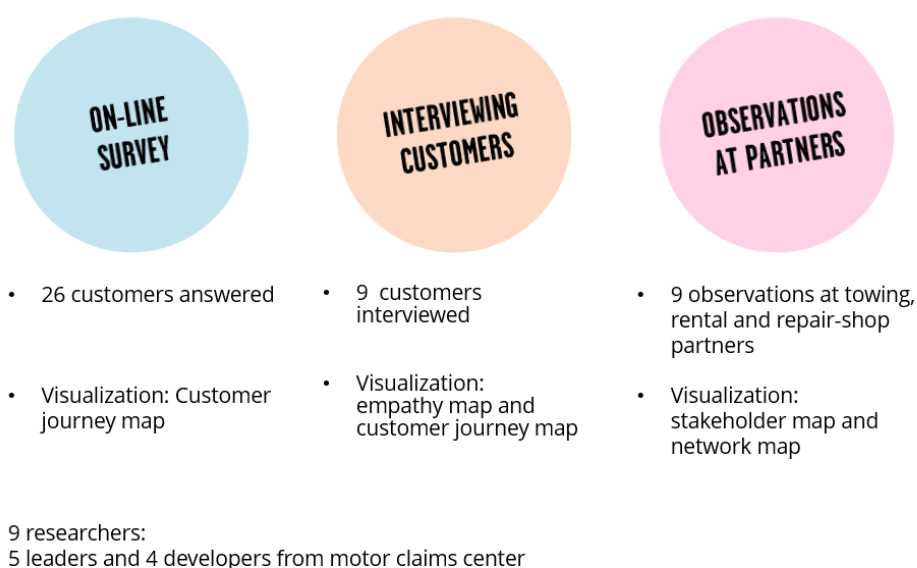
The interviews and observations during the development project were carried out by nine researchers from If claims center: five leaders and four developers. The reason for involving them to this research was to introduce service design approaches and enhance empathy and competence on working with customer experience. Having more than one researcher also helped to get a wider view and the results were more diverse and comprehensive. Additionally, it made the process shorter as it took time to prepare for the interviews.

As Portugal (2013, 11) notes, teams sharing their experiences on discussing with the customers are more empathetic and aligned. Strandvik et al. (2015, 115) emphasize that especially managers' thinking is becoming an essential competitive advantage as they need to understand also customers' logic, i.e. their targets, activities, preferences and decisions.

### 3 Ethnographic methods used in the development project

How to have deep understanding for customer experience? In If claims center customer feedback is analyzed and unsatisfied customers are contacted in order to have more information about their experience. That is not enough since it happens after the customer journey has taken place and is based on how the customer remembers things. Instead there is a need for proactively acquire insights from customers' feelings, thoughts, activities, context and experience during their process at the service network. That would enable the company to understand the customer logic and hence improve the service.

The target for this development project was to learn and test new ways of acquiring deeper customer insights. Ways of visualizing the collected insights were tested, too, with the aim to facilitate storytelling on customer journey and thus gradually have an effect on culture. During the development project, three ways of gathering customer insights were planned and tested:



*Figure 4. Methods for gathering insights*

Online surveys are commonly used at If. The reason for producing online surveys during this research was that I wanted to compare online surveys and interviews as data gathering methods. Observations were used to get a better overview on service at our partners.



### 3.1 An online survey mapping customer experience

Two years ago we mapped our customer process with the help of our repair-shop partners. We looked into the customer feedback and started to rewind the customer journey noting down every contact needed and the time for the service. This mapping was made by claims handlers and technicians. It was a good process as we all learned a lot. We could also see that empathy for the customers increased, and the results in customer experience measuring improved permanently. On the other hand, we also learned that we tend to understand our own processes too well as we easily look at the customer journey from inside out.

However, we missed the customers' experience and especially emotions *during the process* as we only looked at the customer feedback they gave us after they had used our service. As Storbacka and Pennanen (2014, 109) write, knowing the service providers' processes is not enough; a full understanding for the customer process is needed as well.

In order to learn about customers' experience during their journey in our service network, we recruited forty customers willing to participate in an online survey. All customers recruited had had an accident with their vehicle and they contacted claims center to report their claims. Twenty-six customers answered the survey. That proved to be a sufficient amount as a saturation point in the reply contents was met.

Claims handlers were coached for the recruiting and they were given a recruitment script. As all recruitees had had more or less the same process steps, it was easy to compare the results. Participants were sent a survey link per e-mail. As an incentive for their participation they got a voucher to If Safety Shop.

The questions for the survey were composed so that we could learn about customers' pains and gains in all service touchpoints: claims center, towing, rental company and repair-shop. We also wanted to learn what the customers felt during their journey, how many contacts were needed and how long the different process steps took. At the end of the survey there was one questions about the total experience of a customer and another question about If's brand promise.

Customers were asked to evaluate each touchpoint from five perspectives:

1. How he anticipated the service to be beforehand
2. Friendliness of the service
3. Clarity of instructions
4. Speed of service
5. The amount effort customer needed to take

Anticipation was chosen because I wanted to learn what the customers expect. Do they tell that earlier experiences with insurance companies (either own or those of friends or neighbors) have an effect on their expectation? The other perspectives, friendliness, clarity and speed of service, are service features that we know our customers value as they often comment these on their feedback to us. Effortlessness is valuable for us in If as we state in our brand promise: Relax. We'll help you. That indicates that we are acting on customers' behalf and taking their effort away.

Here is an English translation of the survey, first a covering note followed by research questions:

*Hello*

*Thank you for participating in our online survey. Your view is important as it helps us to develop our service further. This survey entails questions on five areas:*

- 1. If claims service*
- 2. Towing service*
- 3. Rental car service*
- 4. Service at repair-shop*
- 5. Your total view on claims service.*

*We would like to have your grade on the quality of the service encounterings. We would also appreciate your free comments.*

*When you have answered our survey, we will send you as incentive a voucher to If Safety Shop.*

*With kind regards,*

*Maarit Lepistö  
If Claims service*

**Table 3. Online survey**

When you contacted If claims center, how was your experience?

10 = excellent, 1 = poor

	10	9	8	7	6	5	4	3	2	1
Your anticipation on service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Friendliness of the service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Clarity of instructions you got	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Speed of the service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Effortlessness of the service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

How many times you contacted our service?  
(e.g. one phone call, one e-mail)

Kindly tell more about your experience and about what was important for you?

Next we would like to learn about your experience with our towing partner.

10 = excellent, 1 = poor

	10	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	1
Your anticipation on service		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Friendliness of the service		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Clarity of instructions you got		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Speed of the service		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Effortlessness of the service		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	

Kindly tell more about your experience and about what was important for you?

How did you experience our rental car service?

10 = excellent, 1 = poor

	10	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	1
Your anticipation on service		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Friendliness of the service		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Clarity of instructions you got		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Speed of the service		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Effortlessness of the service		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	

Kindly tell us more about your experience.

How did you experience service at repair-shop?

10 = excellent, 1 = poor

	10	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	1
Your anticipation on service		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Friendliness of the service		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Clarity of instructions you got		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Speed of the service		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Effortlessness of the service		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Quality of the repair		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Keeping the agreed schedule		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	

How many times did you contact the repair-shop?

Kindly tell us more about your experience

Our last question is about your total view on our claims service

How do you see If's brand promise "Relax. We'll help you" came true? 10 1

What is your total grade for our service?

---

Is there something else you would like to share with us?

The survey was made with a tool called Digium. It saves the results automatically and has several ready-made templates for analyzing and visualizing the results. The collected data, numbers and free comments were analyzed with the focus of finding correlations. Does the experience from previous touchpoint effect on expectations for the next touchpoint, i.e. is there any signs of reference-dependency? How does experiencing effort, lack of information or low-quality service effect on scores on If's brand promise, Relax. We'll help you? Are the customers sharing their feelings, emotions and ideas?

The next step during the development project was to dive deeper for customer insights by interviewing nine customers.

### 3.2 Interviewing the customers

We tend to think we know what our customers need and think. However, that seldom is the case. A carefully planned interview helps to make an existing service better and to acquire views on customers' future needs as it might reveal something totally new.

For this research, nine customers were interviewed. The interviewees were recruited by calling customers who had recently had a motor claim. Before the interviewers started their task, they had a short training session for interviewing and a field guide including process steps, introduction, set of questions and guidance how to wrap up the interview outcome (appendix 1). The interviews were performed on the phone, and they were recorded with the interviewees' permission. The interviews each took approximately 30-45 minutes.

When planning the questions, understanding the task was important: what are the research goals? We wanted to obtain deeper insights to our customers' lives and their experience with us after having had a claim. We were not supposed to base our questions on our own assumptions; asking obvious questions was important, too, as answers might reveal something essential from the customer point of view. The aim was to have a natural conversation even if we used more or less the same questions than in the online survey.

### 3.3 Observing the customers at partners

As accidents are unforeseen by nature, it is not possible to join motor claims customers for the whole length of their journey starting with an accident and ending when the vehicle has been repaired. However, what can be done, is observing customers at partners. By observations we wanted to add another view point to this survey. We observed customers at altogether eight partners: towing partners, rental partners and repair-shops.

The observation task entailed short introductory discussion with the customer service personnel and pure observation for approximately three hours during which notes were taken. Observations were carried out by four developers and five leaders in Motor claims center (the same persons that performed the interviews). The aim was to increase knowledge on the service ecosystem and build empathy for the customers and partners.

Customers' first contact with towing companies takes place on the phone when they agree on when and where the car is to be picked from. In this research observing towing partners took place at their call center. The same applied also for rental partners, as customers meet them on the phone. Customers visit repair-shops in person, so observations at repair-shop partners took place at their customer service premises.

