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Customer Experience through the Customer Journey in a Multichannel Environment – Case Veikkaus

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ABSTRACT

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The purpose of this thesis is to examine customer experience creation through the customer's journey in a multichannel environment with a case study of a company operating in a gaming and gambling industry. The examination includes vast literature review on currently important topics in this service-centered environment.

Creating positive and memorable customer experiences has become the core of service offerings and the leading managerial objective. Customer journey approach has recently become popularly used method to analyze the total customer experience creation process through different company offered touchpoints. The importance of customer journey approach and customer experience are closely related to the current nature of marketplace, where technology and technology assisted service encounters has increased the number of delivery channels and touchpoints. Customers are now interacting with companies through a plethora of channels and touchpoints, therefore, customer experience and customer behavior in this evolving marketplace are viewed as one of the most important research challenges in general and for the case company.

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Tämän tutkielman tarkoituksena on tarkastella asiakkaan kokemuksen muodostumista asiakkaan kulkeman palvelupolun aikana monikanavaisessa maailmassa. Tämä tutkielma on toteutettu tapaustutkimuksena, jossa kontekstina on kasino- ja uhkapeliympäristö. Tutkielmassa on toteutettu laaja kirjallisuuskatsaus, jossa on tarkasteltu nykyaikaisessa, ja palvelukeskeisessä maailmassa olevia tärkeitä aiheita.

Positiivisten ja vahvojen asiakaskokemusten luominen on tällä hetkellä ydinasia palvelusuunnittelussa. Asiakaspolku-tarkastelu on kasvattanut suosiotaan tapana tutkia asiakkaan kokemuksen muodostumista yrityksen tarjoamissa kohtaamispisteissä. Asiakaskokemuksen ja asiakaspolun tärkeys liittyy läheisesti markkinoiden tämän hetkiseen kehitykseen, jossa teknologia ja teknologian avulla toteutetut asiakaskohtaukset ovat moninkertaistaneet kanavien ja kohtaamispisteiden määrän. Asiakkaat kohtaavat yrityksen useiden kanavien ja kohtaamispisteiden kautta, joten asiakkaiden käyttäytyminen ja asiakaskokemuksen muodostuminen ovat yksiä tärkeimpiä kiinnostuksen kohteita, niin yleisesti kuin tutkivalle yrityksellekin.

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1. INTRODUCTION

Customers today have many variations of how they want to purchase a specific service or product. The delivery of services has gone through a lot of changes recently due to the emerging multichannel and omnichannel environment (Balasubramanian et al. 2005; Verhoef et al. 2015). The emergence of online medium and new additional digital channels has increased opportunities and challenges for companies to serve customers in this changing environment (Konus et al. 2008; Verhoef et al. 2015). The multichannel environment has grown a lot in terms of variety, scope, and sophistication during the recent decade (Dholokia et al. 2010).

Consumers' shopping behavior is changing alongside with the current trend of the market environments. From companies' viewpoint, consumers' purchasing behavior is largely complicated process, and it continually becomes even more complicated since the emerging trend of multichannel and omnichannel environments (Peltola et al. 2015). Customers has absorbed the new technologies to their behavior and it has been noted that multichannel behavior is nowadays seen the normal behavior and single-channel behavior has become the exception (van der Veen and van Ossenbruggen 2015). This development is creating new challenges for companies to create desirable, and memorable customer experiences.

Recently, the internet and the online medium have evolved greatly to become very popular among customers and the selection of online and other digital channels have become more likely. In addition to its popularity it has also become more diverse with the increased use of technological advances (Turel and Connelly 2013). This has given more options and alternatives for customers, more intensive and varied use of different channels during different stages of decision-making process and allowing customers to change the channels according to their preferences (van der Veen and van Ossenbruggen 2015). Moreover, the availability of numerous channels that customers may access, choose and purchase has increased quickly (Pantano and Viassone 2015). This development allows more control for customers over the whole process of purchasing goods and services (van der Veen and van Ossenbruggen 2015).

One of the main challenges companies are facing, is to create synergies between channels and allowing customers to move seamlessly between channels during their journey (Kollmann et al. 2012). It has been noted that companies are not always able to create these synergies and often fails to serve the customer properly in some of the channels (Berry et al. 2010). This development has led to companies becoming aware of their need for a good multichannel or omnichannel strategy.

Digital channels have created new opportunities to increase growth through connections with customers. But at the same time, many companies are struggling to determine the best way to segment and target customers with right offerings and channel capabilities. They also need to ensure overlapping efforts so that they do not cannibalize future sales or turn away customers altogether (Kollmann et al. 2012; Chiou et al. 2017).

Considering the managerial viewpoint, companies have become increasingly aware of the need to create value through the plethora of channels for their customers in the form of experiences. As Berry et al. (2002) notes that managing experiences are not solely about providing entertainment or being engagingly creative but rather gaining understanding of the customer's journey. Creating a strong customer experience is nowadays the leading management objective, as companies are appointing managers dedicated to being managing the customer experience (Lemon and Verhoef 2016).

The rise of multichannel environment and the importance of customer experiences leads to other important issue analyzed in this thesis. Customers' behavior in multichannel environment and determining their satisfaction with the experiences have become a complicated process and hard for companies to track, so companies are engaging in new methods. Many companies are moving from measuring customer satisfaction in the traditional way to focusing on customer experiences related to a customer journey framework (Stein and Ramaseshan 2016). Companies are realizing the need to identify the factors linked to favorable and unfavorable customer experiences during the customer journey, since these factors can have a big influence on customers' future actions, purchasing behavior, word-of-mouth, and brand perception (Åkesson et al. 2014).

Customers always have experiences when they are in “touch” with any part of product, service, brand or organization, and these encounters may happen across multiple channels and at various points in time (Stein and Ramaseshan 2016; Pantano and Viassone 2015). These moments between the customer and any part of the company are categorized and labeled as “touchpoints”. Touchpoints and their recognition has increasingly become more popular method to analyze the customer’s perception of the service experience.

This thesis is addressing to the issues that companies are having with customer experience related to multichannel customer journeys by conducting a case analysis of a Finnish gaming and gambling company. The purpose of this research is to use current multichannel and omnichannel literature, and customer journey and decision-making literature to aid in enhancing customer experience for Finnish gaming company, Veikkaus.

1.1. Background

The gaming and gambling industry has embraced new technologies in their game offerings, in the various forms of different online gaming applications and sites. This has led to an increasing number of gamblers switching their preference of offline gaming to online environment (Jolley et al. 2006). According to Jolley et al. (2006), at the year 2006 there were already more than 2000 online gambling sites. Jolley et al. (2006) continues, gaming and gambling companies are facing an issue of player retention for both offline and online gambling. Along with the issue of player retention is customer experience and the way how customers are experiencing the new technologies. These are very important for the gambling industry companies, but also for government agencies that develop public policy and regulate gambling (Jolley et al. 2006). It is noteworthy that the incidence of problem gaming is often associated with the retention of problem gamblers.

In most of the service industry, the offline store consumption is not that threatened by online channels. While online channels can often be used as an alternative point of purchase – consumption still often occur in the physical location of the offline store (Philander et al. 2015). Philander et al. (2015) continues, the gambling industry

therefore have a relatively unique challenge because gaming and gambling can nowadays occur on nearly any device with a working internet connection. It is also noteworthy that land-based gambling has reached maturity, but the online gambling is the growth area of gaming and gambling (Mizerski 2013).

One of the most important things about services in general is that they do not take place without the customer. Before the service provider can deliver a service, the customer's needs, desires and requirements must be specified (Fließ and Kleinaltenkamp 2004). Fließ and Kleinaltenkamp (2004) continues, for this reason, the service provider is dependent on the customer's information about the requirements the service is supposed to fulfill, which include, where and how the service should take place or should be consumed or used. Some service processes even require active participation from the customer during the service delivery, as being a co-producer of the service, for instance using SSTs (Gelderman et al. 2011).

Service-centered paradigm has been emerging quite recently and in the core of this development is the change of customers becoming co-producers of value (Payne et al. 2008). Previously, value was evaluated through economic paradigms as embedded in tangible products and exchanged through transactions (Patrício et al. 2011). Patrício et al. (2008) states that the value in service-centered paradigm is co-created with customers through usage and consumption of products or the service interaction experience. Instead of creating pre-produced offerings and pre-determined value presumptions, companies should focus on making value propositions, which customers then can transform into value through consumption or usage. In this new service-centered context, managing service experiences has become important to differentiate to increase value of company's service offerings (Patrício et al. 2008).

Service offerings today have evolved from when service firms had only physical stores. Today, technology and online environment is present in almost every aspect of providing services, whether it is supporting employees in personal employee-customer service interactions or creating self-service technologies. Service offerings have evolved to multichannel service systems where technology plays a major role (Patrício et al. 2011). This requires an approach to develop competencies and the factors that influence the customer experience in this service-centered economy.

While designing modern service offerings, companies must define their collection of service interfaces, the technologies that support customer interactions during employee-customer interactions, backstage support processes, and the aspects of service that allow customers to have positive experience. (Patrício et al. 2008; Patrício et al. 2011) The technological evolution of services has allowed many opportunities for developing new service processes, but to gain the utilization advantages of these capabilities, integration of technology and customer experience must be taken into service design and management (Curran et al. 2003; Meuter et al. 2000)

Considering that online environment is filled with competitors in gaming and gambling industry, consumers have options to search and manage the numerous alternatives through the online marketplace. The reason for a consumer to stay loyal to a particular service provider may be weak (Park 2005). Mizerski (2013) notes that gambler loyalty is often a challenge for online gambling operators. Moreover, it has been noted that consumers can enjoy the control aspect and the advantage of convenience and ease in pre-purchase stage of the decision-making process from many alternatives in an online marketplace (Park 2005). The vast range of competitors and the ease of switch between the online operators, makes predicting the loss of customers difficult (Mizerski 2013).

Resulting from this has been the rise of interest in focusing on the online environment for companies since it is certain to keep attracting more customers. The earlier focus for companies was merely to be available in online to gain the awareness of customers (Park 2005; Parasuraman et al. 2005). Companies used to make their presence in online quickly without much focus on the quality of the outcome. The quick implementation of online medium resulted often in poor service quality because they were not designed with a focus on customer-centric viewpoint (Parasuraman et al. 2005).

However, today's consumers are not just looking for multiple companies but also hoping for good customer experience through all channels, including the variety of online channels (Parasuraman et al. 2005). This has been one of the reasons for many companies in the endeavor of developing a good multichannel customer journey strategy. Companies are focusing on strengthening the convenient and ease-of-use functions for consumer's service process (Park 2005).

For instance, RAY also used this quick approach method when the online casino was allowed to be established in 2010 by Finnish government. Considering that there were already in the year 2006 over 2000 online operators in gaming and gambling industry, RAY (and Veikkaus) entered this market rather late. Nowadays the online environment is evolving even more due to the vast increase of mobile devices, thus the focus is shifting to omnichannel-centered viewpoint. This viewpoint can also be seen as one of the main reasons for this study. The focus of this study is to further improve the customer experience and answer the changed customer needs in multichannel and omnichannel contexts by gaining awareness of the customers' journeys and the experience formation during them.

Gaming in Finland is organized according to an exclusive right policy, which applies to all gaming, gambling and betting applications, and their marketing in mainland Finland (RAY 2016a). All the above applications are operated nowadays by Veikkaus since the previous three separate companies (RAY, Veikkaus, Fintoto) merged in the beginning of the year 2017. The case company and the industry are covered more in detail later in this thesis.

This thesis focuses on three main concepts: multichannel environment, customer journey and their effects to customer's experience. These concepts are analyzed with the focus on gaming and gambling industry. In general, gaming and gambling activities are a highly service-influenced industry, even though many of the encounters are operated without human counterpart, for instance via self-service technologies (SSTs).

1.2. Literature Review

The key concepts of this research are multichannel environment, customer journey and customer experience. The interest for all the key concepts has started raising among practitioners and academics quite recently. However, their relation together has not been largely recognized and thus they have not been researched much together.

Much of the available literature for the whole concept of multichannel customer journey are done in retail industry. It is also noteworthy, that many articles concerning

at least one of the main concepts are focusing in retail environment, or their conducted empirical studies are done in retail or e-retail environment. In services these concepts can be harder to grasp, and the retail environment can be easier to demonstrate the benefits of multichannel customer journey. This research has consulted many academic articles focusing on these concepts and despite the focus of services and gambling, the findings from the consulted articles can be applicable to services and the chosen industry.

Customer journey as a concept has been quite a popular buzzword among today's marketers. However, its functions can go beyond marketing, and some researchers find it very effective method of service process mapping and a management tool to improve the customer journey and customer experience in each of the mapped touchpoint (e.g., Stein and Ramaseshan 2016; Lemon and Verhoef 2016; Rosenbaum et al. 2017). The internet is currently filled with different views and opinions of customer journey and customer journey mapping, but not many can actually offer comprehensive and applicable results for overall mapping of customer's journey, or how to actually make a visual and useful map of customer's journey (Rosenbaum et al. 2017). Especially it gets harder when the customer's journey occurs in multiple channels and it becomes more or less likely a nonlinear process.

Academic literature mainly depicts customer journeys as either a marketing tool, (e.g., Anderl et al. 2016) to better reach customers or as a strategic tool (e.g., Rosenbaum et al. 2017) to improve customer experience in each touchpoint. Customer journey related academical publications has included utilization purposes of the customer journey framework (e.g., Åkesson et al. 2014). Customer journey analysis has also been conducted for the purpose of recognizing patterns and typologies in customer's behavior (Wolny and Charoensuksai 2014).

Customer journey analysis has its roots in both service management (e.g., Bitner et al. 2008) and multichannel management (e.g., Neslin et al. 2006). The focus of the customer journey is that its goals are to understand the plethora of possibilities and paths customers may take to complete their job. For the purpose of gaining information on the customer journey analysis, this thesis examines customer-decision making processes as well. Customer decision-making can be considered as purchase journey (Lemon and Verhoef 2016). Customer decision-making and customer

journey have clear similarities among them. For instance, both are typically divided in three stages: pre-purchase (e.g., Wirtz and Mattila 2003; Byrne 2005; Tsiotsou and Wirtz 2012), service encounter (e.g., Bitner et al. 2000; Svensson 2006; Fitzsimmons et al. 2014) and post-purchase (e.g., Keiningham et al. 1999; Goetzinger et al. 2006; Lovelock and Wirtz 2011; Tsiotsou and Wirtz 2012).

Research has mainly considered customer experience as an overall evaluation based on an accumulation of experiences (Berry et al. 2002; Stein and Ramaseshan 2016). This view restricts the understanding of the key moments of truths between the customer and service provider. Stein and Ramaseshan (2016) in their study developed tools to understand the remembered customer experiences in different points of the customer's journey. Remembered customer experiences influence the brand perception and future purchasing intentions (Cowley 2008; Klaus and Maklan 2012).