The place where the observer was seated was situated so that the customers could be seen and heard. The observers made notes on their observations using the observation form made for this purpose:

Table 4. Observation form

**OBSERVATION FORM**

Name of the partner \_\_\_\_\_  
 Date \_\_\_\_\_  
 Observer \_\_\_\_\_

	Score 0-10	Why not 10?/Why 10?	Notes
Steering the customer (parking, doors, signs etc.)			
Welcoming the customer			
Listening			
Solving the problem			
Instructions given			
Ending the contact			
Speed of actions			
Clarity			
Friendliness			
Was If mentioned?			

Later on, observation data was analyzed and findings were reported in the research results. Observations gave input also to stakeholder map, network map and service blueprint.

#### 4 Results from the development process

During this research the emphasis was in the total picture of the customer journey instead of perusing only the insurer part as traditionally has been done. As it is not possible to join the customer during the process in order to by observation obtain information on the customer journey, an attempt was made to test different ways of gathering knowledge on customer effort, pains and gains. Additionally, there was an aim to practice service design methods in action and accordingly enhance empathy and customer experience competence.

The research confirmed that especially interviews and observations were useful methods to acquiring deep understanding and empathy for customers' experiences. Some input for service development was obtained, too. The difference between interview and online survey insights was remarkable. The online survey gave more or less the same kind of results as our regular CX survey does. Emotions and feelings are seldom described on an online survey. In addition to that also the human contact with the interviewee is lacking.

Results from the online survey were reported in tables, a journey map and list of comments. Insights from interviews were put on an empathy map and a journey map. Observation remarks were used when listing development areas. Also a service blueprint summarizing all process steps was produced. Purpose for using visualizations was to enhance empathy.

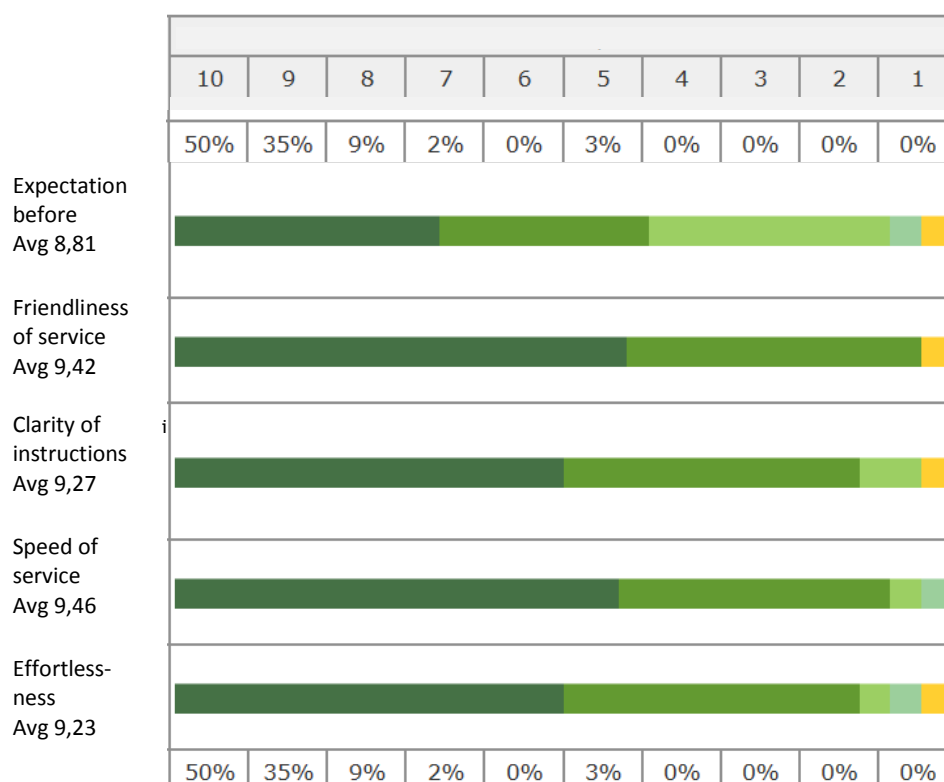
In general customers in this research were content with claims service. That is in line with the regular customer experience survey results, where 83 % of customers give an overall score of 9 or 10 on a scale from 0-10. In this research we asked the customers what was important to them when having had an accident and contacting insurance company. The adjectives that were mentioned most often were friendly, efficient, fluent, fast, effortless and fair [claims service].

#### 4.1 Findings from the online survey

The aim for the online survey was to map the customer journey. Twenty-six customers answered to five questions on the online survey produced for this research. There was also a possibility to give free comments. The respondents did give some free comments, which were usually quite lean and narrow. Only one person shared her views more in detail. The results are in appendix 2 (in Finnish). Here is an example of the results to the first question:

Table 5. Example of online survey results

**When you contacted if claims service, how was your experience?**



Customers were asked the amount of contacts they needed to have with If claims center. On an average the amount of contacts was 1,7. There were thirteen customers who contacted If only once; half of the customers had to contact If more than once, which caused them extra effort.

The customers were asked to tell more about their experience and what they felt was important to them. Here are some examples of the customer comments, all results and comments are on appendix 3 (in Finnish).

- *I called several times, but the service was busy all the time.*
- *The service I got was friendly, professional and fast. Please keep this possibility to call you, because I believe customers value it a great deal.*
- *Service was very fast, even though I had to ask about the possibility to get a rental car.*
- *All was ok by one phone call.*
- *It was very swift and I got some extra advice.*
- *Clarity and speed were important for me.*
- *Clear instructions were important for me.*

Customers valued especially effortless, fast and friendly service. They also mentioned that clear instructions and a professional service were important for them. Customers anticipated the service to be somewhat lower in quality than what they evaluated afterwards. In this research no reference dependency was found having an effect on the expectation for the service.

The second question was about towing. Having had an accident with their cars, customers sometimes need towing. They either call If claims center and get information and steering to towing partner, or they themselves contact directly a towing company who then afterwards sends the invoice to If. Towing service got high scores, also here customers foresaw a bit lower quality than what eventually came true.

Thirdly, there was a question on rental service. Once the car has been towed to a repair shop, customers with a continuity coverage are entitled to a rental car for the repair period. When the customer contacts If claims center, he is informed about the rental car and a lead to the rental partner is given so that they can contact the customer and agree on details.

Rental car service got the lowest scores in the survey. Some of the comments indicate that better instructions and information for the rental steps would be needed. The rental process is a bit more complicated for the customer as the rental period is dependent on the time repair takes, and the length of the repair sometimes differs from the anticipated one due to e.g. lack of spare parts.



If the car is drivable, customer visits repair-shop for the first time for having an estimation on the repair costs. During that visit also time for repair is booked. Next survey question was about the repair-shop.

Repair-shops got very good grades in this survey. Friendliness at repair-shop got high grades and so did also performing according to agreed schedule. The amount of contacts with the repair-shop was on an average 2,5. Six customers had only one contact. The survey was carried out during summer, when the availability at repair-shops is normally better than during winter time, which is the peak period for damage repairs.

If promises to its customer that if something would happen, they just "Relax. We'll help you.". It is important that the customer can feel at ease once he has contacted If. In the survey the last two questions were about overall rating for the claims service and customers' view on how well If's brand promise came true.

The overall grades on the survey were very good. In this survey there were not any cases that would have been poorly handled. When the customers report their claims, it is not yet known how the whole process and outcome will be.

#### 4.2 Journey map visualizing customer experience

Different ways of visualizing are widely used in service design processes. Photos, images, personas and maps help in creating a common view on the matter as it is easier to discuss the same subject by using visualization. Segelström (2013, 66) found out in his research that motivations for service designers' visualizations were to articulate and communicate insights and to keep empathy alive during the design process.

Customer journey mapping collects the needs, pains, gains, feelings and experiences customers go through in different touchpoints and channels with the service. Customer journey mapping has lately become increasingly popular as it has proved to be an effective tool for customer experience professionals. Forrester sees customer journey mapping a vital element when implementing customer experience strategy (Klie 2014).

Customer journey mapping aims at understanding links between the elements of a service over time and to identify problem areas and create empathy with different types of customers. Comparing customer perceptions with internal perceptions builds empathy and helps to develop the service further; customers become more content which in turn supports retention. Gradually journey maps mold company culture towards stronger customer focus as they provide a view to customers' world. (Costa 2014.)

The reason for visualizing the research results was to show examples of the effort the customers needed to take, the emotions they had and the value they experienced during the service. My customer journey map (Figure 5) shows the touchpoints with the service, and the customer’s doing, thinking, feeling and experiencing along the journey. Polaine et al. (2013, 63) describe an events timeline where the customer journey is illustrated as a continuum. I chose to use the same approach.

Segelström (2013, 88) recommends customer journey visualizations as they convey empathy, insights and communication. Journey maps visualize all interactions during the service process and display the amount of customer orientation and relationships.

I chose one customer who had participated in the online survey and produced a journey map from his answers (Figure 5). Citations in the journey map are from the customer’s free comments on the survey. As he did not tell that much, it was not possible to add his thinking for all the steps, nor was it possible to comment on his experience. Another journey map has been described later with an interviewed customer’s experience.





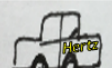
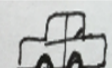

Stages		Accident	Claim report	Towing	Repair of the car	Rental car	Back in normal (Total satisfaction)	Experience on If's brand promise
<b>What customer is</b>		Accident	Claim report	Towing	Repair of the car	Rental car	Back in normal (Total satisfaction)	Experience on If's brand promise
<b>Doing</b>		Driving off the road 	Calling a claims center 	Receiving towing help 	Leaving car for repair 	Signing a rental contract 	Fetching the car and returning rental car 	 Ole huoletta. Me automme.
<b>Thinking (needing)</b>			"I have some silly questions to ask."	"Where are they? There is a mix-up about car location."	"A fast estimate on cost and instant contact to If."		"This was fast, even though they redeemed my car."	
<b>Feeling</b>								
😊 Expectation before	Positive (9-10)		😊	😊	😊	😊	😊	😊
😊 Friendliness	Neutral (5-8)		😊	😊	😊	😊	😊	😊
😐 Clarity of the instructions	Negative (0-4)		😐	😐	😐	😐	😐	😐
🚗 Speed of service								
👉 Effortlessness								
<b>Experiencing</b>								
<b>Key learnings for claims service</b>	A redemption case where customer was quite happy about the total process. Not that many contacts in total (2 calls to claims center + 2 e-mails; 2 calls to repair-shop)							

Figure 5. Customer’s online survey reply as visualized on a journey map

#### 4.3 An interviewee's thoughts on an empathy map

The original idea was to interview the same customers that had answered to the online survey in order to know whether deeper knowledge could be obtained through interviews. However, as I wanted to get some more customers and their views to the research, nine new customers were chosen for the interviews.

The interviews were carried out by nine researchers, all leaders or developers in the motor claims center. Reason for using several interviewers was to introduce new methods and to enhance competence amongst the interviewers. I was using the same questions as in the on-line survey so that I could afterwards compare the two methods. The aim was to have an easy-going discussion with the customers where the grades were only a minor detail and the emphasis was more on the customer's story. The interviewers were given an introduction and a script in a meeting. One interview recording was available as an example. A list of collision claim customers was produced to a common server where also the instructions, interview recordings and e-mail template for sending the incentive were available for the researchers.

After having collected data by interviews, I listened to the recordings, made notes and perused the details. The results of the interviews varied a lot, mainly due to interviewers' engagement and competence. Especially listening and question technique effected the result. There were five excellent interviews with genuine empathy for the customer. These interviews also gave the best information about the pains and gains customers had during the service process. It became obvious that further training for interviewing would be needed.

Below is a summary of the first interview that was used as an example. Special attention was paid to the words customer used when expressing emotions (underlined):

Case 1: A collision claim where our customer was not guilty

The customer described what she felt and what happened after a car hit her car: *"I was shocked: help, what happened? I was furious and frightened and I trembled. I was worried about my daughters seated on the back seats. Luckily they were ok. I knew how to act and I called 112. There was a wonderful person at the emergency center and I calmed down. As I felt that there was something wrong, I insisted that the police would come. I took a photograph of the counter party's car. The police came quite soon. I was right, there was something wrong: the driver was drunk. I contacted the counter party's insurance company. There was a friendly lady who told me that they need to have their own customer's report on the matter before they could do anything. Luckily I remembered I have a continuity coverage in my own insurance and I called If. There was a wonderful girl who offered to take*

*care of the matter from my own insurance and then afterwards make a recourse to the guilty party's company. I was really taken aback how easy it was. All effort was taken away from me, I got clear instructions how to proceed. I could be sure that now this will continue well.*

The scores this customer gave to the questions used in online survey:

- Contact to counter party's company:
  - Expectation: 8 (*"I was not guilty, so I expected fast service and instructions"*)
  - Friendliness: 9
  - Clarity of instructions: 5 (*"It was unclear what will happen next, I was left with nothing"*)
  - Rapidity: 2 (*"I still haven't heard anything from them after two weeks"*)
  - Effortlessness: 1 (*"I had to do all by myself"*)
- Contact to own insurance company, If:
  - Expectation: 8 (*"It would be great if I'd have a possibility for a rental car"*)
  - Friendliness: 10 (*"This young lady really impressed me with her service"*)
  - Clarity of instructions: 10 (*"I got an e-mail repeating the instructions, and later I got an SMS from the technician"*)
  - Rapidity: 10 (*"Everything was ready during the first phone call. I could take my car to a repair-shop"*)
  - Effortlessness: 10 (*"I just called to If and then everything was done on my behalf"*)
- Contact to rental company:
  - Expectation: 7-8
  - Friendliness: 10 (*"I got a better car than I have myself"*)
  - Clarity of instructions: 10 (*"I got an e-mail confirmation"*)
  - Rapidity: 10 (*"They brought the car to me at work and took my own car to repair-shop"*)
- Repair-shop:
  - Expectation: 8-9 (*"I've used the same shop earlier"*)
  - Friendliness: 9-10
  - Clarity of instructions: 9
  - Rapidity: 9
- Total view on If claims service: 10 (*"Everything went smoothly without me having to make phone calls, all the parties worked together in order to help me"*)
- Did "Relax. We'll help you" come true?: 10 (*"I was totally relaxed"*)

The customer told that it was important for her to know what will happen next, to get a claim decision and to have the insurance company taking care of the next steps. She had one contact with the counter party's company, one contact with own insurer, one contact with the rental company and two contacts with repair-shop.

An empathy map was created by the customer experience described above. Empathy maps usually answer questions like

- What do the customers experience when they are using the service?
- What have they heard from their friends, colleagues, neighbors etc.?
- What do they feel and sense during their journey in the service process?
- What do they hope to gain from the service?
- What are the problems customers are facing?
- What are the fears and hopes customers might have during their service journey?

Here is an empathy map visualizing the experience of the interviewee:

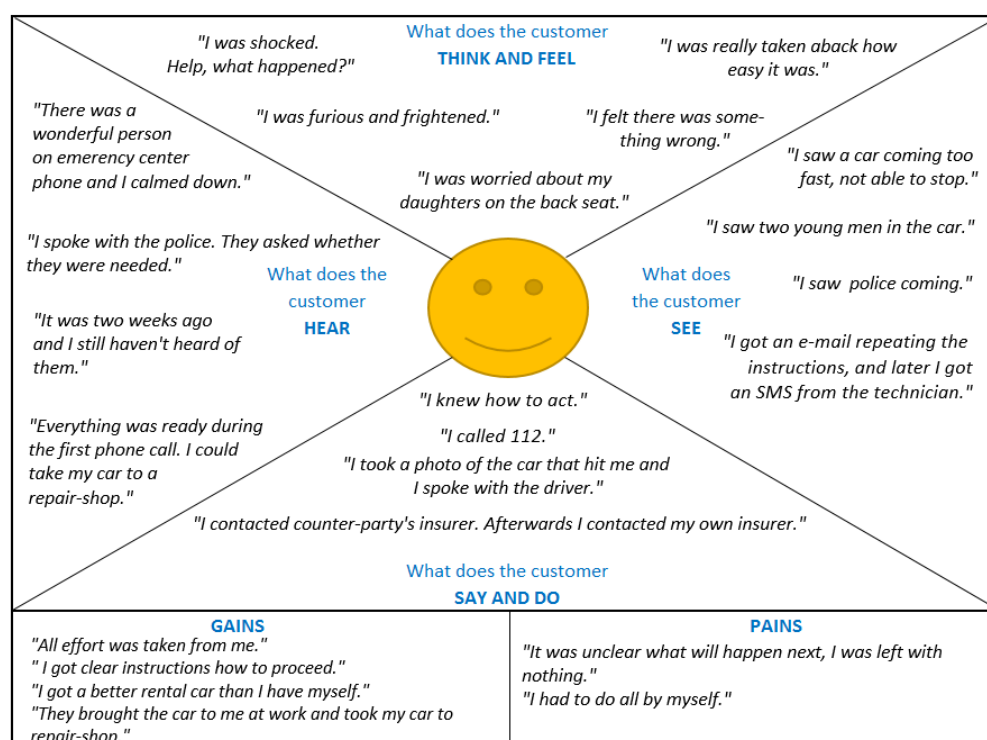


Figure 6. Empathy map on a collision claim customer

As the interviews gave deeper insights to customer journey than online surveys or CX-surveys, I chose to make a customer journey map on the experience of the interviewee described earlier. This customer had a collision claim where the guilty party was insured at one of If's competitors and they were responsible for handling the claim. However, as the process was quite slow, our customer contacted us in order to get a rental car from her own insurance. If offered to take care of the whole claim and afterwards make a recourse to the guilty party's insurer.

When comparing this journey map with the previous one based on online survey, it is obvious that interviewing customers gives the possibility to record their thoughts, emotions, feelings, pains, gains and questions in a more profound manner. Customers also appreciated our contact and interest in their experience.






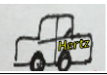


Stages	Accident	Calling for help	Claim report	Contacting own insurer	Repair of the car	Rental car	Back in normal (Total satisfaction)	Experience on If's brand promise
<b>Doing</b>	Customer's car was hit in traffic lights 	Calling 112, discussing with police, taking a picture of the guilty part's car 	Calling counter-party's insurer 	Inquiring own insurer about possibility for a rental car 	Leaving car for repair 	Signing a rental contract 	Fetching the car and returning rental car 	 Ole tuoletta. Me automme.
<b>Thinking (needing)</b>	"They are coming too fast... Help, what happened?"	"I know what to do. I feel there is something wrong. Police is needed."	"I'm not guilty for this. I need information to get my car repaired asap."	"It would be great if I could have rental car from my own insurance."	"I'll use the same repair-shop I've always used."	"I need a rental car so that I can drive to work. I've never had a rental car before."	"It's good to get back to normal everyday life."	"I'm very content with my own insurance company."
<b>Feeling</b>	Positive (9-10) Expectation before	Positive (9-10)	Positive (9-10)	Positive (9-10)	Positive (9-10)	Positive (9-10)	Positive (9-10)	Positive (9-10)
Friendliness	Neutral (5-8)	Neutral (5-8)	Neutral (5-8)	Neutral (5-8)	Neutral (5-8)	Neutral (5-8)	Neutral (5-8)	Neutral (5-8)
Clarity of the instructions	Neutral (5-8)	Neutral (5-8)	Neutral (5-8)	Neutral (5-8)	Neutral (5-8)	Neutral (5-8)	Neutral (5-8)	Neutral (5-8)
Speed of service	Negative (0-4)	Negative (0-4)	Negative (0-4)	Negative (0-4)	Negative (0-4)	Negative (0-4)	Negative (0-4)	Negative (0-4)
Effortlessness	Negative (0-4)	Negative (0-4)	Negative (0-4)	Negative (0-4)	Negative (0-4)	Negative (0-4)	Negative (0-4)	Negative (0-4)
<b>Experiencing</b>	"I was furious and frightened. Are my daughters on the back seat ok?"	"A wonderful lady at emergency center made me relax. I was not trembling anymore."	"A frindly lady at claims center. However no help as the policy holder needs to report the claim. I was left with nothing. I had to do all myself."	"There was a very friendly claims handler who suggested that we could proceed from my own policy. I was taken aback how easy it was. Only one call and everything was done for me."	"The repair-shop fetched my car from my office and brought a rental car at the same. I didn't have to do anything."	"I got a better car than I have myself. It was a pleasant surprise."	"Everything went ok without me needing to contact my insurance company more than once."	"I was totally relaxed. My insurance company took care of everything and they are now proceeding with the guilty part's company. I need not to take any effort."
<b>Key learnings for claims service</b>	Taking care of own customers also in collision claims where the counter-party's insurer is liable, is good service to own customers. When taking their effort away, the brand promise becomes true in all types of claims, and for us it is better that customers only have one contact point, If claims center. It is easier for the companies to interact with each other than for the customers to contact many actors.							