Customer experience as a concept is not a new topic for researchers. However, the construct of customer experience has not been often considered as its own, rather the previous focus has been on measuring service quality and customer satisfaction (Verhoef et al. 2009). However, there is consensus nowadays among academics that the new focus for managerial attention is customer experience and along with customer experience the experience-centricity of the services (e.g., Zomerdijs and Voss 2010). Also, customer experience forming process has evolved according to the marketplace changes towards multichannel and omnichannel environment (Pelto et al. 2015) and to cover SST implementations (e.g., Curran et al. 2003; Gelderman et al. 2011; Lin and Hsieh 2011; Kandampully 2012).

Some earlier studies recognize the consumer decision-making behavior differences in offline and online contexts (e.g., Shankar et al. 2003). This approach to the current nature of marketplace is rather outdated, and division to offline and online environments is not that straightforward. However, their relation can be seen important in determining the basis of customer's decision-making process. Decision-making in multichannel contexts (e.g., Molenaar 2010; Wolny and Charoensuksai 2014; van der Veen and van Ossenbruggen 2015) has become important topic to understand customer's behavior and to better answer their changed needs.

Most of the studies involving the phenomenon of multichannel shopping are done in retail industry (e.g., Verhoef et al. 2007; Dholokia et al. 2010; Wolny and Charoensuksai 2014; Fornari et al. 2016; Anderl et al. 2016). Research on multichannel customer management provides significant insights on issues such as channel selection and motivations (e.g., Valos 2008; Konus et al. 2008; Kollmann et al. 2012), channel migration (e.g., Verhoef et al. 2007; Melis et al. 2015), and the comparison between multichannel and single-channel customers (e.g., Shankar et al. 2003; Konus et al. 2008). Verhoef et al. (2015) notes three main directions that are well presented in multichannel literature: the impact of channels on performance, shopper behavior across channels, and retail mix across channels.

Functional issues have been emphasized in multichannel literature, such as price level, convenience, availability, promotions, usefulness of information, and the shopping environment (e.g., Konus et al. 2008). Also, previous research has covered multichannel customer behavior with multichannel customers of tangible products and it is often based on objective data, such as customers' purchase histories (Fernández-Sabiote and Román 2016). The value of multichannel customers for service providers has also been considered. Kushawa and Shankar (2013) and Cambra-Fierro et al. (2016) have researched this phenomenon since the typical thought is that multichannel customers generally are more valuable for companies than single-channel customers.

Research of consumer purchasing behavior in gambling industry is also rather rare. Notable exception is the issue of the problem gamblers and their behavior. Most of the available research has the notion of problem gaming in the background as gaming and gambling activities generally tend to have slightly negative tone. Mizerski et al. (2013) states that far more research appears on the relatively small number of gamblers that have addictive problems while gambling, than on the clear majority of gamblers that appear to gamble safely. Notable research on non-problematic gaming behavior has been conducted by Lloyd et al. (2010), Cowley (2012), Mizerski et al. (2013), Cowley et al. (2015), Philander et al. (2015). Some studies have also been made by large casinos to identify potential customers and to determine reasons why people gamble (Zemke and Shoemaker 2009). Casino servicescapes, the various elements of the physical environment that help to produce a service product

(Bitner 1992), have been present in previous research (e.g., Lam et al. 2011; Lucas 2003). Their studies indicated that pleasant servicescapes affect customers' desire to stay longer and thus spending more.

It is noteworthy to recognize the findings of these studies conducted in the gaming and gambling industry. However, Finnish gambling regulations differ greatly from US gambling regulations, setting the market totally different in Finland. Also, many of the studies were conducted in major casinos and resorts of world-widely known gaming locations (Las Vegas and Macau), so they are not directly applicable to Finnish markets. It is noteworthy that Veikkaus operates in monopoly setting for offline gaming, however, in online gaming the availability of competitors is vast.

1.3. Research Questions

The main purpose of this thesis is to examine how customer journey can be established in the multichannel environment, and how it can be utilized in enhancing the overall customer experience. The main question of this thesis will be answered by using the current literature of consumer decision-making, customer experience, self-service technologies, customer journey, customer journey mapping, and multichannel and omnichannel customer management. In addition, the result will be supported by an empirical research conducted in the gaming and gambling industry. The results of these questions are covered and analyzed in the chapter 6.1. The main research question is:

How can a gambling company enhance customer experience with information of customer decision-making in multichannel environment?

In order to answer the main question, 4 sub-questions were formed. The purpose of the additional questions is to support the main research question and build more comprehensive results for the main question.

First sub-question is about developing the basis for the customer journey and its relation to customer decision-making process. The first sub-question is mainly theoretical, and the answers are formed from available academic literature, however,

they are also mirrored to the answers gained from the empirical part of this thesis. The academical literature and concepts are selected and analyzed with the focus on the gaming and gambling industry. First sub-question is:

What needs to be considered in the development of customer journey in a multichannel environment?

Second sub-question increases the scope of the first sub-question. The second sub-question is about the customer experience construction in gaming and gambling industry. The results are formed from the academic literature and the empirical research conducted in the gaming and gambling context.

How customer experience is formed during the customer journey in gaming and gambling context?

Third sub-question analyzes the special aspects of customer interactions in the gaming environment. The analysis includes the key notions that technology has brought to customer experience but most importantly the influence that SSTs may have on customer experience. The results for this question relies on both the empirical and theoretical data.

How self-service technologies influences the customer decision-making and customer experience?

Fourth, and final sub-question relies on both the empirical and theoretical data of this thesis. Answers for this question are the methods in which ways the knowledge of customer journey map development can be utilized in business processes. Final sub-question is:

In which ways, customer experience and customer journey information can be utilized?

1.4. Definitions

Customer experience: The customer's subjective response to the holistic direct and indirect encounter with the firm, including but not necessarily limited to pre-purchase, the service encounter and the post-purchase (Lemke et al. 2011).

Customer journey: A systemic approach that is designed to help organizations and companies to understand how customers use the numerous alternatives of channels and touchpoints, how the organization/company image is viewed at each touchpoint and how they would like the customer experience to be. (Nenonen et al. 2008)

Customer journey mapping: A process that companies may engage in various situations and results a diagram that depicts the touchpoints and actions that customers go through while interacting with the company, whether it be a service, a product, an online experience, or combination of them. The more touchpoints and delivery channels company has, the more complicated it becomes. (Richardson 2010a)

Experience-centric service: Services in which companies create and manage the customer experience proactively to craft prominent product and service offerings where customer experience is the main focus (Zomerdijs and Voss 2010). The main characteristics of these services is that they support customer loyalty by creating emotions and connections through engaging and compatible contexts (Pullman and Gross 2004).

Feel Vegas: Veikkaus's physical establishments that can be considered as small casinos. They include all gaming applications that are also available in Pelaamos, but also always include the most typical casino table games (Blackjack, roulette, and poker) and, Feel Vegases are co-operated by a restaurant/bar. Feel Vegas places have casino odds, but slightly lower bets allowed than in Casino Helsinki. Feel Vegas places also may include two foreign manufacturers' slots machines in addition to the domestic slots machines.

Multichannel customer: Customers who use more than one channel for purchasing regardless of the stage they are in their customer journey (Chiou et al. 2017).

Multichannel customer management: “The design, deployment, coordination, and evaluation of channels to enhance customer value through effective customer acquisition, retention, and development” (Neslin et al. 2006).

Omnichannel management: “The synergetic management of the numerous available channels and customer touchpoints, in such a way that the customer experience across channels and the performance over channels is optimized” (Verhoef et al. 2015).

Online customer experience: The customer’s interaction with the online service provider and the total mental perception of the service interaction process and other customers expressed in its dimensions of functionality and psychological factors (Martin et al. 2015).

Pelaamo: The name of Veikkaus’s own, most popular type of physical establishment. Pelaamos include gaming and gambling possibilities through slots and coupon games. Slot machines are mostly domestic, but they also include at least one foreign manufacturer’s slots machines as well. Some larger Pelaamos include also casino table games with slightly altered odds and lower bets than Casino Helsinki and Feel Vegas establishments.

RAY: Finland’s Slots Machine association. The abbreviation is formed from its Finnish name (Raha-automaattiyhdistys). RAY is used in this paper to abbreviate the company name.

Self-Service Technologies (SSTs): SST is a technological interface that enables customers to produce goods and services without direct contact with the service provider. (Meuter et al. 2000)

Service encounter: Service encounters are critical moments of truth in which customers often develop impressions of the firm. In fact, the service encounter is the experienced service from the customer’s point-of-view (Bitner et al. 2000). Shostack (1985) define it as: “a period of time during which a consumer directly interacts with a service”.

Touchpoint: Experiences are formed every time customer is in “touch” with any part of product, service, brand or organization, across multiple delivery channels and at

different points in time during their customer journey. These moments between the customer and any part of the company are the influencing factors in which customers base their experience on, and they are labeled as touchpoints. (Stein and Ramaseshan 2016)

1.5. Theoretical Framework

Theoretical framework for this research conceptualizes the key topics covered in this thesis. The theoretical framework is derived from Lemon and Verhoef's (2016) depiction of process model for customer journey and experience. Lemon and Verhoef (2016) conceptualize the customer experience as a customer's journey with a company over time during the purchase cycle across multiple touchpoints. The customer experience process flows from pre-purchase to purchase (in this research referred as service encounter) to post-purchase.

In addition to information gained from research by Lemon and Verhoef's (2016), the framework also includes touchpoint elements presented by Stein and Ramaseshan (2016). Touchpoint elements are included in the current customer experience section of the Figure 1. The framework is depicted in the Figure 1.

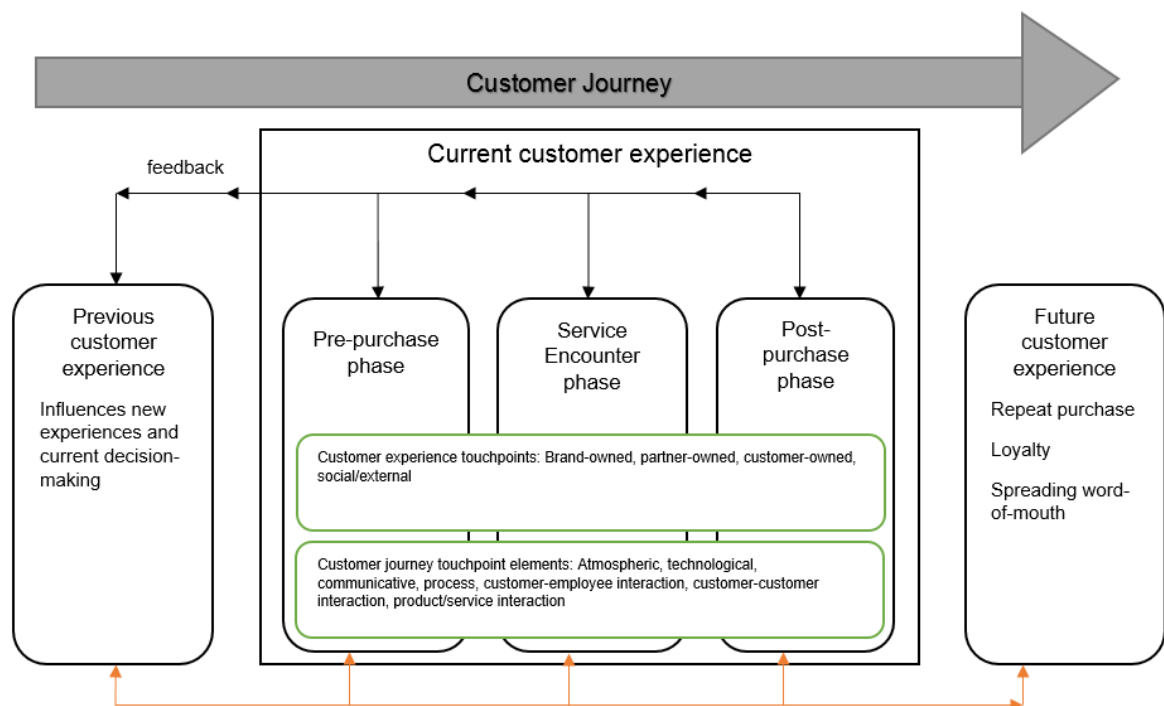


Figure 1. Framework for Multichannel Customer Journey and Customer Experience Formation (Adapted from Lemon and Verhoef 2016)

1.6. Research Methodology

Theoretical part of this research is based on a comprehensive literature review which is formed mainly from academic articles. Printed service literature books are also consulted in some parts of the theoretical part.

Previous research about customer journeys and customer journey mapping have utilized mostly qualitative research methods (e.g., Åkesson et al. 2014; Wolny and Charoensuksai 2014; Nenonen et al. 2008). The empirical part of this research is also analyzed with qualitative research method and the selected research approach is a case study. As Yin (2014) defines, a case study is an empirical research in which the aim is to examine a certain contemporary phenomenon in depth and within its real-world context especially when the boundaries between phenomenon and context may not be clearly evident.

Case study approach was found to be the most relevant method for the empirical part of this thesis and was selected because of it. The research questions set in the chapter 1.3. are mainly “how” and “why” -type of questions, and Yin (2014) argues that when the form of questions is such, the more suitable the case study approach becomes.

According to the nature of case studies, it is often necessary to collect data from multiple sources (Metsämuuronen 2008). Nenonen et al. (2008) recommends for data gathering interviews, surveys, and observation. Therefore, this research utilizes interviews and participant observations as data collection methods. Interviews are conducted to get the data from company representatives and observations are utilized in analyzing the company’s actions results.

The aim of this research is to understand what companies do to improve the customer’s experience. This viewpoint is rather unique in the field of customer journey researches, since most of the researches focus on the data collection from customers. The purpose of this research is to understand what companies do and how they utilize the customer journey and customer experience information. To analyze the

answers gained from the company, the customers are observed and asked about their opinions and experiences.

1.7. Delimitations

This thesis is delimited to analyze the gaming and gambling industry only in mainland Finland. This study does not analyze gaming and gambling companies located in other countries, only customer experience and customer decision-making researches conducted outside of Finland are utilized to analyze more precisely the gaming market in Finland.

Customer journey framework has multiple utilization purposes. For this reason, this thesis is limited to cover customer journey utilization mainly as a strategical tool to analyze customer experience in different touchpoints. Other notable, and well-recognized utilization purpose is the previously mentioned method of using customer journey maps as a marketing tool. This utilization viewpoint is mainly excluded from this study.

A large part of the research on the gambling industry has focused mostly on problem gambling, gambling pathology, and gaming's economic impact (Zemke and Shoemaker 2009). In the scope of this study, these topics are left out and the focus is for non-problematic gaming. As it is previously stated, the purpose of the study is to focus on customer experience and customer purchasing behavior in multichannel environment.