Figure 7. Customer journey map based on an interview

This customer was describing her experience, feelings and thoughts in a very detailed and even colourful manner. That was rewarding for me as a researcher as many ideas and thoughts arose while listening to the customer's story not only related to If service, but the whole service network, a competitor included.

#### 4.4 Input from observations at partners

Insurance companies have wide partner networks; services to customers after an accident are provided together with several actors. For motor claims the network consists of towing companies, rental car companies, glass repair-shops and body shops for repairing the vehicles.

During the development project we observed the service of some of our partners in order to understand the customer journey better. There were nine observers: five leaders and four developers from the motor claims center. They were given a short introduction to observing: what was the purpose for it and how it is going to be carried out. Also the observation form to be used was discussed (Table 7).

The purchasing unit at If had chosen the partners to observe and informed them about the observations. When the observers arrived at the partners' they gave a short introduction to the development project and discussed co-operation in general. All partners observed welcomed the observers and also told about their service.

Observations took place at eight partners:

*Table 6. Observations at partners*

Partner type	Partner	Observation time	Number of customers observed
Towing 1	Call center	17 July 2015	phone calls
Towing 2	Call center	22 July 2015	phone calls
Rental	Call center	26 August 2015	7
Repair-shop 1	On-site	21 August 2015	1
Repair-shop 2	On-site	24 August 2015	3
Repair-shop 3	On-site	7 September 2015	9
Repair-shop 4	On-site	9 September 2015	4
Repair-shop 5	On-site	15 September 2015	1 + phone calls

The observations took approximately from two to three hours. The observers were using a field note form described in Table 7.

Table 7. Example of observation field notes

	Score 0-10	Why not 10?/Why 10?	Notes
Steering the customer (parking, doors, signs etc.)	8	Customers sometimes mix up the repair shop with another shop in Turku	Reception was easy to find and welcoming. There was a coffee machine and a toilet. Service promises were shown on the wall.
Welcoming the customer	9	Two persons did not greet customers	In general very friendly service.
Listening	10		
Solving the problem	10	Helping customers with rental cars when booking a maintenance visit.	
Instructions given	10	Contact customers if there would be a delay.	
Ending the contact	10		
Speed of actions	10		
Clarity	10		
Friendliness	10		
Was If mentioned?	-		Not relevant as it was not an If customer
Very positive total view. Repair shop contact all customers who give a score below 7 in customer experience survey.			

We found out that the service at the observed partners was on a good level. They were friendly and took good care of the customers. Information given to customers was clear and appreciated. At some locations the signs and guidance to customer service could have been slightly better.

Observations helped us to better understand the service steps at our partners. Thus partner observation would be a useful part of the training program for new claims handlers. When making contracts with new partners, an observation by If could be introduced as a quality check-up. Partners observed were eager to continue observations also in the future. Combined with a meeting regarding common issues could be an interesting experiment enhancing the total view on the service ecosystem.

In addition to claims service and partners, there are often other additional actors and stakeholders participating in the service process. If the accident is with another vehicle, also the counter party and his insurer join the service network. In some cases police are needed to investigate the guilt and witnesses might be asked for their statements. Sometimes the cases catch media's attention. To visualize the actors in the network, a stakeholder map and a network map have been produced.



One way of visualizing a stakeholder map is a circle diagram:

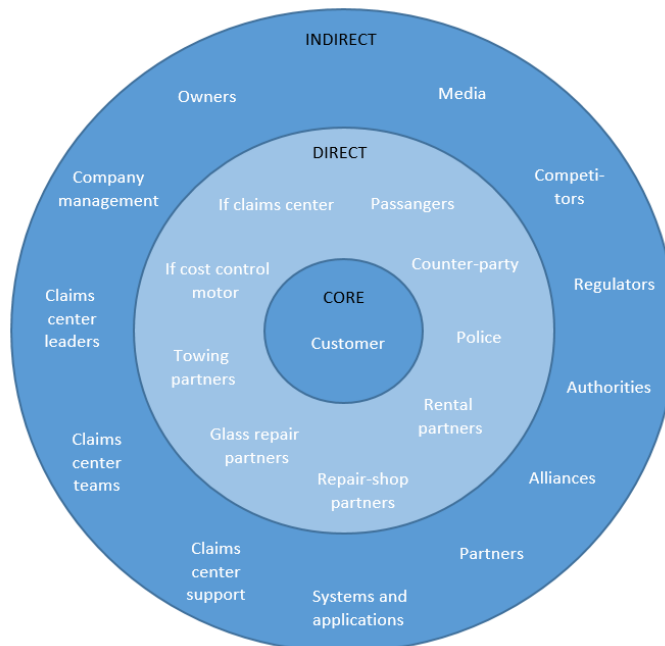


Figure 8. A stakeholder map

In this case the circle diagram does not give much as it only lists the stakeholders. A network map below gives a better view on connections between the actors in a network. It depends on the claim type which actors are participating in the service process.

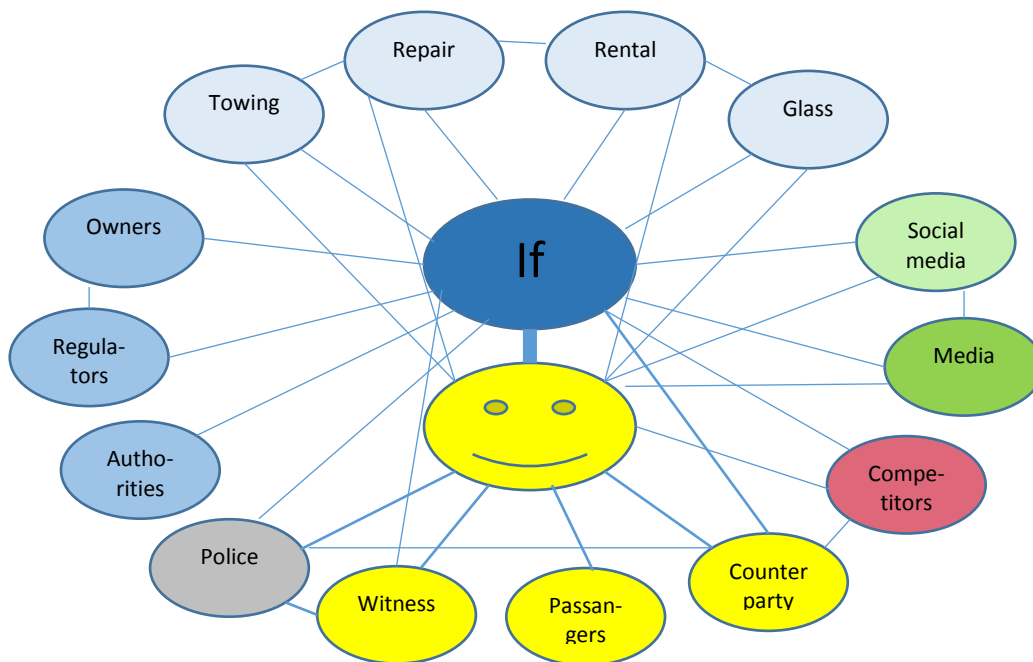


Figure 9. Network map

#### 4.5 Service blueprint summarizing touchpoints

Claims services are increasingly offered by networks and a total view on the service ecosystem is needed. Service blueprints give an overview to the whole service system. They can be used for both analyzing existing services and innovating new services by uniting the results from insights research (Polaine et al. 2013, 96). Blueprints visualize insights and flows well whereas they are not the best tools to show empathy or communication (Segelström 2013, 88).

Having an understanding for customers' actions, needs and lives, it is easier and more effective to produce service scripts and blueprints (Heinonen et al. 2010, 548). Service blueprints visualize customers' touchpoints, process steps and physical evidence of the service from a customer point of view complemented by back-stage support processes (Design Council 2005, 19).

Compared to traditional business process modelling, service blueprinting has an outside-in perspective instead of internal view and it focuses on customer instead of provider process. Where service blueprints aim to effectiveness and quality, business process descriptions are targeting at efficiency. (Gersch et al. 2011, 736.)

From a systems thinking point of view the traditional concept of efficiency might be misleading as a systemic view sometimes reveals double work and extra effort to customers due to too "efficient" customer service. Taking the time needed to solve customers' problems carefully and to ensure that their needs have been fulfilled, is a more effective way of acting.

Bitner et al. (2008, 67, 80) advice mapping the service as it takes place most commonly. For claims customers the service process varies according to the nature of the accident and the contents of insurance policy. The following service blueprint visualizes a common claim type, where the damaged vehicle is towed and repaired and the customer gets a rental car for the period of repair. It includes only the steps needed for serving the customer and paying to the partner, it does not include the underlying proceedings, administration and contracts.