Self-service technologies implementation to service delivery is not viewed as a new construct in the gaming and gambling environment. In casino and gambling industry, the SSTs have been long present in the form of slots. Therefore, SSTs implementation is not analyzed as a new method to replace older service designs, rather the focus is on the improvement of existing service designs with additional SSTs implementations. SSTs implementation is included in this study since most of the purchases and service experiences are conducted using them. Moreover, the availability of SSTs in service offerings continues to grow on gaming and gambling industry companies along with the technological advances.

1.8. Structure of the Thesis

This thesis continues with establishing background information to understand multichannel customer journey. This includes providing information on service consumption and customer decision-making, and customer experience forming during different phases of the decision-making process. To address the gaming and gambling industry, several research areas are combined in the overall analysis. This includes self-service technologies and experience-centricity of services.

After the background related to customer journeys in gaming and gambling industry has been established, customer journey theory, customer journey touchpoint elements and customer journey mapping methods are covered. Their relation to multichannel environment is discussed and customer behavior related to it. Multichannel environment and customer management is analyzed and the current evolution of strategical and managerial focus to more omnichannel focused strategies is discussed.

Empirical research is presented in the fourth chapter. The fourth chapter includes presentation of chosen methodology, data collection methods and data analysis methods. Chapter five includes analysis of the case company and the empirical research. Final chapter of this thesis contains discussion about the findings and answers to research questions. In addition, final chapter includes managerial implications, future research agenda and limitations of this study.

2. BACKGROUND FOR UNDERSTANDING MULTICHANNEL CUSTOMER JOURNEY

Importance of services and service designs have been increasing a lot recently. The purpose of this chapter is to specifically establish a basis for the related issues presented in the introduction and to gain understanding of the customer journey concept. The structure of this chapter follows to first develop background for the key concepts of this study and to offer an overview of previous research in the field.

To fully understand the consumers' purchasing behavior in the multichannel or single-channel context and their engagement with different touchpoints offered by companies and organizations, the concepts consumer decision-making process and customer journey must be defined. Several consumer decision-making process models have been reviewed which led to the identification of the primary stages consumers will embark on to reach or reject a purchase decision (Wolny and Charoensuksai 2014). Table 1. illustrates the differences of the customer journey concept and decision-making models.

This research utilizes mainly service consumption model proposed by Lovelock and Wirtz (2011), which includes three stages: pre-purchase, service encounter and post-purchase. The selected model is one of the most commonly used models for tracking customers' decision-making process (Tsiotsou and Wirtz 2012). However, some adjusted versions of the chosen model are popularly used, such as four-stage model (need recognition, alternative evaluation, purchase and post-purchase) or five-stage (need recognition, information searches, alternative evaluation, purchase and post-purchase) (e.g., Wolny and Charoensuksai 2014). In this thesis, the three-stage model is seeming to be most relevant and its pre-purchase stage includes the other stages the alternative versions have.

Other customer decision-making model is also presented, ORCA model created by Molenaar (2010). This model is included in the study since it visualizes a wider representation of the customer decision-making in a multichannel environment. It is included also to give perspective to the framework of the thesis. However, it has its deficiencies and it is not fully supporting all the current aspects of customer journey.

Customer journey can be defined as “the description of customer experience where different touchpoints characterize customers’ interactions with a brand, product, or service of interest” (Wolny and Charoensuksai 2014). The classification of interactions often does not follow a linear structure as the decision-making models do. It also involves often more than one channel and reflects the emotional, cognitive and behavioral drives in the process. Customer journey theory is given more emphasis in the chapter 3.

Customer journeys	Decision-making models
<ul style="list-style-type: none"> • Involve every touchpoint and channel customers engage, within a shopping journey • Non-linear structure • Reflect cognitive, emotional, and behavioral drives 	<ul style="list-style-type: none"> • Hierarchical stages customers go through to reach a purchase decision • Linear structure • Reflect cognitive drives

Table 1. Comparison of Customer Journey and Consumer Decision-making Models (Wolny and Charoensuksai 2014)

2.1. Decision-Making Process

In the previous literature, the decision-making process model is often used as a synonym for service consumption model and purchase journey (Lemon and Verhoef 2016). Service consumption is divided into three stages in this thesis: pre-purchase, service encounter and post-encounter as it is stated earlier in the thesis. Lovelock and Wirtz (2011) determines steps and actions in each stage. The pre-purchase stage consists of four steps: awareness of need, information search, evaluation of alternatives, and making a purchase decision. During the service encounter stage, the customer initiates, experiences, and consumes the service. The post-encounter stage includes evaluation of the experienced service, which determines future intentions such as wanting to buy again from the same firm and recommending the service to acquaintances. (Lovelock and Wirtz 2011)

2.1.1. Pre-Purchase Stage

The pre-purchase stage of the decision-making process for services is typically not linear and it can often be seen more complex than for purchasing goods. Consumers participate in the process of service production and have become co-producers of modern services (Gelderman et al. 2011). This makes the decision-making process more time-consuming and thus more complex (Tsiotsou and Wirtz 2012). The pre-purchase stage begins with triggering a need and it continues through information search and evaluation of potential alternatives to a deciding whether or not to make a purchasing decision of particular service (Lovelock and Wirtz 2011).

The decision to purchase and to consume a service is triggered by a person's underlying need or need arousal. Lovelock and Wirtz (2011) notes three different triggers for need arousal: unconscious minds (e.g., personal identity and aspirations), physical conditions (e.g., hunger, thirst) or external sources (e.g., a service firm's marketing activities). However, consumers may engage in impulse buying and unplanned behavior, so the purchase decision may occur without much of an evaluating of alternatives or without significant need recognition. Still, services tend to be viewed with higher perceived risk and variability. (Tsiotsou and Wirtz 2012)

Once the need or a problem has been recognized, customers tend to be motivated to search for solutions to address the need. This is well-known fact in marketing literature that a consumer's purchase decision is based on the information in the pre-purchase stage (Alba and Hutchinson 2000; Konus et al. 2008). The same problem or need can have multiple alternative solutions. Alternatives that come to mind form an evoked set, a set of services or brands a customer may consider in the decision-making process (Lovelock and Wirtz 2011). The evoked set may be derived from internal sources, e.g., memory, knowledge, past experiences or loyalty (Wirtz and Mattila 2003), or external sources that can be either from personal sources, such as recommendations from acquaintances and word-of-mouth (Meuter et al. 2013), or non-personal, such as advertising (Harrison 2003).

Once an evoked set is in place the different alternatives need to be evaluated before the purchase decision can be made. However, many services are difficult to evaluate before purchase (Lovelock and Wirtz 2011). Ease or difficulty of evaluating a service offering before purchase is an operation based on its attributes. The attribute

types can be divided in three categories: Search attributes (tangible characteristics), experience attributes (Galetzka et al. 2006) (=attributes that cannot be evaluated before purchase), and credence attributes (Darby and Karni 1973; Wirtz and Mattila 2003) (=characteristics that consumers find hard to evaluate even after consumption).

Experience and credence attributes cannot be evaluated before purchase, many customers are looking for peripheral cues to develop expectations of service quality. These include: physical facilities, professionalism of the company and the front-line employees, brand perception, brand colors, advertising, company size, reputation, and history of the company (Harrison 2003; Hansen 2005). Difficulties may occur as well while gathering the pre-purchase information. In some service industries the evoked set customer's form is likely to be smaller than in physical goods (Harrison 2003). In fact, the evoked set may consist only one company, particularly if the information was obtained from a personal source or if the switching costs are high (Wirtz and Mattila 2003). This applies also to Finland's gambling industry, since Veikkaus is the only company that is allowed to operate in gaming and gambling actions in Finland. Customers form their evoked set only of one company when they want to gamble in physical facilities or offline environment, but when the customers gamble online, they may form wider evoked set from a variety of online casinos. Since gaming and gambling industry is a hedonic service, the competition is not only about the gaming activities, but also about customer's time and money spent. In this sense, the evoked set may contain companies outside of gaming and gambling industry.

When evaluating competing services, consumers try to assess the likely performance of each service on service attributes that are important to them and choose the service that is expected to be the best alternative for their needs (Byrne 2005). Since many services have high proportion of experience and credence attributes, customers may start to worry about the risk of making a purchase. Perceived risk (Byrne 2005; Lim 2003; Diacon and Ennew 2001) is especially relevant for services that are difficult to evaluate before purchase and consumption, and first-time users are likely to face greater uncertainty. Customers tend to be risk averse and choose

the service offering with lowest perceived risk (Lim 2003). Therefore, companies need to work on reducing customer risk perceptions (Lovelock and Wirtz 2011).

Information search and evaluation of attributes and risks shape heavily expectations that consumers form during the search phase of decision-making process. If customer has no prior experience, they may base their pre-purchase expectations on word-of-mouth comments, observations, or the firm's own marketing efforts (Baxendale et al. 2015; Lemon and Verhoef 2016). Expectations typically embrace several elements, including desired service level, adequate service level, a zone of tolerance (that falls between the desired and adequate service levels), and predicted service level (Zeithaml et al. 1996).

The range from bottom of adequate level to the top of desired level captures the whole area within which company meets customer's expectations. Still, the predicted service level is probably the most important level for consumer choice process, because it sets the scope of the whole range of satisfying customer expectation (Zeithaml et al. 1996; Lovelock and Wirtz 2011). For instance, when service is assumed to be good the adequate level will be higher and if poor service is expected the desired service level will be lower. Desired and adequate levels, and the zone of tolerance become important determinants to customer satisfaction (Lovelock and Wirtz 2011), which will be discussed more on post-purchase stage chapter 2.1.3 of this study.

After consumers have evaluated possible alternatives, by comparing the performance of important attributes of competing service offerings; assessed the perceived risk associated with each offering; and developed their desired, adequate, and predicted service level expectations – consumers are ready to select the most suitable option of services or service providers for them. Previous research supports that consumer expertise, knowledge (Byrne 2005) and perceived risk (Byrne 2005; Lim 2003; Diacon and Ennew 2001) all play meaningful roles in the purchase decision process for services.

Certainly, the decision-making process is not this complicated always; service purchases that are made more often tend to be more quickly done without too much thought (Lovelock and Wirtz 2011). Once a decision is made, the consumer is ready

to move on to the next stage of decision-making process; the service encounter, which is in the core of the whole service experience.

2.1.2. Service Encounter Stage

Most services are characterized by an interaction process between a service provider and a customer, the service receiver (Grönroos 2001). This interaction determines the quality of the service in the mind of the customer and is called a “moment of truth”. (Fitzsimmons et al. 2014) Service encounters are critical moments of truth in which customers often develop their impressions of the firm. To be precise, the service encounter is the actual service from the customer point-of-view. Bitner et al. (2000) states that each encounter is an opportunity for a company to sell itself, to reinforce its offerings, and to satisfy the needs of a customer. However, it is also a chance to disappoint.

The service encounter is the core of service delivery and it is important to ensure that each encounter has the right cumulative effect on customers’ overall perceived quality (Johnston 2005). Encounters may take place in many different variations, for instance, face-to-face in a physical service setting, over the phone, through the mail, over the Internet, (Bitner et al. 2000) or nowadays via the mobile technologies as well. Effective management of service encounters requires often training of the service personnel to consider the experience-centricity of the service, and thus making the encounter more personal and memorable for the customer. This type of management involves understanding of the complex behaviors of employees that can result a highly satisfactory service encounter or a dissatisfactory one (Bitner et al. 1990).

Traditionally service encounters had been seen mainly as a part of high-touch, low-technology industries but the rise of technological elements in service design has drastically changed their nature (Meuter et al. 2000) and customers are becoming more and more receptive of using technology (Vandermerwe and Chadwick 1989). Many earlier researches have focused on interpersonal interactions (e.g., Bitner et

al. 1990) but now the focus has started shifting in technology-enabled service encounters (e.g., Meuter et al. 2000) where customers interact with SSTs without having to communicate with service personnel.

According to Grönroos (2001) and Svensson (2006) service encounters are interactive processes. Much previous research has been done in the terms of service encounters. Still, the early research tends to be more only on the service receiver's side (Vandermerwe and Chadwick 1989). Svensson (2006) notes that research taking account both perspectives needs to be better examined to construct the complexity and dynamics of service encounters to better cover the interaction element of the encounters.

It is noteworthy that the mere presence of service employee assists in creating more positive experiences (Söderlund 2016). Furthermore, other area that has been only lightly researched is the interaction with other customers during the service encounter (Yoo et al. 2012). Considering the negative possibilities of customer-to-customer interactions, for instance, that customers sharing the same service environment have completely different wants and personal values, may eventually result a situation of conflict and possibly resulting both parties to be dissatisfied (Yoo et al. 2012). This can be a result without the service provider's effort to manage the situation. However, positive experiences with other customers can lead to shared positive feelings, and furthermore, to have many behavioral consequences leading to company's desired outcomes, such as impulse buying and customer loyalty (Yoo et al. 2012).

The importance of service encounters has been increasing critically across all industries. Competitive nature of the marketplace has driven all firms to include services and service encounters within their key offerings to customers (Bitner et al. 2000; Svensson 2006). Nowadays, service encounters can also be seen as a way to build brand equity. This stems from branded service encounters, concept developed by Sirianni et al. (2013), in which the customer-employee transactions are aligned with company's brand positioning. Customers have significantly influenced brand responses by aligning frontline-employees' behavior with the brand's positioning, particularly with unfamiliar brands.

The concept service encounter has often been used to depict the interplay between the service provider and the customer (Tax et al. 2013). Service encounters have been defined variously in the service literature. Surprenant and Solomon (1987) define it as: “the dyadic interaction between a customer and a service provider”. Shostack (1985) has defined the concept a bit more vastly: “a period of time during which a consumer directly interacts with a service”. This definition addresses to all aspects of the service company with which the consumer may interact, including the personnel, physical facilities, and other visible elements. Shostack’s definition also doesn’t limit the encounter to the interpersonal interactions between the customer and the firm, and it takes into account that service encounters may appear without any human interaction element. This definition can be seen today to be more accurate one, since many service encounters actually happen without the human interaction, for instance, through self-service technologies.

Modern technology has revolutionized the way services are delivered. Customers today can encounter with companies through multiple touchpoints or delivery channels (Patrício et al. 2008). The changes in service delivery due to the proliferation of technology has made the service encounter more complex since it has traditionally been dominated by person-to-person interactions (Curran et al. 2003). Technology has also adjusted the ways customers encounter with service providers, which often involve the lack of facial-cues and voice-tones that are used to recognizing emotions and intentions (Turel and Connelly 2013). Nowadays, service encounters occur not only through human interactions but also involve interaction between individuals and self-service technologies (Svensson 2006).

Fitzsimmons et al. (2014) divided service encounters into five different modes according to their attributes. First mode is called technology-free service encounter, in which the customer is located physically in the same location and interacts with a human service provider. This mode illustrates traditional high-touch service that is experienced without technology influencing the encounter. For example, most personal care services fall into this category. Second mode is called technology-assisted service encounter, in which only the service provider has access to the technology needed to facilitate the delivery of face-to-face service. Many health care

procedures fall in to this category. Third mode is technology-facilitated service encounter, in which both the customer and service provider have access to the same technology. This mode includes, for example, financial planner in consultation. These three modes are the modes of face-to-face contact. (Fitzsimmons et al. 2014)

Last two modes are categorized as face-to-screen contacts or human-to-computer interactions (McLean and Wilson 2016) and these types of encounters happen via technological intermediaries (Fitzsimmons et al. 2014). Interestingly, many customers see the computer as a social actor rather than just a channel or medium (McLean and Wilson 2016). Fourth mode is called technology mediated service encounter, in which the customer and human service provider are not located physically in the same place, making it no longer traditional face-to-face contact. Communication in this mode of encounter occur usually by voice via telephone call to access services or over the Internet. One way for improving customer experience in which technology has been increasingly used is live-chat web-based customer support (Turel and Connelly 2013). Fifth and final mode is called technology-generated service encounter, where the human service provider is replaced entirely with technology that allows customer to self-service. This mode is gaining popularity as firms are trying to reduce cost of providing service among many other reasons (Curran et al. 2003). These service types can also be called as Self-Service Technologies or SSTs, which are being further examined in the chapter 2.3.

2.1.3. Post-Purchase Stage

Customer satisfaction and perceived service quality have been dominant factors in the last stage of decision-making process because of their close affiliation to company performance (Brady and Cronin 2001). Still, it has been noted that even satisfied customers do not necessarily return to the same service provider (Keiningham et al. 1999) or give positive feedback and spread positive word-of-mouth (Collier and Barnes 2015). This has led to a shift in noticing other important factors in post-purchase behavior, such as, perceived service value, customer delight, customer reaction to possible service failures, and customer reactions to service recovery (Keiningham et al. 1999; Smith et al. 1999; Tsiotsou and Wirtz 2012; Collier and Barnes 2015).

The origin of service quality theory lies in the product quality and customer satisfaction literature (Brady and Cronin 2001). Lot of customer satisfaction research is based on confirming or disconfirming customers' expectations as the key dominant factor of satisfaction (Wirtz and Mattila 2001). According to this, customers evaluate the experienced service performance comparing it to previous experiences and expectations (Harrison 2003).

In the chapter 2.1.1. was covered the limits that customers set for the expectations of the quality of the service encounter. The satisfaction of customers will be reasonable when the experienced service performance falls within the zone of tolerance, and at least, above the adequate level. When the performance perceptions exceed the desired levels, consumers tend to be very pleased with the service and make repeat purchases, remain loyal to the service provider, and share positive word-of-mouth to acquaintances (Wirtz and Chew 2002; Tsiotsou and Wirtz 2012). Thus, it is noteworthy, that customer satisfaction leads to important post-purchase behavior that companies hold valuable. These are actions, such as consumer loyalty (Wirtz and Mattila 2003), frequency of use, repurchase intentions, service recommendations, and compliments to service providers (Goetzinger et al. 2006; Yang and Peterson 2004; Keiningham et al. 1999; Zeithaml et al. 1996). Exceeding the zone of tolerance for dissatisfaction may lead to multiple negative post-purchase behavior that companies are trying to avoid. These are actions such as consumer complaining (service provider and/or third party), misbehaving, losing trust of the service provider, switching to competitor, and negative word-of-mouth (Tsiotsou and Wirtz 2012). Service failures and customer dissatisfactions are a challenge, but they can be viewed as an opportunity as well. If the recovery from service failure is handled well, it can lead to even better customer retention (Goetzinger et al. 2006).

The evaluation comparing to prior experiences works well for services that have search and experience attributes, but less so for credence attributes (Tsiotsou and Wirtz 2012). Yet, consumers' prior knowledge of the service is not always a good thing in the evaluation phase for companies because many consumers tend to be overconfident and rely much on their own self-assessed knowledge, even though it might not be correct (Wirtz and Mattila 2003; Alba and Hutchinson 2000). For in-

stance, knowledge based on word-of-mouth or other people's opinions can be deceitful and the actual service encounter may be completely different than the presumption was.

Some services are mainly included with credence qualities and attributes which makes the evaluation of these services rather difficult, or even impossible for the customer (Wirtz and Mattila 2003). Problems arise as well when the customer do not have the knowledge or the experience to evaluate what they have received (e.g., financial products/services). Customers generally find it hard to evaluate the performance when they do not know if the service has performed optimally. In these cases, customers shift their focus on other attributes, especially to those that are visible for them and base their evaluation on these attributes. These attributes are, for instance, delivery mechanisms of service, physical process of delivery, systems involved and personnel (Harrison 2003). Consumers cannot assess the credence type of attributes directly and they rely on tangible cues to manufacture the opinions and views of the experience and satisfaction (Wirtz and Mattila 2001).

It is argued that overall customer satisfaction is significantly influenced by service attributes. The attribute-based approach argues that both cognitive (expectations) and affective (desires/motives affiliated with personal objectives) elements needs to be taken into account when examining the customer satisfaction formation (Bassi and Guido 2006). The affective element of satisfaction is evaluated to be greater in services than in goods because of the interactive and experiential nature of the services (Tsiotsou and Wirtz 2012). Moreover, service consumers cannot always choose freely the best option for their needs. Services are more or less time and location-specific, restricting the consumers' decision-making, and frequently they are locked into a specific service provider. In these cases, switching costs may be high and expectations is not the best comparison standard (Wirtz and Mattila 2001).

Customer loyalty is one of the most important post-purchase behaviors, which companies thrive for (Parasuraman and Zinkhan 2002; Yang and Peterson 2004). Considering the concept of customer loyalty in online environment, it is noteworthy, that it can be much harder to maintain in online than offline (Park 2005). Also obtaining customer loyalty in online environment altogether, can be assumed to be hard for most service providers. Reasons why it is considered hard lies in the nature of online

marketplaces. It provides high level of convenience and ease to switch to another service provider or to entirely new shopping site that provides new deals and offers (Park 2005).

2.2. Customer Experience

Customers always have an experience when they purchase goods or services, regardless of whether it is good or bad or indifferent (Martin et al. 2015; Åkesson et al. 2014; Berry et al. 2002). An experience is formed when a customer has any sensation or gains information from some amount of interaction with the elements of a context created by a service provider (Pullman and Gross 2004). Remembered customer experiences influence the brand perception and future customer behavior and is thus linked to company profitability (Cowley 2008; Klaus and Maklan 2012).

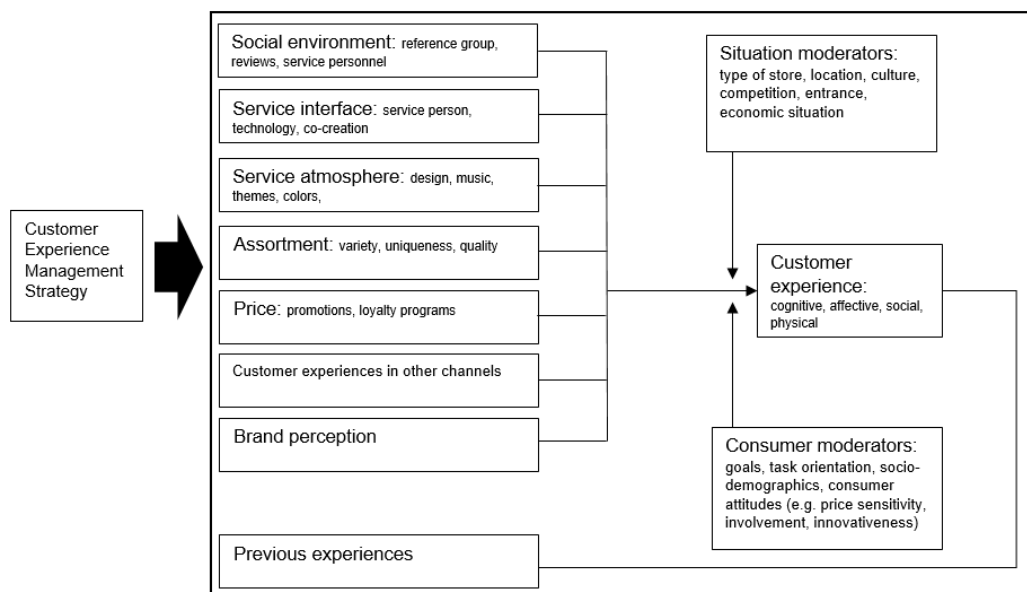


Figure 2. Customer Experience Creation (Verhoef et al. 2009)

The construct of customer experience has not been often considered as its own, rather the previous focus has been on measuring service quality and customer satisfaction (Verhoef et al. 2009). However, there is consensus nowadays among academics and practitioners that the new focus for managerial attention is the service-centered paradigm along with the customer experience and how it is formed and what factors influence it. Figure 2. depicts customer experience creation visualization created by Verhoef et al. (2009).

Publications on customer experience tend to focus much on managerial actions and the overall outcome (Berry et al. 2002) and they are mostly observed in hedonic services, however, McLean and Wilson (2016) points out that experience is important even during utilitarian activity. Obviously, some early research has recognized the experiential aspects of consumption, notably Holbrook and Hirschman (1982) whose research noted influences of hedonic aspects such as fantasies, feelings, and, fun on the service consumption. To complement this, Swinyard (1993) explored the effect of mood to service experience. Berry et al. (2002) focused research on total customer experience and recognizing the “clues” company is sending to its customers. Berry et al. (2002) define these experience “clues” as anything that can be perceived, sensed or recognized by its absence. These “clues” are recognized important for the customer journey theory, and they can be seen as a basis for the development of customer journey theory and its touchpoints (Zomerdijsk and Voss 2010).

Building on these insights, customer experience is largely recognized and defined as the internal and subjective response that customers have while interacting directly or indirectly with a company at different times and at different touchpoints (Lemke et al. 2011; Meyer and Schwager 2007; Verhoef et al. 2009). It is also conceptualized as psychological construct, which is a holistic, subjective response resulting from customer contact or interaction with a service provider or retailer and the customer involvement may involve different types of participation levels (Verhoef et al. 2009; Zomerdijsk and Voss 2010; Rose et al. 2012). The subjective nature of the experience is indicated by the fact that experiences are personal and context-dependent, existing only in the mind of the customer who has been engaged on an emotional, physical, intellectual, or spiritual level (Rose et al. 2012; Stein and Ramaseshan 2016).

Several academics argue that customer experience is not solely formed by aspects a company can control (e.g., Lemke et al. 2011). Aspects that company can control are, for instance, service interface, store displays, servicescape settings, and marketing. Still, many aspects are out of company’s control, for instance, interactions with other customers, the personal interest or purpose of shopping, and word-of-

mouth (Meyer and Schwager 2007; Verhoef et al. 2009). This is because experiences are formed by customers' interpretations of encounters, meaning that experiences cannot be completely controlled by the company (Zomerdijk and Voss 2010).

Additionally, Verhoef et al. (2009) argues that the total customer experience is a multidimensional construct. It includes the same three stages as in the decision-making process, pre-purchase, consumption (service encounter), and after-sale phases of the experience, and it may also include many different delivery channels. Total customer experience involves customer's social, physical, cognitive, affective, and emotional responses to the retailer or service provider (Lemon and Verhoef 2016). Number of studies in the field of customer experience differ from this holistic conceptualization of the total customer experience because many of the studies are only focusing on limited set of elements under the control of retailer or service provider (Verhoef et al. 2009).

Increasingly attention has been given to research whether and how customer experience might go beyond service (Lemke et al. 2011). The concept of customer journey has been used in the analysis of customer's experience, defining experience as perceptions of the service within each touchpoint with the company (Lemke et al. 2011). Payne et al. (2008) notes that within the concept of customer journey, the customer experience may include both pre-purchase contact with the company and continue after the contact. The customer may perceive value through any parts of the process or journey (Verhoef et al. 2009), including the parts that are outside of company's direct control (Lemke et al. 2011). Companies' purpose to deliver value for customers, can be difficult since it cannot control all the aspects of the service experience creation process. As it is assumed that customers view the experience holistically (Verhoef et al. 2009), it is suggested that companies should rather focus on delivering and creating value propositions and value co-creation with customers while using the service. This includes designing of prerequisites and stimuli that support customer's experience formation process to have the desired experiences (Lemke et al. 2011; Verhoef et al. 2009).

The recently recognized importance of customer journey theory is a dominant factor in service design. It determines a viewpoint that the customer's perceptions may

vary as the journey progresses (Lemke et al. 2011). The meaning of customer experience has been closely related with the definition of service quality, but which advances the previously viewed static measurement style (Lemke et al. 2011). Customer experience is often evaluated more freely than service quality. For example, it can be demonstrated that the experience related to service encounters may be evaluated long after the encounter, putting the encounter more favorable light in order to rationalize a desired or needed repeat purchase (Cowley 2008; Klaus and Maklan 2012).

Lemke et al. (2011) define customer experience including the concept of customer journey, as: “the customer’s subjective response to the holistic direct and indirect encounter with the firm, including but not necessarily limited to the communication encounter, the service encounter and the consumption encounter”. In this definition the view of service consumption process model is taken more precisely into account, dividing the customer journey in pre-purchase, during purchase, and post-purchase phases.

According to the definition of customer experience, the direct and indirect contacts include touchpoints prior to purchase and service delivery that have influence on the total experience forming. These touchpoints include experiences from company’s marketing efforts and the experience formed through other customers in the form of word-of-mouth, as well as the experience of advancing to the company’s premises, including the journey to service provider’s establishments or the encounter within the online medium in which the website or application is located (Lemke et al. 2011). Contacts in the physical environment also form parts of the customer journey (Pullman and Gross 2004).

2.2.1 Customer Value

The process of services is generally either actively supported by a service provider using service context or only passively supported through a self-service technology. Regardless of the style how customers choose to encounter the company, whether it be the customers consuming the goods in traditional way or using the service through self-service technologies, they are operating in a self-service process where

the goal is to provide value for them (Grönroos 2008). Hence, consumption is typically a process where customers serve themselves. However, in a context where service provider is present, the service provider has a chance to interact with the customer and the consumption process can be intervened (Grönroos 2008). This is an opportunity for companies, allowing them to learn from the customers' behavior, teach them possible new and useful skills for more seamless experience, and companies can provide them with more varied encounters than is possible during a self-service context (Grönroos 2008).

Customer value in services is experience driven, co-created with customers, and context dependent (Vargo and Lusch 2004). It is an outcome of customer integration and value co-creation efforts (Meyer and Schwager 2007; Vargo and Lusch 2008). Customer experiences and value results from activities, interactions, and communications with service settings (=servicescapes), SSTs, frontline employees, and other customers.

Many major companies have implemented focus on favorable customer experiences as a part of their core strategy (Pine and Gilmore 1998). Customer experiences are in the core of business and a great source for value creation. The holistic and experiential perspective which recognizes value in the context of customer experiences has started gaining interest among practitioners and academics (Grönroos and Voima 2013). Solely focusing in selling goods and services are not sufficient anymore in today's service-led economy and customers are desiring services and goods that leave positive experiences and lasting impressions and memories.