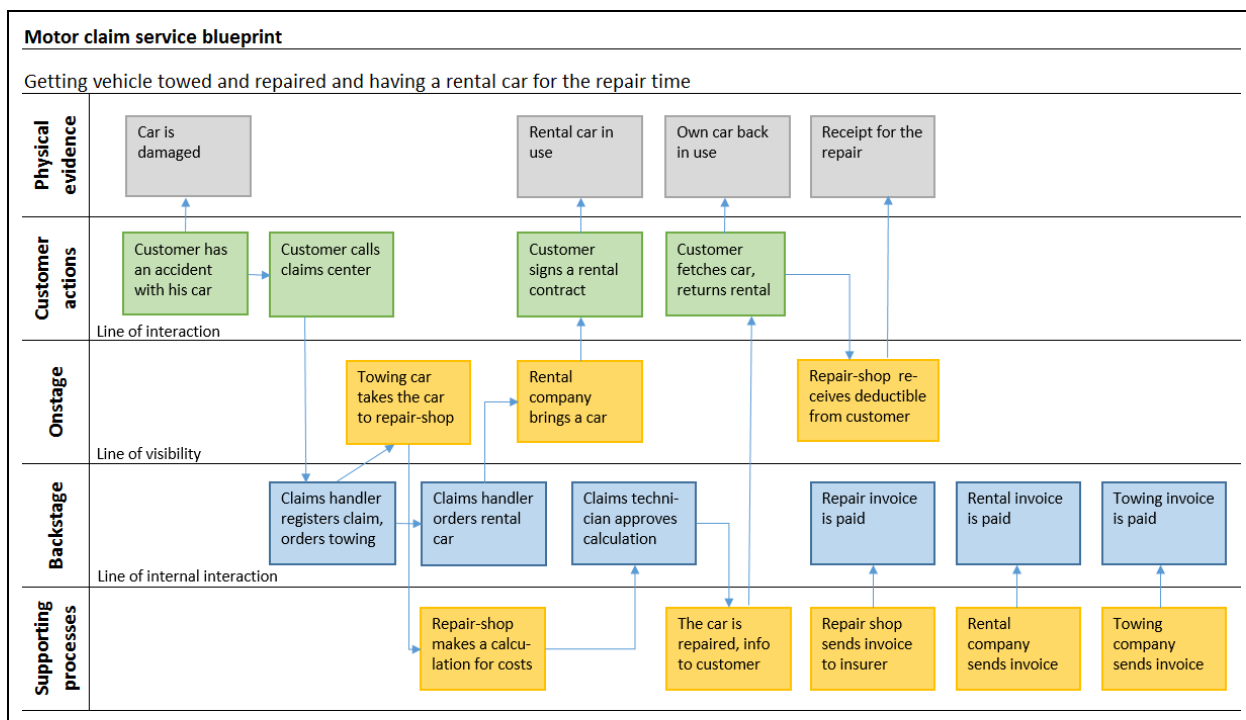


Figure 10. Service blueprint for a motor claim

As each customer journey is unique due to the type of the accident, customer needs and the level of coverage customer has in his insurance policy, it is not possible to produce a visualization that would in detail match all customer journeys. However, producing additionally an overall synthesis of an empathy map and service blueprint would show the service system, all actors in it and their emotions and experiences.

In this research, customer journey map based on interview gave the most. I have discussed it with some Nordic colleagues and they have found it an overview that encourages empathy even without having listened to the interview recording.

#### 4.6 Key learnings for the researchers

As mentioned earlier, both the customer interviews and the partner observations were carried out by the same nine researchers. Reasons for using several researchers were the following:

- Introducing and testing new ways of acquiring deep customer insights
- Increasing personal interest and involvement to customer empathy amongst motor claims center management team

- Establishing common understanding and starting point for developing customer experience with a service design approach
- Evaluating the effectiveness of interviews and observations
- Securing unbiased research results.

Since I wanted to know whether my expectation for enhanced empathy and stronger customer view among the researchers had come true, I produced an online survey for them. The questions concerned their reflections and experience on observations and interviews. Here is a summary of their answers on a scale from 1 to 10:

*Table 8. Survey on researchers' experience*

RESEARCHERS' REFLECTIONS	N=9		
	AVG	MIN	MAX
<b>What was your experience on partner observation?</b>	<b>8,56</b>	<b>5</b>	<b>10</b>
Customer benefit	8,2	6	10
Benefit to service development	8,9	6	10
Benefit to you personally	9,3	9	10
Outcome in relation to effort	7,7	5	10
Your own preparation	8,7	7	10
<b>What was your experience on customer interview?</b>	<b>9,1</b>	<b>7</b>	<b>10</b>
Customer benefit	8,5	7	9
Benefit to service development	9,4	8	10
Benefit to you personally	9,1	8	10
Outcome in relation to effort	8,9	7	10
Your own preparation	9,4	9	10

The researchers found the interviews particularly valuable both for the service development and for themselves professionally. The researchers were asked free comments on their experience. Here is a translated summary of their comments:

Comments on partner observations:

- *We have a common goal with our partners: a happy customer. Customer experience depends on small and quite human details. No magical things are needed.*
- *When observing customers I realized that repair-shop personnel gets also insurance related questions. We need to recognize these questions beforehand so that we could help our customers better when they are contacting us. In order to understand what the customers need, we need to ask it. We sometimes tend to take things for granted and thus oversee the importance of informing customers well enough.*
- *I got a more realistic view on how the co-operation between If and partners is only one part of partners' business - and that If is only one actor on the field.*
- *I got a better overview on our service network by observing how it is on the customers' eyes. Co-operation between us and partners is important and it needs to be ongoing.*
- *Observations should be part of a training program for claims handlers and/or partner authorization.*
- *Our visits to partners strengthened commitment between partner and If.*

Comments on interviews:

- *Interviews take time, but they give a lot. When listening to a customer sharing his experience with his own words, you get a totally different view on customer experience. I was a bit ashamed when the customer praised us for good service, when I could easily hear how there were some steps where we could have helped more.*
- *It was nice to hear customer's voice. The customer was very happy with If which made me proud of our service. Customer loyalty is effected by several issues: caring, easiness and empathy, of course also money is important, but only to some extent.*
- *Customers were surprisingly eager to tell about their experience. Interviews show that we care for the customers.*

- *Empathy emerges through customer stories. Interviewing customers is essential for leaders and developers.*
- *Interview showed me how different solutions are needed for different people. The things customers appreciate might differ a lot from what we think they value. Interviews teach us to genuinely help the customer. Listening to the recorded interviews would help us develop our service.*
- *I believe interviews give us more than CX-survey results.*
- *My interviewee had very positive comments to If service. Yet she had experienced insecurity, trouble and worries. When we are focusing only on CX-results, all this emotional information on customers is neglected.*
- *The interviewer needs to be caring, empathetic and interested in customer's views. Perhaps we could test claims handlers interviewing customers.*
- *I believe our customers value the interviews. I would be happy if some company would be interested in my views and experience.*
- *Listening to customers is of utmost importance when developing service.*

The researchers felt that their participation in the research was valuable not only for themselves, but also for the customers and for the company as they could learn something new on customer experience. Also empathy towards customers was strengthened, which subsequently will lead to new ways of working together with customers and partners. They also confirmed my research expectation that deeper insights, empathy and understanding for the customers could be obtained by using ethnographic methods.

## 5 Conclusions

Insurers serve their motor claim customers in a service provider network with multiple actors all over the country. We have long tradition on following customer experience on CX-surveys; both insurers' own surveys and those of the partners. However, we have been lacking information on the customers' emotions, gains and pains during their journey.

The research expectation was that there is a lot more information on customers, their experiences and their experience on value should we introduce and test new ways of collecting deeper insights.

Hence the aim for the research was to

1. Scrutinize the concepts of value, design thinking and systems thinking
2. Map customer journeys in order to learn what the customers experience and feel during their journey with the claims service network
3. Involve motor claims center team leaders and developers in the development process by using them as researchers.

The research started by concentrating on research questions:

- What does the concept of value entail and suggest?
- Are we ready for customer-dominant logic?
- Can the use of ethnographic methods make us more customer-centered?
- How can design thinking promote systems thinking?

The concepts of value and customer-dominant logic suggest that businesses involved in their customers' lives and interested in deep customer insights, have an upper hand in the competition of customers' loyalty.

We found out that there is a lot of unspoken information on customer experience that can be revealed and taken into use by interviews and observations. Especially interviews proved out to be an excellent way of uncovering customers' gains, pains, emotions and even unconscious wishes, whereas observations enhanced co-operation with the partners. Additionally, we got to better understand the partners' needs and problems when it comes to helping our customers.

As we serve our customers in a multi-provider ecosystem, systems thinking pursuit and perspective support us in choosing wise approaches when developing further. We need to strengthen our services in such a way that makes our customers' journeys easier and more effortless.

### 5.1 Establishing a process for deep customer insights

Customer journey mapping based on interviews is a visual way of describing customer experience and a goldmine for service development. My recommendation for claims center is to establish a regular process of customer interviews carried out at least by leaders and developers and possibly also by claims handlers. Results from the interviews could be visualized in form of journey maps as described in chapter 4. A recommended interval for mapping is once a year.

Another option is to produce journey maps for those cases where the customers have given low scores (0-4 on a scale of 0-10) on customer experience survey indicating that something went wrong during the service. The process developed during the research can be used as a starting point for the interview practice.

As customers are increasingly using digital services and thus get automated claims decisions and instructions on next steps, I recommend that we would pilot a service where customers would be contacted when they are having their car at the repair-shop - i.e. in the middle of the service process - in order to make sure that everything is proceeding well and the customers feel safe and relaxed. At the same time we could obtain valuable information for service development as leaders and business developers could collect ideas from the recorded discussions with the customers. This practice would enhance empathy amongst the actors and thus also have an effect on employee commitment, competence and empowerment.

Observations at partners gave valuable insights to the service ecosystem. I would like to encourage claims center to introduce observations as part of claims handlers' and technicians' training program and a step for the partners-to-be for becoming an If approved partner.