According to Åkesson et al. (2014) customer value dwells in activities and interactions and the experience is ultimately subjective. Åkesson et al. (2014) uses a previous definition of value: "interactive relativistic preference experience", which implies that the value is contextual and personal, and it can be determined as a function of interactions among different people or between a person and an object. Value reflects affection, attitudes, satisfaction, or behaviorally based judgments, and it is based on value co-creation processes and resource integration (Åkesson et al. 2014). However, value creation efforts are not always properly managed, and they can also result in a destruction of value, which are possible when customers have

unfavorable incidents and experiences (Grönroos and Voima 2013; Åkesson et al. 2014).

Academics has argued that nowadays value is not just inserted in services and products, rather it is centered in the experiences of consumers (Åkesson et al. 2014). Bitner et al. (2008) states that companies cannot solely compete providing superior value through their core products and service offerings. Rather, the companies must start focusing on customer experience management, and with that, creating emotional and long-term connections with their customers through engaging and co-creation actions of memorable experiences involving a combination of products/goods and services (Bitner et al. 2008). By engaging customers and getting their attention in memorable ways with company's service offerings, the company creates value for both; itself and its customers (Voss et al. 2008).

Gentile et al. (2007) argue that value proposed by the company will be perceived by customers basing the evaluation to customer experiences. It is recognized that value can be viewed as hedonic or utilitarian (Gentile et al. 2007; Collier and Barnes 2015). Hedonic value is connected to the experiential aspect of the service and value is formed from emotional dimensions of experience or through self-fulfilling benefit derived from the process (e.g., Collier and Barnes 2015). Experiential aspects of value have started to raise interest along with the interest to the concept of customer experience (Zomerdiijk and Voss 2010; Lemon and Verhoef 2016). Utilitarian value is linked to functional and more practical aspects of service or product.

The proposed value delivery occurs when the service is consumed. Adding the hedonic aspects and experiential focus to services can enhance value proposition and appeal to customers' cognitive side in addition to their emotional side. Zomerdiijk and Voss (2010) also adds that in experiential services, it is to some extent suggested to formulate the service process flow to evoke desired behavior in customers. Voss et al. (2008) also note that using prior experiences can evoke desired reactions and emotions in customers and be used as a tool for differentiation from competitors. Gaming and gambling companies utilizes this, for instance, in the form of using similar characters and themes from popularly used older games in their newer games to reattract the existing customers.

Delivery of high service quality is one of the primary sources of competitive advantages for service providers. Service quality measurement in the customer-employee encounter context has been dominantly measured with SERVQUAL method however, the transition in terms of research focus has turned to customer experience (Parasuraman et al. 2005). Additionally, it has been noted that customer's interaction process with SSTs significantly differs from traditional customer-employee transactions, thus making the evaluation of the quality of the service more complex (Parasuraman et al. 2005). Prior research has also focused in online settings of technology-based encounters due to their increased use and availability. The SSTs have become more sophisticated and has evolved into multiple service co-production and delivery channels (Lin and Hsieh 2011). Lin and Hsieh (2011) in their research developed a method called SSTQUAL to measure necessary aspects of the SSTs' service quality.

2.2.2. Online Customer Experience

Online and offline shopping are described as different experientially (Philander et al. 2015). The internet is today a fundamental channel of service delivery and everyday business (Klaus 2013). Customers' experience can be based on various cue on the company's webpage, including information, visual images, video and/or audio delivery (Rose et al 2012). During the recent years, the internet has evolved to a primary source for information conciliation and retrieval for both customers and businesses (McLean and Wilson 2016). Internet and the online medium provides multiple other advantageous features for both parties, such as interactivity, customer-to-customer recommendations, user generated contents, (Rose et al. 2012) and electronic word-of-mouth (Meuter et al. 2013). The social dimension of the online experience environment has been largely highlighted recently, and its vast potential has started to unravel for companies (Trevinal and Stenger 2014).

Online medium was in the past regarded as a low cost and simple mean to deliver services and an easy and direct channel to communicate with customers (Park 2005; McLean and Wilson 2016). However, technological advances have made customers to have higher expectations towards online environment and thus they are expecting higher level of quality in service (McLean and Wilson 2016). McLean and

Wilson (2016) continues, services delivered online were considered poor and complicated experiences due to their lack of ability to interact directly with the service employees. The technological advances have allowed companies to establish new mediums, such as, live chat, online help desks, and social network channels (Turel and Connelly 2013), for service providers to offer social interaction and customer support online to better serve and manage the experiences customers are having (McLean and Wilson 2016).

Still, online services have many limitations, depending on the service industry, some customer's complex questions can be relatively hard to answer online (van der Veen and van Ossenbruggen 2015). Despite the possibilities of establishing customer support online, sales or service staff and social media can enter into dialogue with customers only on a limited extent, and also, rather few sites offer live chat for their customers' problems. The fact that customers have the need to seek online customer support posits that customers are not always satisfied with the perceived service and have negative emotions concerning it (McLean and Wilson 2016).

Verhoef et al. (2009) recognized the need to consider the service recovery in SSTs and online settings, and what characteristics should a successful SST-system have to provide efficiency in service recoveries. Despite the negative connotation, the online customer support may provide the needed service recovery. Rather than offering solely information and self-service functions, the option for online customer support is noted to be important to successfully recover from a service failure and thus creating and enabling more positive experience (McLean and Wilson 2016).

Studies conducted about online customer behavior and online customer experience has been focusing on finding a link between overall level of service quality and customer's perceptions (Klaus 2013) and understanding the customer's perception of the online environment (McLean and Wilson 2016). Several studies have been conducted about focusing on the aspects of website quality and how the measurement methods can be developed (Rose et al. 2012). Customers' perceptions of service quality have been focused to be researched with the E-SERVQUAL-method (Parasuraman et al. 2005), which is the online version of the SERVQUAL method used in traditional service settings, however, the transition in terms of research focus, can be seen similar to offline environment where the research interest has turned to

customer experience (McLean and Wilson 2016). Online experience is noted to be consisted of more than just online service provider's website components, and it rather is viewed as the cumulative sum of consistent exposure to the company's online offer and presence (Rose et al. 2012).

Online customer experience can be defined as a cognitive state experienced during navigation (McLean and Wilson 2016). Customers receive incoming sensory data from the online environment that they are actively engaging in cognitive and affective processing, which results in the creation of an impression that is stored in customer's memory (Rose et al. 2012; Martin et al. 2015). Being in line with the offline environment customer experience research, the importance of emotional aspects and customer's emotions during the online experience has been gaining recognition (Rose et al. 2012).

Online customer experience (OCE) has been presented with different abbreviations and alterations in the previous studies, for instance, online customer service experience (OCSE) (e.g., Klaus 2013) and online shopping experience (OSE) (e.g., Trevinal and Stenger 2014). Martin et al. (2015) recognizes a definition of online customer service experience that is derived from Klaus's (2013) research: the customers' interaction with the online service provider and the total mental perception of the interaction process and other customers expressed and confronted in its dimensions. Klaus (2013) originally defines online customer service experience as follows: "the customers' mental perception of interactions with a company's value proposition online. These mental perceptions in turn drive a set of outcomes, namely benefits, emotions, judgments (including perceived value) and intentions".

The majority of research of online customer experience focuses on the hedonic aspects of online purchasing and shopping. McLean and Wilson (2016) posits that customers should be considered as technology users and information seekers in addition to being considered shoppers. However, there is no clear understanding how customers behave in online environment and what are the experiential aspects and functions of website and the online environment (Trevinal and Stenger 2014; McLean and Wilson 2016). Customers' time is valuable for service providers and especially in online contexts. Time spent is one generally used measurement methods in online environment (Martin et al. 2015). In hedonic online services becoming

unaware of time passing is often seen to have a positive impact on customer experience (McLean and Wilson 2016). In utilitarian contexts, on the other hand, customers tend not to like spending any more time than necessary to complete the task they were trying to do, and customers tend to be more time conscious and more goal-oriented (Klaus 2013; McLean and Wilson 2016).

Customer experience is often context specific, hence different dimensions of the evaluation of the online customer experience exists, where variables have an influence on customers in context dependent settings (Klaus 2013; McLean and Wilson 2016). Customer's evaluate their experiences typically holistically (Åkesson et al. 2014). Klaus (2013) states that customers base their evaluation of the online customer experience according to the overall level of customer service experience, dimensional level and sub-dimensional level. Dimensional level covers the psychological and functionality aspects of the experience. Sub-dimensional level consists of multiple dimensions, namely: product presence, social presence, usability, communication, value for money, trust, interactivity, and context familiarity (Klaus 2013).

2.2.3. Experience-Centricity in Services

The importance of customer experience for customer satisfaction and loyalty has been gaining recognition by researchers and service organizations. Many service organizations have started placing focus on customer experience at the core of their service deliveries (Voss et al. 2008; Åkesson et al. 2014). They have started to deliver experience-centric services, services in which companies actively manage customer experience creating prominent service and product offerings (Zomerdijsk and Voss 2010). The main characteristics of these services is that they support establishing customer loyalty by creating emotions and connections through engaging compatible contexts (Pullman and Gross 2004).

Key quality of experience-centric services is that they are designed to engage customers and simultaneously allowing them form connections with the service in a unique, personal and memorable manner (Pine and Gilmore 1998; Zomerdijsk and Voss 2010). Customer engagement can be versatile, and it may involve intellectual, emotional, physical, or even spiritual features (Zomerdijsk and Voss 2010). Zomerdijsk

and Voss (2010) continues, different types of engagements are also achievable, and they are dependable of the participation interest of the customer and the connection with the environment. They also state that successful engagement creates emotional connections that promote future customer behavior in the form of repeat purchases and positive word-of-mouth.

Delivering experience-centric services successfully require organized management and design of customer experiences through comprehensive planning of tangible and intangible elements in the entire service delivery network (Pullman and Gross 2004; Zomerdijk and Voss 2010). Many of the influential service elements on customer experiences have been concerned, such as the physical and virtual “servicescapes” (Bitner 1992), and the humane and social elements during service encounters (Fitzsimmons et al. 2014; Surprenant and Solomon 1987). Still, the design of service delivery systems from customer experience perspective needs more research (Zomerdijk and Voss 2010). Recent researches about customer journey concept addresses some of these gaps as they focus on service elements and touchpoints that create most meaningful contexts and how these are used to establish customers’ emotional and experiential connections to the specific service (e.g., Stein and Ramaseshan 2016).

Companies providing experience-centric services deliver services where customer experience is the focus of the service interaction. Customers form their own perception of the experience based on their interpretation of a series of encounters with touchpoints created by the service provider (Zomerdijk and Voss 2010). Therefore, the experiences are always dependent of the customer itself and because of this, the experiences cannot be solely controlled by companies and service providers (Verhoef et al. 2009).

Focusing in offering experiences and value for customers is a difficult task for companies. Therefore, company’s purpose should be on delivering propositions of value and experience rather than to deliver value (Lemke et al. 2011). Value is eventually co-created with the customer when they consume or use the service (Vargo and Lusch 2004). This notion is crucial from the experience-centricity viewpoint as well. Experience-centric service providers should focus on creating the customer journey

path's prerequisites that eventually allow customers to have memorable and desirable experiences (Pullman and Gross 2004; Zomerdijk and Voss 2010). The path design and the prerequisites generally include the experience's key activity or concept and the needed context (Zomerdijk and Voss 2010). In this meaning, context relates to the experience environment, and it is formed of the physical and relational elements. It includes the physical servicescape design and any interactions with other customers or service provider's employees (Zomerdijk and Voss 2010). The utilization purposes for context include increasing engagement and the aforementioned emotional connections and its importance is recognized during the process of designing the experience (Pullman and Gross 2004).

Designing experience-centric services is closely related to designing the customer journey. In their research, Zomerdijk and Voss (2010) notes the linkage with customer journey and experience-centricity in their first proposition which indicated that: "the design of experience-centric services involves designing a series of service encounters and cues". This proposition is about service process designs and customer journey framework has been recently raising interest in this sense. In addition, several their case companies referred to the design of cues as using customer journey method and naming the cues as touchpoints.

Zomerdijk and Voss (2010) noted also other elements that are necessary in the process of designing experience-centric services which also are quite similar to the customer journey concept elements (customer journey elements are presented and examined more closely in chapter 3.1.2 of this thesis). The linkage can be seen by comparing the elements by Stein and Ramaseshan (2016) and Zomerdijk and Voss (2010). Zomerdijk and Voss (2010) notes six elements for experience-centric services, which are: series of cues (process), sensory design (environment), engaging customers (employee-customer interaction), dramatic structure (relation to process element), fellow customers (customer-customer interactions), and backstage (relation to technology element). Dramatic structure and backstage element are only elements not fully supported by the elements presented by Stein and Ramaseshan (2016), however, these can be seen related to process and technology element respectively.

2.3. Self-Service Technologies

Service encounters has started migrating from traditional human interaction to interactions with machines instead of service employees or, to completely electronic services that are available anywhere and anytime (Fitzsimmons et al. 2014). It is evident that the interactions between customers and service providers has been changed due to the increased usage of information and communication technologies within the service industry (Curran et al. 2003; Gelderman et al. 2011). Technological advances are being utilized in the supporting systems for employees but also in creating new service designs. However, the implementation to employees are often simpler than to implement SST-enabled service encounters for customers (Curran and Meuter 2005)

Research on the implementation and usage of SSTs in service encounters have focused much on factors that either facilitate or inhibit their adoption and usage by customers (e.g. Meuter et al. 2000; Curran et al. 2003; Curran and Meuter 2005; Gelderman et al. 2011). Activities and interactions provided by various self-service technologies (SSTs) create possibilities and challenges for customers and to the experience formation process and the way how they feel about the service (Åkesson et al. 2014). To address this gap, research conducted by Åkesson et al. (2014) established experience drivers that are related to customer experience and the use of SSTs. In addition, Kandampully (2012) emphasizes that customer behavior has altered, and the use of SSTs is a key strategic driver in this change.

The initial targets of SSTs were service designs and encounters that were outdated and did not add the needed amount of value or that the encounters had an opportunity to increase revenue because the substitution of technology for service employees achieved cost savings (Fitzsimmons et al. 2014). Moreover, the rising labor costs have resulted companies to be encouraged to explore more self-service-centered service designs where customers perform services for themselves without the presence of service employee (Lin and Hsieh 2011). Advancements in technology has further enhanced SST-enabled service encounters and their large presence nowadays has drastically changed the entire service industry, resulting companies providing more options that increase customer participation (Curran and Meuter 2005; Lin and Hsieh 2011).