## 5.2 Input for service process development

The online survey results revealed that especially the service process related to rental car caused questions, mix-ups and extra effort for the customers. That is due to several factors effecting on e.g. the rental period. Sometimes customers don't remember whether they have a coverage in their policy for a rental car and they need to contact claims center again in order to ask that. Occasionally some customers find the need for a credit card (when signing a rental contract) difficult as they necessarily do not have one. At times customers need to have extra effort due to their dogs, as rental companies have fewer cars that can accommodate animals. All in all, the rental service needs fine-tuning and clarification.

Customers having a motor third party liability claim (a collision with another vehicle) find the service process complicated. The tradition in Finland is to contact the guilty party's insurance company, not to start with own voluntary casco coverage as is done e.g. in Scandinavian countries. Even though motor third party liability is a statutory insurance, there is the possibility to start the process from customer's own voluntary insurance, and the insurance companies take customer's effort away by discussing with each other about the liability related issues.



### 5.3 Evaluating the research process

As an entity, the research goals were obtained: deep insights to customers' lives were captured and commitment and skills to working with customer experience were enhanced for the whole motor claims management team. I trust that the research also made it easier to see systems thinking as a philosophic umbrella for developing our service ecosystem.

Service design methods help us getting more information on our customers' lives and thus ensure that our approach is from outside in instead of traditional process point of view. Journey maps, empathy maps, stakeholder maps and service blueprints provide visualizations on our service helping us to see and discuss the development potential. However, a more profound coaching for the researchers would have brought a higher quality on some of the interviews and observations.

The research had a genuine focus on developing our services. The data gathering part was partially carried out by several researchers, and also our partners were involved. The results of the study are useful not only for developing our services further, but also to any other service industry.

### 5.4 Prospects for future research

In a complex service ecosystem it would be valuable to have a systemic view not only to service but also to leadership. Service design methods and tools could be used also for improving internal processes:

- Personnel at claims center and at our partners aim to provide our customers with excellent service. It would be interesting to study customer servants' journeys when they are securing an effortless and fast service to the customers. What are the pains and gains they are experiencing? We have a long tradition of appraisal dialogues. Perhaps we could develop and introduce a new way of getting deep insights into our personnel's daily work e.g. by interviews, observations and discussions and thus with empathy support them in succeeding with our customers.
- Another interesting subject for future research would be leadership in a systems thinking context. Dr William Tate (2013) at London Metropolitan University Business School has presented a systemic view of leadership. He encourages e.g. to improve the system and challenge the current paradigm, to learn more effectively from mistakes and to improve co-operation across business units and silos.

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## Appendix 1

### Field-guide for an interviewer

#### HAASTATTELUJEN KENTTÄOPAS

Tavoitteena on haastatella 8-10 törmäysvahingossa ollutta asiakasta. Pyrimme selvittämään heidän kokemuksiinsa vahingon hoidon eri vaiheissa: mitä he kokivat ja tunsivat, millaisia ennako-odotuksia heillä oli, mitä kysymyksiä heräsi, paljonko he joutuivat näkemään vaivaa eri vaiheissa.

Valitse törmäysvahinko, jossa on tarvittu myös hinausta ja/tai vuokra-autoa. Soita asiakkaalle ja kerro tutkimuksestamme ja pyydä haastattelua. Kerro, että haastattelu vie aikaa noin 30 min. Lupaa palkkioksi vaivannäöstä 30 € lahjakortti If Turvakauppaan. Soita Siskosta, niin puhelu tallentuu automaattisesti.

Haastattelun aluksi pyydä lupa saada tallentaa keskustelu.

Haastattelun jälkeen tallenna haastattelu palvelupäälliköt-kansion alikansioon ”Asiakas-haastattelu Q1.2016” (asiakkaan nimi + pvm tiedoston nimeksi) Ko. kansiossa on jo yksi haastattelu ”Sirpa liikennevahinko oman kaskon käyttö 1202”. Lähetä asiakkaalle kiitosviesti (em. kansiossa) ja 30 € lahjakortti. Samassa kansiossa on myös excel-tiedosto, johon pyytäisin merkitsemään asiakkaan nimen, VTAn, haastattelijan nimen ja puheluajan sekä ”alias”-tunnuksen, jos soittit toisen henkilön tunnuksella Siskosta.

#### Käsikirjoitusluonnos

Teemme tutkimusta asiakkaidemme keskuudessa heidän kokemuksistaan autovahingon hoidosta sen eri vaiheissa. Kiitos, että lupauduit auttamaan meitä. Haastattelu kestää noin puoli tuntia. Sopiihan, että nauhoitan sen? Käytämme nauhoitetta vain tässä tutkimuksessa anonymisti.

- Sinulle tapahtui ”törmäysvahinko viime viikolla”. Kertoisitko, mitä tapahtui.
- Mitä kysymyksiä mielessäsi heräsi? Tiesitkö, miten sinun tulee toimia?
- Kysyisin seuraavaksi asian hoidon eri vaiheista. Pyytäisin myös numeerista näkemystäsi asteikolla 1-10, jossa 10 on paras. Aloitetaan siitä, kun olit yhteydessä Ifin korvauspalveluun. Millainen ennako-odotus sinulla oli? (numeroarvio)
  - Minkä arvosanan antaisit palvelun ystävällisyydestä?
  - Entä saamiesi ohjeiden selkeydestä?
  - Miten koit palvelun nopeuden?



- Vaivattomuuden?
  - Montako kertaa olit yhteydessä palveluumme?
  - Kertoisitko vielä, mikä sinulle oli tässä yhteydessä tärkeää?
  
- Autosi hinattiin. Kertoisitko, miten se sujui?
  - Millainen ennakko-odotus sinulla oli? (numero)
  - Minkä arvosanan antaisit palvelun ystävällisyydestä?
  - Entä saamiesi ohjeiden selkeydestä?
  - Miten koit palvelun nopeuden?
  - Vaivattomuuden?
  - Kertoisitko vielä, mikä sinulle oli tässä yhteydessä tärkeää?
  
- Sinulla oli käytössäsi sijaisauto. Minua kiinnostaisi, miten se osa palvelusta sujui.
  - Millainen ennakko-odotus sinulla oli? (numero)
  - Minkä arvosanan antaisit palvelun ystävällisyydestä?
  - Entä saamiesi ohjeiden selkeydestä?
  - Miten koit palvelun nopeuden?
  - Vaivattomuuden?
  - Kertoisitko vielä, mikä sinulle oli tässä yhteydessä tärkeää?
  
- Autosi korjattiin (korjaamon nimi). Miten asiointisi korjaamon kanssa sujui?
  - Millainen ennakko-odotus sinulla oli? (numero)
  - Minkä arvosanan antaisit palvelun ystävällisyydestä?
  - Entä saamiesi ohjeiden selkeydestä?
  - Miten koit palvelun nopeuden?
  - Vaivattomuuden?
  - Mitä mieltä olit korjauksen laadusta?
  - Pitikö sovittu aikataulu?
  - Montako kertaa olit yhteydessä korjaamoon?
  
- Me Ifissä lupaamme asiakkaillemme, että kun vahinko sattuu, voi asiakas olla huoletta, me autamme. Miten arvioisit, että lupauksemme toteutui? (numero)
- Millaisen kokonaisarvosanan antaisit palvelullemme? (numero)

Parhaat kiitokset haastattelusta. Sain paljon arvokasta tietoa, joka auttaa meitä kehittämään palveluamme. Kiitoksena ajastasi haluaisin lähettää sinulle 30 euron lahjakortin If Turvakauppaan. Saisinko sitä varten sähköpostiosoitteesi?

Kiitosviesti haastattelun jälkeen

*Hei*

*Parhaat kiitokseni haastattelusta. Saamme haastattelujen avulla tietoa siitä, miten voimme kehittää palveluamme entistä helpommaksi ja vaivattommaksi.*

*Pienenä vaivanpalkkana saat lahjakortin Ifin turvakauppaan ([www.if.fi/turvakauppa](http://www.if.fi/turvakauppa)). Lahjakortin arvo on 30 €, ja voit maksaa sillä valitsemasi tuotteen ja sen toimituskulut. Kun olet valinnut haluamasi tuotteen ostoskoriin ja siirtynyt kassalle, syötä lahjakortin koodi kohtaan ”Aktivoi lahjakortti”. Lisäksi sivulla kysytään nimeäsi ja osoitettasi tuotteen lähettämiseksi. Lahjakorttisi koodi on 11111111.*






*Ystävällisin terveisin*

*If Korvauspalvelu*

## Appendix 2

## Online survey results

**Kun olit yhteydessä Ifin korvauspalveluun, millainen oli kokemuksesi?**

	10 = erinomainen, 1 = huono										Yhteensä
	10 (Arvo: 10)	9 (Arvo: 9)	8 (Arvo: 8)	7 (Arvo: 7)	6 (Arvo: 6)	5 (Arvo: 5)	4 (Arvo: 4)	3 (Arvo: 3)	2 (Arvo: 2)	1 (Arvo: 1)	
Ennako- odotuksesi palvelusta (avg: 8,81)											100%
Palvelun ystävällisyys (avg: 9,42)											100%
Saamiesi ohjeiden selkeys (avg: 9,27)											100%
Palvelun nopeus (avg: 9,46)											100%
Palvelun vaivattomuus (avg: 9,23)											100%
<b>Yhteensä</b>	50%	35%	9%	2%	0%	3%	0%	0%	0%	0%	


**Seuraavaksi pyydämme sinua kertomaan näkemyksesi hinauskumppanimme toiminnasta. Jos et tarvinnut hinausta, voit siirtyä seuraavalle sivulle.**

	10 = erinomainen, 1 = huono										Yhteensä
	10 (Arvo: 10)	9 (Arvo: 9)	8 (Arvo: 8)	7 (Arvo: 7)	6 (Arvo: 6)	5 (Arvo: 5)	4 (Arvo: 4)	3 (Arvo: 3)	2 (Arvo: 2)	1 (Arvo: 1)	
Ennako- odotuksesi palvelusta (avg: 9,00)											100%
Palvelun ystävällisyys (avg: 9,40)											100%
Saamiesi ohjeiden selkeys (avg: 9,40)											100%
Palvelun nopeus (avg: 9,40)											100%
Palvelun vaivattomuus (avg: 9,60)											100%
<b>Yhteensä</b>	48%	40%	12%	0%	0%	0%	0%	0%	0%	0%	



#### Miten koit vuokra-autopalvelumme?

	10 = erinomainen, 1 = huono										Yhteensä
	10 (Arvo: 10)	9 (Arvo: 9)	8 (Arvo: 8)	7 (Arvo: 7)	6 (Arvo: 6)	5 (Arvo: 5)	4 (Arvo: 4)	3 (Arvo: 3)	2 (Arvo: 2)	1 (Arvo: 1)	
Ennako- odotuksesi palvelusta (avg: 8,59)											100%
Palvelun ystävällisyys (avg: 9,00)											100%
Saamiesi ohjeiden selkeys (avg: 8,95)											100%
Palvelun nopeus (avg: 9,14)											100%
Palvelun vaivattomuus (avg: 9,00)											100%
<b>Yhteensä</b>	42%	36%	15%	3%	1%	0%	1%	0%	1%	2%	

**Miten asiointisi korjaamon kanssa sujui?**

	10 = erinomainen, 1 = huono										Yhteensä
	10 (Arvo: 10)	9 (Arvo: 9)	8 (Arvo: 8)	7 (Arvo: 7)	6 (Arvo: 6)	5 (Arvo: 5)	4 (Arvo: 4)	3 (Arvo: 3)	2 (Arvo: 2)	1 (Arvo: 1)	
Ennako- odotuksesi palvelusta (avg: 8,92)											100%
Palvelun ystävällisyys (avg: 9,46)											100%
Saamiesi ohjeiden selkeys (avg: 9,31)											100%
Palvelun nopeus (avg: 9,00)											100%
Palvelun vaivattomuus (avg: 9,28)											100%
Korjauksen laatu (avg: 9,04)											100%
Sovitun aikataulun pitävyys (avg: 9,38)											100%
<b>Yhteensä</b>	42%	41%	14%	2%	0%	0%	0%	0%	1%	0%	

**Lopuksi kysyisimme näkemystäsi vielä kahteen asiaan:**

	10 (Arvo: 10)	9 (Arvo: 9)	8 (Arvo: 8)	7 (Arvo: 7)	6 (Arvo: 6)	5 (Arvo: 5)	4 (Arvo: 4)	3 (Arvo: 3)	2 (Arvo: 2)	1 (Arvo: 1)	Yhteensä
	Kuinka hyvin Ifin lupaus "Ole huoletta. Me autamme" toteutui? (avg: 9,58)										
Minkä kokonaisarvosanan antaisit palvelullemme? (avg: 9,60)											100%
<b>Yhteensä</b>	65%	31%	2%	2%	0%	0%	0%	0%	0%	0%	

Appendix 3  
Customer comments on online survey

## ASIAKKAIDEN KOMMENTIT ON-LINE-KYSELYYN

### Kysymys 1: Ifin korvauspalvelu

**Kuinka monta kertaa olit yhteydessä palveluumme?(Esim. kerran puhelimitse, kerran sähköpostitse)**

---

Puhelimitse useamman kerran,

---

kerran puhelimitse

---

Kerran puhelimitse

---

3 kertaa puhelimitse

---

1

---

3

---

1

---

Yksi puhelinjeskustelu

---

Kerran puhelimitse

---

kerran puhelimitse

---

Kerran puhelimitse

---

Kerran puhelimitse

---

kerran sähköpostitse, kerran kahden henkilön kanssa puhelimitse

---

3-4 x sähköisessä palvelussa, kerran puhelimitse

---

kerran puhelimitse

---

2

---

Kaksi soittoa, kaksi sähköpostiviestiä

---

kerran puhelimitse

---

2 x puhelimella

---

Kerran puhelimitse ja kerran sähköpostilla

---

kerran puhelimitse

---

kerran puhelimitse

---

Kerran puhelimitse, kerran sähköpostitse

---

3 puhelua ja kerran sähköpostitse

---

**Kertoisitko vielä tarkemmin kokemuksestasi ja siitä, mikä oli sinulle tärkeää.**

---

Soitin useamman kerran, mutta palvelu oli hyvin ruuhkautunut

---

Puhelimesta olleen henkilön ystävällinen, asiantunteva sekä nopea palvelu. Älkää vaan lakkauttako mahdollisuutta hoitaa asiat joustavasti puhelimesta, koska uskon, että asiakkaat arvostavat sitä kovasti. Panostakaa siis edelleen tähän.

---

Palvelun nopeus, vaikka jouduinkin kyselemään vakuutuksen kattavuutta korvausauton suhteen.

---

kaikki hoitui yhdellä puhelinsoitolla nopeasti

---

Asiat hoitui sujuvasti ja sain vielä extra neuvoja !

---

Selkeys ja nopeus

---

Tärkeää oli selvät toimintaohjeet

---

Hyvä, sujuva palvelu. Sain itse vaikuttaa asian käytännön hoitoon.

---

Nopeus ja vaivattomuus

---

Henkilö joka otti vastaan vahinkoilmoitukseni oli erittäin asiantunteva ja mukava, kun itseäni harmitti suunnattomasti typerä tapahtuma :-)

---

otin yhteyttä omaan palveluneuvojaan, hän yhdisti oikealle henkilölle, asiat hoituivat kerralla

---

Sähköinen vahinkoilmoitus oli hankala, ohjelmassa heitti ulos muutaman kerran. Se saisi olla selkeämpi. Puhelimitse saamani palvelu oli ensiluokkaista: nopeaa ja ystävällistä.

---

Auton kylkeä oli naarmutettu, irtokorvaus vakuutus korvasi sen, lisäksi sain sijaisauton korjauksen ajaksi.

---

Asiat hoituivat helposti ja nopeasti. Toisen kerran jouduin soittamaan autoa hakiessa pois, kun arviointikuvat eivät olleet menneet vakuutusyhtiöön. Vaikka ilmeisesti oli länsiautosta lähetetty sinne.

---

Palvelu oli erittäin ystävällistä, sai tehdä "hölmöjä" kysymyksiä, ratkaisut tehtiin nopeasti.

---

selkeästi kerrottiin miten toimitaan ja kannaltani mutkattomasti

---

Minusta oli mukavaa että asiakaspalvelija oli ystävällinen ja antoi selkeät ohjeet kuinka toimin molemmilla kerroilla kun olin yhteydessä vakuutusyhtiöön, sillä tilanne oli minulle uusi. Ensi soitolla asiakaspalvelija kuulosti olevan oikeasti pahoillaan puolestani, sillä vahinko ei ollut minun syytäni. Minusta oli hyvä että sain tekstiviestillä varmistuksen laskutusluvasta korjaamolle.

---

Korvauspalvelun nopeus ja asioiden ammattimainen hoitaminen

---

Sain tietoa siitä miten toimia ja mitä vakuutukseen kuuluu.

---

Asia hoitui sujuvasti puhelimitse.

---

Vuokra-auton saamisen sopiminen työlästä, koska asiakaspalvelu ei ensin vastannut ollenkaan....n 15 min odottelun jälkeen vastattiin, että emme voi ottaa puheluaasi vastaan. Asia hoitui sitten seuraavana päivänä, kun soitin uudelleen asiakaspalveluun.

---

## Kysymys 2: Hinaus

**Kerrothan vielä tarkemmin kokemuksestasi, mikä oli sinulle tärkeää?**

---

Ei hinausta

---

en tarvinnut hinauspalvelua

---

Pientä hämmennystä auton olinpaikasta - ja hakupaikasta, mutta lopulta auto haettiin pihalta sovittuun aikaan. Noudosta soitettiin etukäteen kuten oli sovittu.

---

soitin itse hinauspalveluun ja palvelu pelasi hyvin ottaen huomioon ajankohta (klo 23:30 sunnuntaina)

---



### Kysymys 3: Vuokra-auto

#### **Kertoisitko vielä tarkemmin kokemuksestasi vuokra-autopalvelustamme**

---

Homma toimi sinänsä asianmukaisesti, mutta palvelukokemus ei aivan yhtä hyvä kuin If:ssä

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Palvelu nopeaa, vaikka vuokrausfirman kaveri ei osannutkaan sanoa, kattaako huippukaskon vakuutus myös vuokra-autolle tapahtuvat mahdolliset vahingot. Siksi jouduin soittamaan teille uudelleen kysyäkseni huippukaskoni kattavuuta, kun en sitä hoksannut varmistaa heti.

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Korjaamo hoiti auton käyttöön samanaikaisesti kun auto vietiin korjattavaksi. Auton palautus yhtä vaivatonta!

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Auto hoitui korjausliikkeen kautta vaivattomasti.

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Jostain syystä vuokra-auto huomautteli öljyn määrästä 78 - 77 %. otin yhteyttä palveluunne pyydettiin lisäämään öljyä, minä itse, herra jestas?! Oikeasti en osaa, en tiedä mihin olisin öljyjä laitellut.

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en tarvinnut myöskään sijaisautoa

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Olen erittäin otettu siitä miten hienosti homma on organisoitu ja miten se toteutui. 10 pistettä ja papukaijamerkki:).

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Auto odotti korjaamun pihalla kun vein omani sinne, palautus kävi myös niin että kun hain oman auton pois, jätin vuokra-auton samalla sinne.