Service providers in multiple industries have started introducing SSTs to increase corporate performance and to improve their productivity, efficiency and service offering availability (Gelderman et al. 2011; Lin and Hsieh 2011). The purpose is to serve customers through new channels to better cater their customers' needs and to increase customer satisfaction and loyalty (Gelderman et al. 2011). Other reasons for service providers to utilize SSTs in their service offerings are, for instance, increasing customer satisfaction and loyalty, speed of delivery, customization, precision, cost reduction, improving competitiveness, increasing market share, increasing productivity, and differentiating through a technological reputation (Curran et al. 2003).

The modern customers of SSTs have become co-producers (e.g., Gelderman et al. 2011), allowing customers to enjoy the control (Collier and Barnes 2015) and convenience (e.g., Åkesson et al. 2014) aspects of the service delivery. Simultaneously companies receive benefits in convenience as well and dividing responsibilities of the service success with the customer (Curran and Meuter 2005). The utilization of customer labor to create personalized service can also be seen as the highest level of co-production (Fitzsimmons et al. 2014). Customers have the option to produce the service independent and without direct service employee involvement because of the SSTs (Curran et al. 2003; Tsotsou and Wirtz 2012). In addition, nowadays customers are not restricted to specific locations as online SSTs allow customers to access the service often whenever and where-ever they want to access it. For consumers, SSTs often require the co-production, but also more cognitive involvement, and new forms of purchasing and service consumption behavior, so the SSTs can offer greater customization and lead to more satisfying and memorable experiences (Tsotsou and Wirtz 2012). Additionally, many segments of customers actually appreciate the control aspects of SSTs resulting in having fun while in the service interaction and eventually leading to customer delight (Collier and Barnes 2015).

During SST use, customers experience a continuous flow of interactions, some of which can be memorable, favorable or unfavorable (Åkesson et al. 2014). There are multiple reasons why consumers want to use SSTs. Key drivers for consumer attitudes towards SSTs are, for instance: perceived usefulness, perceived time pressure, control, ease of use, reliability, and fun (Tsotsou and Wirtz 2012; Collier and

Barnes 2015). Moreover, consumers' desire to choose SST-enabled service encounter are often influenced by assurances gained from company reputation and competence (Lin and Hsieh 2011). Lin and Hsieh (2011) also finds that customization is a major benefit of SST, as well as accessibility through all types of devices and convenience to use SSTs anywhere and anytime.

Inhibiting factors for the use of SSTs and successful co-creation can be consumer characteristics such as: anxiety, lack of confidence, technology-related attitudes, and self-efficacy (Tsotsou and Wirtz 2012). Security and privacy are also often considered (Lin and Hsieh 2011), and their influence is an inhibiting factor especially if the SST malfunctions or previous experiences has involved technological errors. Security and privacy are related to perceptions of risk and uncertainty which often have negative influence on evaluation of the performance of the SST and customer's future intentions to use SSTs (Lin and Hsieh 2011).

Consumer dissatisfaction with SST-enabled service encounters are often due to poor service quality, the design and interface of the SSTs is poor, or the technology fails (Meuter et al. 2000; Tsotsou and Wirtz 2011). In addition, SSTs might be designed not to allow consumers to complain about the experience, and because of this, some consumers might avoid using SSTs altogether and even choose another service provider (Tsotsou and Wirtz 2012). For service providing companies, SST-enabled service encounters reduce the possibility to communicate with customers, learn from their experiences, determine their emotional state, and detect touchpoints in the service design that can cause negative or positive emotions (Tsotsou and Wirtz 2012).

As SST-enabled service encounters have become a major part of consumers' everyday lives, evaluating the quality of SST service delivery is important for obtaining competitive advantage among service providers (Lin and Hsieh 2011). In their research, Lin and Hsieh (2011) developed a method (SSTQUAL) for companies to utilize in terms of measuring SST service quality. SSTQUAL -scale uses dimensions previously listed in the drivers for consumers to use SSTs (functionality, fun, security/privacy, assurance, design, convenience, and customization).

2.4. Customer Experience and Decision-Making in Gaming and Gambling Industry

Philander et al. (2015) posits that for most of the service providers, offline environment consumption is not threatened by the online channel. They continue that for many service providers the online channels provide an alternative point of purchase, however, the consumption must still occur in the physical location of the offline store. Therefore, the gaming and gambling industry have a relatively unique challenge since gaming and gambling operations can nowadays be conducted with nearly any device, depending it has a working internet connection (Philander et al. 2015).

Gambling is a popular form of entertainment that provide unique insights into the interaction between cognition and emotion in the customer's decision-making process (Clark 2010). Gaming and gambling represents an industry that has very high percent or penetration (Mizerski et al. 2013) by consumers (gamblers) and high rate frequency of purchasing (Mizerski 2013). Mizerski (2013) continues, that more than half of bettors place a wager approximately sixteen times a day. The very high frequency of purchasing gambling products or services, reflects strong habitual behavior (Mizerski 2013; Mizerski et al. 2013).

The academic literature on gaming and gambling has often taken the perspective of problem gambling and the addictive behavior related to it, however, the clear majority of gamblers appear to gamble safely (Mizerski et al. 2013). Still, the availability of research in the non-problematic gaming is rather scarce. Most research on gambling focuses on the psychological viewpoint, where gambling behavior is analyzed by cognitive and affective factors (Mizerski et al. 2013). Mizerski et al. (2013) notes that past behavior and habit has significant effect on current or future purchasing behavior, however, habit's influence has been often researched in many other consumer product categories and only little research has been conducted in the gambling and gaming industry.

What are the explanations why people gamble? Cowley et al. (2015), Mizerski (2013) and Mizerski et al. (2013) have found multiple alternative reasons presented in the existing literature to this question, for instance, habituation, pathological ef-

fects on decisions, intangible aspects of the experience (for instance, arousal), susceptibility to cognitive biases (for instance, availability), embracing the uncertainty, mistaken perceptions on the winning probabilities, and temporal discounting. Lloyd et al. (2010) compliments the list with additional motivators for customers to engage in gambling activities: gambling to raise money by winning, creating excitement, the intrinsic enjoyment of gambling including its social reinforcers, and gambling as a stress reduction technique or to cope with unfavorable events that create depressive emotions. However, reasons to gamble differ greatly depending on certain demographics, for instance, age, gender, and the employment-status of the customer (Lloyd et al. 2010).

Anticipatory emotions such as excitement and anxiety are closely related to uncertainty about whether an event will have positive or negative ending (Cowley 2012). Given the fact that gamblers decide willingly to play casino and slot games with uncertain outcomes and unfavorable odds, it can be assumed that they feel anticipatory emotions that have an influence on their evaluation of the experience (Cowley 2012). Even gamblers have predicted that they would prefer situations where uncertainty is present (Cowley 2012). However, Cowley (2012) found situations where gamblers actually preferred situations where less uncertainty was present. Customer decision-making involving uncertainty is a cognitive process where individual evaluates the choices and the possibilities of outcomes of different alternatives, although it is subjective, and it can contain bias or error (Cowley 2012). Eventually, the purpose is to implement this information through consideration based on expectations to arrive at decision (Cowley 2012).

Anticipatory emotions are caused by the prospect of future outcome (Kobbeltvedt and Wolff 2009). Generally, people feel the typical anticipatory emotions (anxiety, excitement) before the gambling experience (Cowley 2012). Uncertainty about the outcome have an influence on evaluation of the service experience and anticipatory emotions are present during the experience (Cowley 2012). Within-experience outcome uncertainty creates the anxiety or excitement, and these have an influence on the retrospective evaluation of the experience (Cowley 2012). This is depicted in the Figure 3.

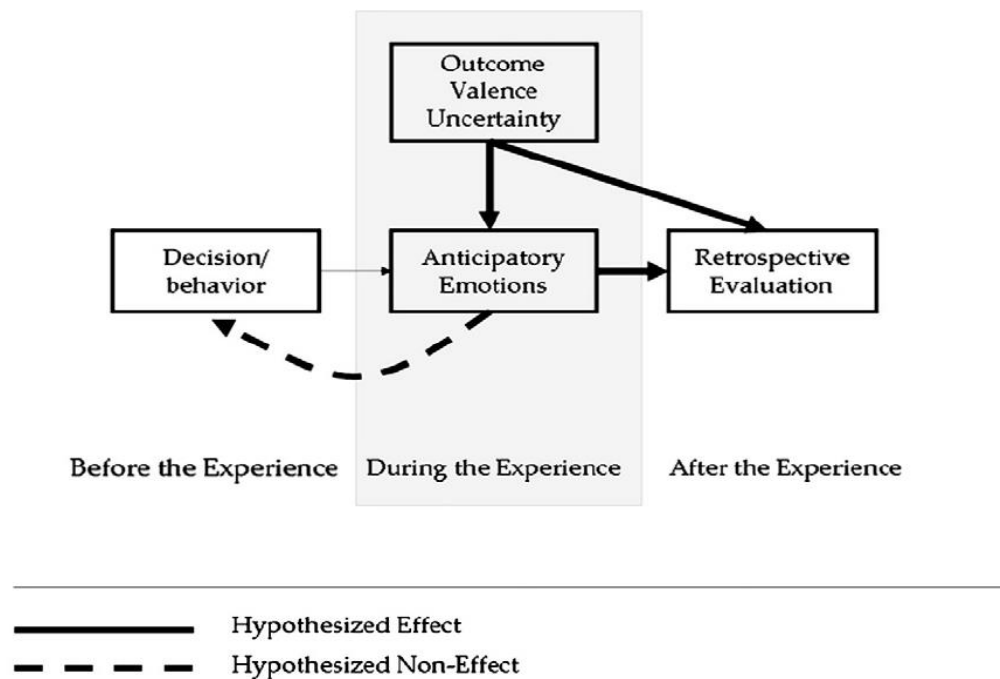


Figure 3. The role of within-experience anticipatory emotions (Cowley 2012)

As it has been noted, for gambling, a defining characteristic is the uncertainty of the outcome. During the experience forming process, the expected outcome is not constant, and it can alter causing within-experience anticipatory emotions to switch between excitement and anxiety (Cowley 2012). The absence of memory for within-experience anticipatory emotions is offered by Cowley (2012) as an explanation for the forecasting errors of the possible outcomes and eventually the decision to gamble again.

The qualitative and subjective nature of hedonic experience is used to explain why people focus on the important moments to infer enjoyment or displeasure (Cowley et al. 2015). Cowley et al. (2015) continues, gaming context has differences to many other hedonic services because monetary outcomes are obviously important to the customer's experience. Study conducted by Cowley et al. (2015) shows that hedonic reactions when customers gamble are derived from these outcomes. Therefore, the cash outcomes are objective indicator that estimates customers' hedonic responses and demonstrates the success of current experience (Cowley et al. 2015).

The ending of the service experience is a typical basis for evaluations of the gambling experience because the final outcome determines generally the level of satisfaction (Cowley et al. 2015). However, Cowley et al. (2015) add that gamblers who has high illusion of control (e.g. customers who believe they can affect the gaming outcome with their skills and knowledge) can be both excited and threatened due to losses, and thus focusing on the peak win as the most meaningful part of the experience encounter.

These insights are important to realize while determining the customer decision-making process in gambling industry. Monetary outcome, outcome uncertainty and other reasons explained in this chapter determines a vast ground for the evaluation of the total experience in gambling contexts. It is also possible that efforts to improve the experience by gaming and gambling companies can be futile if the monetary outcome is negative. In these scenarios, some customers will be overwhelmed by the anxiety and disappointment and they won't focus on the other aspects of the service encounter.

3. MULTICHANNEL CUSTOMER JOURNEY

In service industry, the customer is presumed to be a co-creator of the value (Vargo and Lusch 2004; Grönroos 2008; Payne et al. 2008) and especially in the context of SSTs the customer is presumed to be a co-producer (Gelderman et al. 2011; Lin and Hsieh 2011; Fitzsimmons et al. 2014). Customers' effectiveness in co-production depends on, for instance, their familiarity with comparable service processes.

Services are processes by nature (Bitner et al. 2008). Bitner et al. (2008) continues that service process is a constellation or a chain of activities that enable service's proper delivery. Service processing and mapping the service process is an important issue for companies because it can aid in recognizing the positive things and touchpoints companies are doing right and what they need to be doing right to keep the customers satisfied. However, it can also point the negative touchpoints that may result in failures in service delivery, for instance, if the process is found to be too complicated or if a single touchpoint is just handled poorly. Enhancing the customer experience with the information of customer journey is increasingly becoming recognized and more popular viewpoint for service process designs.

Service designs has been addressed with new types of challenges. Designing services can include different levels of design focus. Multi-level service design is method by Patrício et al. (2011). This method can be used to design a service offering through different levels of customer experience (Patrício et al. 2011). Figure 4. depicts this method, however, for the purpose of this thesis it has been modified to include customer journey mapping instead of service experience blueprinting (Patrício et al. 2011). This method supports that companies cannot design customer experiences, but service systems can be designed for the customer experience (Patrício et al. 2011).

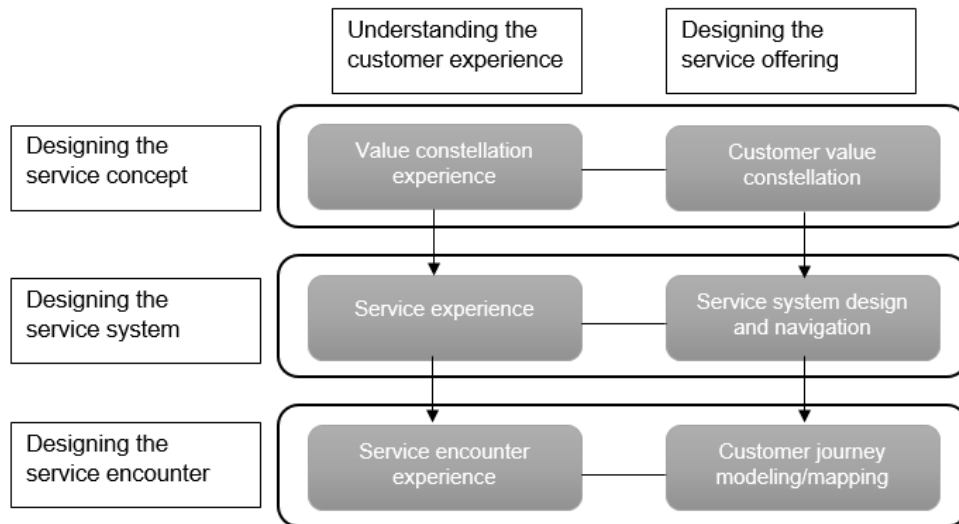


Figure 4. Multilevel service design (Modified from Patrício et al. 2011)

Technological advances have made the service industry to consider changes in their service designs and have led to companies increasing their ability to communicate and deliver services to customers (Patrício et al. 2011; Chiou et al. 2017). The evolved role of the internet has led to the online channel becoming very popular choice for purchasing (van der Veen and van Ossenbruggen 2015). The choices customers can make both in offline channels and in online and other digital channels has become more diverse (Dholokia et al. 2010). Multichannel customers are likely to utilize a range of channels in order to search, evaluate, purchase and gain post-purchase service (Valos 2008; Dholokia et al. 2010). This has given more options and more control and power (Berry et al. 2010) of the service encounter for customers, allowing customer to change their channel preferences continuously and moving seamlessly between channels (van der Veen and van Ossenbruggen 2015). In addition, customers have become used to using various interface technologies to interact with companies (Rangaswamy and van Bruggen 2005). Customers select the times and the channels through which they want to interact with service providers during different parts of the journey (Rangaswamy and van Bruggen 2005; Verhoef et al. 2007). Companies are nowadays gaining awareness of their need for a good multichannel strategy to answer the changed needs of customers (van der Veen and van Ossenbruggen 2015).