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Sain auton melko vaivattomasti suoraan korjaamon kautta kun vein oman auton sinne. Auto olisi voinut olla hieman laadukkaampi. (oman auton tasoinen)

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en kuitenkaan tarvinnut sijaisautoa ollenkaan

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Ensimmäisellä soitolla vakuutusyhtiöön sovin että saan tekstiviestin autovuokraamolta, näin tapahtuikin. Autokorjaamo puolestaan ehdotti että ottaisin sijaisauton heiltä. Soitin uudestaan vakuutusyhtiöön ja kysyin voisinko näin tehdä, ystävällinen asiakaspalvelija sanoi että kyllä voin ja kysyin tarvitseeko minun olla yhteydessä vuokraamoon, ei tarvinnut. Kuitenkin vuokraamosta soitettiin muutaman päivän päästä ja kysyttiin sijaisautontarve päivää, kun ilmoitin heille etten tarvinnut autoa niin sain jokseenkin tylyn vastauksen "vai niin" selitin että olin toiminut vakuutusyhtiön antamien ohjeiden mukaan, mutta jäin siihen käsitykseen että minun olisi kuitenkin pitänyt ilmoittaa vuokraamolle etten tarvinnut autoa. Eli hiukan meni metsään tältä osalta.

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Vuokra-auto oli paikalla sovittuun aikaan

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Vuokraus hoitui sujuvasti, palautus erityisen kätevästi.

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Asia hoitui sitten hyvin, kun sain tiedotettua, koska auton tarvitsen. Asiasta kerroin jo ensimmäisen kysymyksen kohdalla.

## Kysymys 4: Korjaamo

### Kuinka monta kertaa olit yhteydessä korjaamoon?

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kerran

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2. kertaa

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kerran

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1

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1

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1

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3

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7

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Puhelimitse kerran, auton vienti ja nouto

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kävin kaksi kertaa

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Kaksi kertaa

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1

---

5

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2

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kerran varatessani ajan lasin vaihtoon

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3x puhelimella ja 3x käynti

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Noin 5

---

yhden kerran

---

neljä

---

2

### **Kertoisitko vielä tarkemmin kokemuksistasi korjaamolla**

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Erityiskiitoksen annan automekaanikon ystävällisyydelle. Hän jaksoi vastata ystävällisesti varmastikin autojen päälle ymmärtävän mielestä tyhmiinkin kysymyksiini olematta tippaakaan ylimielinen.

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Palvelu sujui hyvin mutta reklamoimme maalin väristä. Auto on helmiäsvalkoinen ja värisävy ei ollut sama. Lomamme jälkeen maalaus tehdään uusiksi.

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Vuokra auto oli likainen , sen tuulilasi sisältä vaarallisen likainen

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Kaikki sujui hyvin muten, paitsi peili oli jäänyt korjaamatta. He korjaavat vielä sen ensiviikolla.

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Asia sujui mutkattomasti.

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Korjaamon henkilökunta oli erittäin ystävällinen ja aikataulut pitivät

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vaurio kuvattiin, varaosa tilattiin, kesti viikon, uuden peilin vaihto kävi nopeasti

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Pikahuollon arvio korjauksesta 20.7. (noin 2000€) ei vastannut korjauksen kokonaiskustannusta (3500€). Auto vietiin sinne nimenomaan "check coolant" varoitusvalon palamisen takia, mutta arviolistasta jäädytin puuttui kokonaan. Jouduin siitä soittamaan korikorjaamoon erikseen. Korikorjaamo hoiti homman ensiluokkaisesti.

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Palvelu oli nopeaa ja aikataulu piti niin kun sovittiin.

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Hyvin sujui asiointi länsiautossa. Nopeasti sain auton sinne. Ilmoitus korjausaikataulusta olisi voinut tulla nopeammin. jouduin itse soittamaan muutaman kerran länsiautoon, vaikka sieltä oli luvattu ilmoittaa aikatauluarviosta. Lokarin takaosassa pieni maalivaurio ja ovesa oli jäämiä teipistä, jotka huomasin vasta kotona.

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Vahinkotarkastus tehtiin nopeasti, ja IFiin otettiin korjaamoilta samatien yhteyttä. Korjausta ei tehty, kun auto lunastettiin.

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ystävällinen ja toimiva

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Alkuarvio auton korjauksesta oli selkeä ja asiat kerrottiin rehellisesti sekä annettiin hinta-arvio ja kuinka kauan korjaus kestää. Korjaamo selvitti samantien kuinka minun tulee toimia eli soittaa vakuutusyhtiöön ja he myös tarkistivat samalla vakuutusehtoni, koska en muistanut itse niitä. Soitin ja sovin sopivan korjausajan, jonka löytäminen oli hiukan haastavaa, osa syynä tähän oli myös minun kolmivuorotyöni, mutta löysimme sopivan korjausajan. Soitin toisen kerran ja sovin sijaisautosta, tämä sujui hyvin ja ystävällisesti. Vein auton korjattavaksi, ja sain sijaisauton käyttöön. Sovimme että korjaamo ilmoittaa kun autoni on valmis sekä sain selkeät ohjeet sijaisauton käyttöön. Sijaisauto oli hyvä. Soitin seuraavana päivänä korjaamolle ja kysyin olisiko autoni valmis seuraavan päivänä, koska olin lomareissulla äitini luona ja matkaa oli 45km korjaamolle. Korjaamopäällikkö vastasi että kyllä auto on valmis aamusta, sovimme että tulen hakemaan auton puolen päivän aikaan. Autoni hakemisessa ei ollut mitään ongelmia. Auto oli pesty sekä sisätilojakin oli siivottu mm matot olivat pesty. Olin erittäin tyytyväinen.

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Osan saaminen kesti maaliskuusta 2015 elokuulle 2015, melkoisen pitkä aika

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Palvelu oli hyvää ja asiantuntevaa. Kolarikorjauksen työn jälki oli hyvä.

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Vauriotarkastus sujuvaa ja sain ajan korjausta varten. Soitin seuraavana päivänä uudestaan kun halusin yhdistää korjaukseen vuosihuollon. Vähän pallottelua vauriokorjaamon ja huollon välillä, mutta asia järjestyi kuitenkin. Korjaamolla asiointiin vaivattomuutta voisi parantaa jatkamalla aukioloaikoja jonain arki-iltana ja/tai lauantaina.

Appendix 4  
Observation notes

Partner 1	Score 0-10	Why not 10?/Why 10?	Notes
Steering the customer (parking, doors, signs etc.)	8	Customers sometimes mix up the repair shop with another shop in Turku	Reception was easy to find and welcoming. There was a coffee machine and toilet. Service promises were shown on the wall.
Welcoming the customer	9	Two persons did not greet customers	In general very friendly service.
Listening	10		
Solving the problem	10	Helping customers with rental cars when booking a maintenance visit.	
Instructions given	10	Contact customers if there would be a delay.	
Ending the contact	10		
Speed of actions	10		
Clarity	10		
Friendliness	10		
Was If mentioned?	-		Not relevant as it was not an If customer
Very positive total view. Repair shop contact all customers who give a score below 7 in customer experience survey.			

Partner 2	Score 0-10	Why not 10?/Why 10?	Notes
Steering the customer (parking, doors, signs etc.)	10		Clear signs outside, easy to find.
Welcoming the customer	10		
Listening	10		
Solving the problem	10		Professional service.
Instructions given	10		Discussion with the customer about dogs not allowed in rental car.
Ending the contact	10		Next steps were described.
Speed of actions	10		
Clarity	10		
Friendliness	10		
Was If mentioned?	8	There was one If customer; If was not mentioned. Otherwise good service.	

Partner 3	Score 0-10	Why not 10?/Why 10?	Notes
Steering the customer (parking, doors, signs etc.)	8	Taxi driver had difficulties to find the right address.	Outside the building the right entrance was easy to find. Parking area felt industrial.
Welcoming the customer	8	One person welcomed, others ignored.	In the waiting area there was a coffee machine, soft drink machine, two info boards, some magazines, a surprisingly neat toilet and a computer that didn't work.
Listening	10		
Solving the problem	9	In general ok.	
Instructions given	10		
Ending the contact	10		
Speed of actions	8	For some reason things seem to take time. Service personnel is not always available.	
Clarity	9	Not very talkative personnel this time.	
Friendliness	9	Ok, but not very friendly.	
Was If mentioned?	-		There was a wall clock with Pohjola logo.

Partner 4	Score 0-10	Why not 10?/Why 10?	Notes
Steering the customer (parking, doors, signs etc.)	8	Clear signs outside, reception area not that welcoming as customers easily wait in the corridor not knowing where to go.	They have a plan to reorganize the customer service area.
Welcoming the customer	9	They close at 3 pm, so the customer might need to visit them twice.	
Listening	10		
Solving the problem	10		
Instructions given	10		Clear instructions when and where to come.
Ending the contact	10		
Speed of actions	9	A customer was given a call because there was a small mistake during the painting and the car was not ready.	
Clarity	9		A sign on the wall where the steps of repair were mentioned: 1) claim report 2) inspection 3) repair 4) fetch the car and pay deductible
Friendliness	10		
Was If mentioned?	-		

Partner 5	Score 0-10	Why not 10?/Why 10?	Notes
Steering the customer (parking, doors, signs etc.)	9	Good signs once the building is found.	Several desks at the service area. A coffee machine, table and chairs for the customers, magazines.
Welcoming the customer	10		
Listening	10		
Solving the problem	10		A service designer has been helping them with service process. A brand new area where the customer can follow his car being evaluated.
Instructions given	10		A call center where all customer calls are directed and taken care of.
Ending the contact	10		
Speed of actions	10		
Clarity	10		
Friendliness	10		
Was If mentioned?	10		

Partner 6	Score 0-10	Why not 10?/Why 10?	Notes
Steering the customer (parking, doors, signs etc.)	10		
Welcoming the customer	10		
Listening	9	There was a mix-up in the dates.	
Solving the problem	9	If customers had wishes outside normal routines, it took time to arrange it	
Instructions given	10		Confirmations by SMS and/or e-mail
Ending the contact	9	In most of the cases a summary was made at the end.	
Speed of actions	8	In most cases 10, in a couple of cases there were delays	
Clarity	8	The dates for rental period were not always that clear	If needs to be clearer about the rental dates
Friendliness	10		
Was If mentioned?	10		