The multitude of channels are meant to enhance the customer experience and help customers to find information, services, and/or specific products (van der Veen and

van Ossenbruggen 2015). However, this is not always the case since the service processes has also gone through a drastic change and companies are having trouble mapping the current customer behavior. It is obvious that customers are unique, they have different needs and wants, and their journeys will vary (Berry et al. 2010; van der Veen and van Ossenbruggen 2015). Therefore, development for multichannel strategy usually begins with an analysis of customer behavior resulting in a segmentation that provides necessary information into channel behavior (Neslin and Shankar 2009) and developing a customer journey map.

3.1. Service Processing and Customer Journey

One of the most important goals of service process management is that customer participation occurs in the time, in the place and in the manner, it is needed to occur without neglecting customer satisfaction (Fließ and Kleinaltenkamp 2004). In order to gain information of the customer and his/her needs, companies are engaging in different methods to be able to map the journey of the service process their customers are having. There are several methods for defining and understanding service processes. This thesis analyzes two popularly used methods; service blueprinting and customer journey approach.

Service blueprinting is a basic method to understand, depict, and describe service processes (Nenonen et al. 2008). Service blueprinting method has been introduced already in 1984 by Shostack and has been largely used since. Service literature recognizes its functions and it has been one of the most commonly researched methods for service processing. In short, service blueprint is an illustration of the service process and its interactions and these are visualized in a flowchart, (Nenonen et al. 2008) where the process steps that customers see are visually separated from the background operations that customers may actually be unaware, but which are extremely important for the entire service experience (Halvorsrud et al. 2016).

Typical service blueprint portrays a single service design and service delivery in terms of what the company sees within its own systems, mapping out the internal

processes and customer's interactions (Bitner et al. 2008). The method was developed to clarify service concepts and systematize the process of service design (Lemon and Verhoef 2016). Development of service blueprint requires mapping of all the important activities involved in service delivery and production and specifying the linkages between these activities, the physical evidence, waiting times, and fail points (e.g., Shostack 1984; Bitner et al. 2008; Patrício et al. 2011). Development also includes establishing lines of interaction, visibility and internal interactions (Bitner et al. 2008)

Service blueprint is a picture or a map that accurately portrays the specific service system and design. Fließ and Kleinaltenkamp (2004) states that it can be visualized as a two-dimensional picture of the service process, in which the horizontal axis represents the chronology of actions conducted by both the service provider and customer. The vertical axis differentiates the areas of actions which are separated by lines, (Fließ and Kleinaltenkamp 2004) for instance, the aforementioned lines of interaction, visibility and internal interactions (Bitner et al. 2008). Service blueprinting depicts the entire service delivery process while recognizing the back-office internal processes and the frontline employee-customer interactions (Lemon and Verhoef 2016).

Service blueprinting has some disadvantages as well. First, as it has been stated that service blueprint is developed to be customer-focused method (Bitner et al. 2008), however, it still typically looks at the processes from company's perspective, and not so much from the customer's perspective, thus they are often constructed solely from employee insights (Lemon and Verhoef 2016). Second, the blueprint visualizes only the company's observable actions and events (Nenonen et al. 2008). The lack of customer focus in service blueprinting might be the reason why many internal process-oriented customer journey approaches are not efficient and not fulfilling their purposes (Lemon and Verhoef 2016). Moreover, recognizing the advances in technology (e.g. SSTs and online), customer behavior, and the competitiveness of marketplace, internally developed customer mapping efforts may become obsolete, (Lemon and Verhoef 2016) and successful customer mapping requires external views from customers.

Typical service blueprint approach is already becoming rather outdated method since it does not often reflect the multichannel environment. Notable exception has been conducted by Patrício et al. (2008) and Patrício et al. (2011). They have expanded the traditional view of service blueprinting to service experience blueprinting which covers multichannel nature. Still, this is one of the main issues companies have found while trying to improve their service encounters and it has become a basis for moving to defining customer journey analysis with customer input.

Although the customer journey concept has similarities to service blueprinting or mapping, it is distinctive in its focus that places customers at the core of service system design. Whereas cues and service encounters are reflections of company's plans for the customer, touchpoints and customer journeys depicts what happens from the customer's point-of-view (Zomerdiijk and Voss 2010). Customer journey approach has been introduced to add complementary, customer-focused perspective to service delivery (Halvorsrud et al. 2016)

3.1.1. Customer Journey

Lot of previous academical research about customer experience has considered customer experience as an overall evaluation based on accumulation of customer's experience (Berry et al. 2002; Stein and Ramaseshan 2016). However, this sort of consideration restricts the understanding of the key moments of truth between the customer and service provider. Because of this notion, many companies are transitioning their measurement methods of customer satisfaction from the traditional way to focusing on customer experiences related to a customer journey approach (Åkesson et al. 2014).

Service providers generally acknowledge customer experience as an important factor in maintaining a competitive advantage in today's marketplace (Stein and Ramaseshan 2016). Experiences are obtained by customers every time they are in "touch" with any part of product, service, brand or organization, across multiple channels and at various points in time (Pantano and Viassone 2015; Stein and Ramaseshan 2016). Stein and Ramaseshan (2016) continues, these moments between the customer and any part of the company are the influencing factors in which

customers base their experience on, and these are categorized as touchpoints. The journey that a customer embarks to accomplish a specific shopping task, for instance, information search, purchasing the product, therefore, is formed by multiple series of touchpoints (Stein and Ramaseshan 2016).

Customer journey is a method to analyze and understand service processes from the customer point-of-view (Halvorsrud et al. 2016). It involves all the activities and events related to the delivery of a service (Zomerdiijk and Voss 2010). Customer journey as a strategical tool can be used in the service design process, to understand customer behavior during their journey, to understand customers' emotions, and to gain information about their motivations and attitudes across the journey (Zomerdiijk and Voss 2010). Customer journey concept is also usable for the purpose to analyze current experience-centric services and to design new ones. This relation with design of experience-centric services and customer journey approach was covered in the chapter 2.2.3.

The customer journey concept is defined variously in the service literature. Some academics sees its purpose in customer retention and acquisition, and that customer journey is the journey from never-a-customer to always-a-customer (Nenonen et al. 2008). However, Nenonen et al. (2008) defines customer journey as a systemic approach that is designed to help organizations and companies to understand how customers (prospective and current) use the numerous alternatives of channels and touchpoints, how the organization/company image is viewed at each touchpoint and how they would like the customer experience to be. The knowledge gained from customer journey can be used to design prerequisites that allow desired experiences that meets the expectations of major customer segments, creates competitive advantage and supports the desired customer experience objectives (Nenonen et al. 2008).

Wolny and Charoensuksai (2014) define customer journey as an illustration of customer experience where experienced touchpoints characterize customers' interactions with the service, brand, or a product. They add that the customer journey interactions form generally non-linear processes and customer journey models differ from the decision-making models that are normally viewed as hierarchical models. Lot of previous research have focused to the customer experience that views the

entire, holistic customer journey, however, customer journeys are still often separated to three stages, accordingly with the decision-making model, to make the process more manageable (Lemon and Verhoef 2016).

Customer journey does not only refer to interactions and touchpoints during a shopping trip, but rather to entire process of co-creating value before, during and after a service encounter (Åkesson et al. 2014). This is very important characteristics as it implies that a service provider may have none or very little control over some parts of the customer's journey. In relation to nature of the customer journey, Tax et al. (2013) recognize that a customer journey can involve series of interactions that may include a variety of different providers contributing to the overall customer experience. Customer journeys are also reflected with cognitive, emotional, and behavioral drives that have an impact to the overall customer experience (Wolny and Charoensuksai 2014; Lemon and Verhoef 2016).

The purpose of customer journey analysis is for companies to focus on how customers are moving and interacting with touchpoints, how they are moving between the phases and how they consume the service and move to future engagement or re-purchase (Lemon and Verhoef 2016). The analysis is used to describe the journey and understand how customers make the choices from their available options during their entire purchasing journey (Lemon and Verhoef 2016). Customer journey analysis has its roots in both service management (e.g., Bitner et al. 2008) and multichannel management (e.g., Neslin et al. 2006). Service management research has usually focused on specific service encounters and how each element in the service design contributes to the overall experience, whereas multichannel management has considered customer moves through the entire purchasing journey (Lemon and Verhoef 2016). The focus of the customer journey is to understand the plethora of possibilities and paths customers may take to complete their job (Lemon and Verhoef 2016).

3.1.2. Customer Journey Touchpoints and Touchpoint Elements

Berry et al. (2002) focused research on total customer experience and recognizing the “clues” company is sending to its customers. Berry et al. (2002) define these

experience “clues” as anything that can be perceived or sensed or recognized by its absence. These “clues” are a basis for the development of customer journey theory and its touchpoints (Zomerdijk and Voss 2010).

Customer journey touchpoints can be identified according to different characteristics. This research utilizes categorizations developed by Lemon and Verhoef (2016) and Stein and Ramaseshan (2016). Customers might interact with any of these during any part of the journey and the experience. Depending on the nature of the service/products or the customer’s own journey, the strength and importance of each touchpoint category may differ in each stage. Once the most important touchpoints are identified, companies need to determine how these can be influenced and utilized (Lemon and Verhoef 2016).

Lemon and Verhoef (2016) categorizes touchpoints to: brand-owned, partner-owned, customer-owned, and social/external/independent. Brand-owned touchpoints are customer interactions during the experience that are designed and managed by the company. They include all brand-owned media and brand-controlled elements of the marketing mix, for instance, websites, advertising, packaging, service, price, sales force and personnel, and loyalty programs. Research conducted by Baxendale et al. (2015) posits customer attitudes and preferences are continually influenced by advertising and promotion efforts.

Partner-owned touchpoints are customer interactions during the journey that are jointly designed and managed by the company and its partner/partners (Lemon and Verhoef 2016). Partners can include, for instance, marketing agencies, multichannel distribution partners, and sales force (Lemon and Verhoef 2016). Experience forming process of partner-owned touchpoints are typically less clear than in brand-owned touchpoints and sometimes the lines between brand-owned and partner-owned touchpoints may be unclear and hard to draw (Lemon and Verhoef 2016). Veikkaus is also experiencing this because most of its sales are done through partly partner-owned touchpoints (sales people at kiosks and markets, partner-owned establishments and Veikkaus’s slots machines placed in them).

Customer-owned touchpoints are customer actions that are part of the overall experience but in these touchpoints company and its partners do not have direct control (Lemon and Verhoef 2016). Lemon and Verhoef (2016) notes that, for instance, the customer's own, individual desires and needs during the customer journey falls into this touchpoint category. Customer-owned touchpoints become most important after the purchase has been done, for instance, evaluating the individual consumption and usage experience (Lemon and Verhoef 2016). This touchpoint type includes the classical decisions of the customer in the pre-purchase stage, but it has also extended because of the customer involvement in the co-creation process of value (e.g., Vargo and Lusch 2004; Vargo and Lusch 2008).

Social/external/independent touchpoints recognize the other customers' presence and their important roles in the forming of customer experience (Lemon and Verhoef 2016). During the overall experience, customers are almost always influenced by external touchpoints (e.g., other customer, peer influence, environments) (Lemon and Verhoef 2016). Peers and other customers can have an influence on the experience by their behavior or just their proximity in each stage of the customer journey (e.g., Yoo et al. 2012; Söderlund 2011). Social media and third-party information sources also have an influence on customers and their experiences (Lemon and Verhoef 2016). These sources are sometimes more closely related to the brand (making them brand-owned touchpoints) and sometimes considered as independent (Lemon and Verhoef 2016).

To emphasize the whole extent of touchpoints, this research compliments the typology of touchpoints with a research conducted by Stein and Ramaseshan (2016). These touchpoint elements overlap with the touchpoints found by Lemon and Verhoef (2016) to some extent. Research by Stein and Ramaseshan (2016) identifies seven elements of customer experience touchpoints, including: atmospheric, technological, communicative, process, employee-customer interaction, customer-customer interaction, and product/service interaction elements. These elements have been noted mostly separately in prior research and only few researches note multiple elements. Notably, Zomerdijs and Voss (2010) identified many of these in their study of experience-centric services.

The atmospheric element intrinsically covers the physical aspects that customers observe in their surroundings while interacting with the service provider (Stein and Ramaseshan 2016). In physical channels the atmospheric aspects cover many aspects of the servicescape setting, for instance, theme, layout, colors, lighting, music and scents, to provide visual and sensory stimuli that customers experience in the service situation (Turley and Milliman 2000; Stein and Ramaseshan 2016). In digital contexts atmospheric aspects include music, colors, graphics, layout, and design of the website or technological interface (Rose et al. 2012; Stein and Ramaseshan 2016). Turley and Milliman (2000) point out that physical environment or servicescape experienced by customers tend to influence customers' evaluations and other behavioral responses, such as time spent in the establishment, sales volume, and impulse buying. Atmospheric elements have also been noted in casino environments. For instance, research conducted by Lam et al. (2011) found that aside from gaming outcomes and the overall gaming result, customers were more satisfied when they gambled in an attractive environment. Their level of satisfaction had also impact on intentions of revisiting the establishment.

Technology is a core component of customer journey touchpoints. Technological aspects appear to be important factor during customers' encounters with service providers or retailers (McLean and Wilson 2016; Stein and Ramaseshan 2016). Technological elements include all customer's interactions with any form of technology during an encounter with retailer or service provider (Stein and Ramaseshan 2016). Transactions through technological interfaces, for instance through SSTs, are starting to be seen as easy and convenient way to do shopping. Beneficial interactions through technology are always desired, yet these technological interfaces can have negative impact as well.

Technological touchpoints are obviously present in the digital channels. Aside from online channels, physical environments are increasingly using technology (Stein and Ramaseshan 2016), for instance, various self-service technologies and back-stage supporting technologies. Technological aspects that influence the customers' experience are generally seen as company managed technology (for instance, SSTs, company websites), but customers may also interact with unaffiliated technology (for instance, other websites, social media) (Stein and Ramaseshan 2016).

Communicative aspects as a touchpoint element include one-way communication (including both informational and promotional messaging) from retailer or service provider to the customer (Stein and Ramaseshan 2016; Richardson 2010b). The promotional or informative messaging can be transmitted to customers, for instance, via email, television advertisements, social media and other communication channels (Stein and Ramaseshan 2016). Communicative touchpoints may occur through any parts of the customer journey. The research by Stein and Ramaseshan (2016) points out that promotional communication has an important role in the search and evaluation stages of the pre-purchase part of customer journey. Their findings also recognize that communicative elements are crucial in the entire customer journey, including also the purchase and post-purchase stages. When the quality of information customer receives is relevant to them, they tend to make better decisions leading to more positive evaluations of their encounter (Shankar et al. 2003; Stein and Ramaseshan 2016).

Process elements include the actions that a customer need to make to achieve an outcome with the service provider or retailer (Stein and Ramaseshan 2016). These elements also are meaningful factors in establishing the perceptions and evaluations of the encounters with retailers or service providers (Zomerdijs and Voss 2010; Stein and Ramaseshan 2016). In physical contexts process elements involve, for instance, the service process, waiting times (van Riel et al. 2012) and the customer's navigation in the facility or store. In digital contexts process elements include the navigation in the website, mobile application or in another technological platform (Stein and Ramaseshan 2016). Kim and Stoel (2004) recognizes that online platforms are not always designed to be user-friendly and end up frustrating customers. Frustration may also stem from the responsiveness of online customer support and other aspects besides the interface design. Ease of use (Kim and Stoel 2004), and the responsiveness of customer service and timelines of the technology (Yang and Jun 2002; Kim and Stoel 2004) in technological contexts is important for customers when basing their evaluations of digital processes (Stein and Ramaseshan 2016).

Employee-customer transaction touchpoint elements include; the direct and indirect interactions customers have with employees during the customer journey (Stein and Ramaseshan 2016). Thus, they are not limited to face-to-face encounters solely, but

also through other types of encounters through different channels such as, telephone, online forums and social media (Stein and Ramaseshan 2016; Richardson 2010b). Prior research also points out that employee-customer communication is often more persuasive than impersonal communication sources, such as advertising (Sirianni et al. 2013). Employee-customer transaction elements are one of the most important factors, if not the most important factor, influencing the customer experience (Zomerdijk and Voss 2010), and even the mere presence of service employee may influence the customer experience (Söderlund 2016). Experienced and helpful employees can give advices to customers which they find comfortable and useful while selecting suitable products and services (Stein and Ramaseshan 2016). Employee-customer transactions can have as well negative impacts on the overall customer experience (Smith et al. 1999; Tsiotsou and Wirtz 2012). This can occur when the service employees are inconsiderate or seem ignorant or unqualified to accomplish the encounter successfully (Stein and Ramaseshan 2016).

Customers can have direct or indirect interactions with other customers while interacting with service provider or retailer (Stein and Ramaseshan 2016). These social encounters with other customers are recognized to have either a positive or negative impact to the overall customer experience (Yoo et al. 2012; Stein and Ramaseshan 2016). Pre-purchase stage of the customer journey is largely affected by customer-customer interactions because while searching and evaluating alternatives customers tend to rely on word-of-mouth information and/or feedback from familiar sources who have had experience with the particular company (Meuter et al. 2013; Stein and Ramaseshan 2016). Customer-customer interactions may also occur during purchase and post-purchase stages. Especially important interactions happen during the service encounter stage in physical establishments (Stein and Ramaseshan 2016), the interactions with other customers can have huge impact on the total customer experience and service satisfaction (Grove and Fisk 1997; Söderlund 2011; Yoo et al. 2012).

Product interaction elements include the interactions, both direct and indirect, customers have with the tangible or intangible product/service manufactured or offered by retailer or service provider. Customers interact with the product elements in online and offline environments when they search, examine, consume and evaluate

the products or services. These include the direct (e.g., using the product) and indirect (e.g., seeing product displays (slot machines, coupons), or other related products used during the consumption of primary service/product, e.g., seats). Direct product encounters can have effects on specific part of customer journey that can carry over to other stages of customer journey. For instance, negative emotions created during the product usage can lead to bad word-of-mouth or poor feedback to the post-purchase stage. (Stein and Ramaseshan 2016)

3.1.3. Typologies of Customer Journey

Not all customer journey approaches are similar with each other. Customer journey approach has multiple utilization purposes for companies to use them in their management. For instance, customer journey approach can be viewed and valued to focus more on certain types of touchpoint elements that companies are offering for their customers. Mainly academic literature depicts customer journeys as either a marketing tool, (e.g., Anderl et al. 2016) to better reach customers, or as a strategic tool (e.g., Rosenbaum et al. 2017) to improve customer experience in each touchpoint. Some authors also use the term customer journey for the lifespan of customers (Nenonen et al. 2008), from never-a-customer to always-a-customer. However, in this thesis customer journey is referred to the actual journey that customers have while using the service with focus in the customer experience.

Customers themselves have always impact on the customer journey they embark. Personalities and the reasons why customers make certain decisions varies with every customer which always has an impact on the chosen/occurred customer journey. It is noteworthy that customer journey approach can also be focused on customer behavior and establishing certain typologies. Some customers do extensive research for their purchase and engage often in channel hopping or switching behavior, others spend much less time for the consideration during pre-purchase stage and act more impulsively (Wolny and Charoensuksai 2014). Study conducted by Wolny and Charoensuksai (2014) identifies three, behaviorally different customer journey types: impulsive journeys, balanced journeys, and considered journeys. Their research mapped the journeys to detect patterns and behavioral themes that

repeated in multichannel environment which can include multiple platforms and devices.

During impulsive journeys, customers typically have shorter pre-purchase stage and therefore, spend less time for information search and evaluation of alternatives. They rely more on their previous experiences, word-of-mouth received from friends and acquaintances, and testing of the product to make rapid purchasing decisions. Purchase intention may be formed by customer's mood and emotions or by exposure to new products/services. Impulsive customers can be influenced by marketing efforts or other types of received information which can convince them to make emotionally driven and impulsive decision. (Wolny and Charoensuksai 2014)

Impulsive journeys have been noted to happen in online channels as well in the offline channels (Chen 2011). Impulse buying is also recognized as an important predictor of compulsive buying behavior (Xiao and Nicholson 2013) which can be related to problem gambling. Thus, impulsive buying can be considered either innocent or harmful activity (Xiao and Nicholson 2013).

Balanced journeys draw distinction to impulsive journeys with extended pre-purchase stage and thus more time spent on information search and evaluation of alternatives. During balanced journey customers consult multiple sources across channels and platforms to reach the purchase decision. Their intention to purchase is generally triggered by emotions but the purchase decision is complemented with cognitive evaluation. (Wolny and Charoensuksai 2014)

Considered customer journeys have an extended pre-purchase stage, compared to the two already mentioned typologies. During the pre-purchase stage consumers perceive that they are not trying to make a purchase decision, rather just gathering information from multiple sources. This gathered information is then later utilized to evaluate the alternatives when the need or want arises. During considered journey, customers are more likely to make more post-purchase actions, for instance, giving feedback of the experience. (Wolny and Charoensuksai 2014)

3.1.4. *Customer Journey Mapping*

Customer journey mapping has been increasingly popular strategic management method. Besides its managerial applications, it has been recognized as marketing tool as well (Paquin 2013). Mapping out all the steps a customer takes while interacting with the service provider is an efficient method to improve customer experience (Richardson 2016). Its functions are recognized by both researchers and practitioners for its potential in understanding customer experience (Rosenbaum et al. 2017). Although, managerial and academic literature is currently abundant with Customer journey map (CJM) articles and methods, the best way to create customer journey maps is still shrouded in confusion, and how to actually use the map properly for improving the customer experience (Rosenbaum et al. 2017). It has also been noted that the customer journey has become everything but a linear journey, since customer interactions have multiplied a lot due to the new technology assisted communication and delivery channels, (Paquin 2013).

Customer journey map (CJM) is a diagram that depicts the touchpoints and actions that customers go through while interacting with the company (Richardson 2010a). The company can offer products, online experiences, services, or combinations of them (Richardson 2010a; Fichter and Wisniewski 2015). CJM becomes more complicated when the company has more touchpoints to offer (Richardson 2010a). CJM depicts all possible touchpoints customers may encounter in any stage of customer journey or in any part of the service interaction process (Rosenbaum et al. 2017). With clear understanding of the customer's interactions with touchpoints, management of the service provider company can implement tactics to enhance customer interactions by improving the customer experience in each touchpoint (Rosenbaum et al. 2017). Customer journey mapping allows the company to see the total customer experience in a holistic way. CJM can find issues that need to be considered on cross-departmental level to find the necessary solutions to fail points and fulfill missing parts of the customer journey (Fichter and Wisniewski 2015).

Customer journey mapping process can be supported by service blueprinting and it may provide a decent start to the process (Lemon and Verhoef 2016). Simple illustration of customer journey map is depicted in Figure 5. This illustration only shows the linear structure that some customer journey maps follow, and in this case, it is

presented for the purpose of visualizing what customer journey map can look like. For managerial purposes, customer journey maps should be drawn more precise and the touchpoints should be recognized in a better manner. Rosenbaum et al. (2017) suggests completely different alternative in drawing the customer journey map. Their suggestion follows chronologically similar structure, but the touchpoint elements are analyzed in a form that resembles a table.

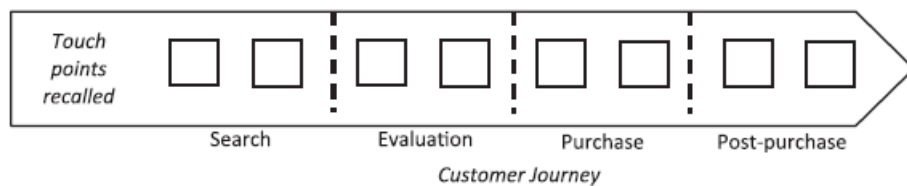


Figure 5. Simple illustration of customer journey map (obtained from Stein and Ramaseshan 2016)

In the visual customer journey map, the touchpoints are generally depicted horizontally according to the process timeline. Typically, the timeline is divided into three (Lovelock and Wirtz 2011) or four (Stein and Ramaseshan 2016) stages. In this thesis, stages are named: pre-purchase, service encounter/purchase, and post-purchase. The usefulness of CJM as a managerial tool depends mostly on the vertical axis, however, CJM's usefulness and effectiveness decreases in a relation to the vertical axis becoming more complicated (Rosenbaum et al. 2017). Companies should avoid creating customer journey maps that includes every possible touchpoint. This is because the resulted map may become highly complicated and that customers can still behave differently (Rosenbaum et al. 2017).

According to Richardson (2010a), it is important to understand what the decisive factors at each stage of the customer journey are. The framework Richardson (2010a) proposes uses four segments for each stage: Actions (e.g., what is customer doing during this stage? What actions are made to move on to the next stage?), Motivations (e.g., why is the customer willing to advance to the next stage? What emotions have been evoked? Why do the customer care?), Questions (e.g., what are the uncertainties, jargon, or other issues preventing the customer advancing to the next stage?), and Barriers (e.g., what structural, process, cost, implementation, or other barriers are blocking customers from moving forward to next stage?). Rosenbaum et al. (2017) supports slightly different approach. The framework they

propose include strategic actions to each meaningful touchpoint. These strategic actions are categorized as follows: customer requirements, employee actions, employee support, establishment design, and service innovation.

3.2. Multichannel Environment and Customer Behavior

The rise of popularity by the multichannel path to conduct purchasing decisions has led to dramatic change in consumer behavior (Konus et al. 2008). Multichannel behavior examines the customer's channel choices and factors that have an impact to it. Customers are moving from one channel to the other without giving it much of a thought. This is forcing companies to combine their existing strategies into new techniques to cover the aspects of multichannel behavior (Jones 2012). Lemon and Verhoef (2016) considers that multichannel literature is the most developed and researched aspect of customer journey analysis. It mainly focuses in the channel choice selection, and it provides meaningful insights to managing and analyzing the customer journey.

According to Konus et al. (2008) multichannel behavior have psychographic and demographic attributes. Their framework suggests that the demographic (e.g. age, gender, education, income, household status, and urbanity) and psychographic customer characteristics create different views of the multichannel search and purchase stage strategies and the costs and benefits which determine consumer utilities for these stages. Psychographic attributes include: price consciousness, shopping enjoyment, innovativeness, motivation to conform, brand/retailer loyalty, and time pressure (Konus et al. 2008). Chen (2011) notes that these attributes are frequently studied in consumer purchase behavior studies.

Price consciousness determines the level of customer's focus on paying low prices (Konus et al. 2008). A price-conscious customer seeks to minimize the monetary cost of the product or service (Konus et al. 2008). In gambling industry, this can be considered to include: playing games with highest return rates or playing games with the lowest bet to just mostly enjoy the experience. Customers have perceptions of prices in specific channels that have an impact on the channel choices (Verhoef et al. 2007). In the Finnish gambling environment, this means that they visit places

were the bet limit is suitable for their needs (e.g., casino customers want to be able to play higher bets and customers visiting smaller arcades play for enjoying the experience and possibly maintaining losses and winnings more easily in control). Balasubramanian et al. (2005) state that one of the main objectives for customers' multichannel behavior is to find good bargains or deals by searching offers through different channels.

Shopping enjoyment has both emotional benefits and entertainment for many customers (Konus et al. 2008). The hedonic aspects and enjoyment received from shopping also involve the excitement and fun of the experience (Gentile et al. 2007). Customers experience the excitement and fun, for instance, by engaging in new experiences, and customizing the products (Konus et al. 2008). Research on channel selection has been noted that shopping enjoyment has a positive influence on the selection of channel for search and purchase phases (Verhoef et al. 2007). Social settings have been noted to have an influence on channel selection as well (Konus et al. 2008). Customers high on shopping enjoyment are not tempted to spend more time in extensive shopping and therefore are likely to be associated with a segment that engages in multichannel behavior for pre-purchase and purchase stages (Konus et al. 2008). Shopping enjoyment can be seen relevant psychographic for gaming and gambling, since they are hedonic services by nature. Gaming and gambling activities' purpose is to create emotions of fun and excitement during the use or consumption.

According to Konus et al. (2008) innovativeness and exploration provides customers more opportunities with the hedonic aspects of the service or the product. Exploration offers a chance for customers to try new products and services and it adds hedonic benefits to search phase. Innovativeness is the degree which a customer is willing to choose new and different products over old and known products and to engage in new experiences, which leads to more extensive search process (Konus et al. 2008).

Motivation to conform is the degree to which customers are influenced by other customers' presence and how much they need approval from others during their purchasing decisions (Konus et al. 2008). Konus et al. (2008) consider motivation to

conform a personal trait that can have an impact on multichannel purchasing behavior. Channel selection may depend on friends' and relatives' or simply on other people's choices and that can further influence other customers to use similar channels (Verhoef et al. 2007; Konus et al. 2008).

Brand/retailer loyalty have an impact to channel choice as well. Customers engaging in brand or retailer switching may suffer from costs and time spent on evaluation of alternatives, if they select a less preferred company (Konus et al. 2008). Konus et al. (2008) assumes that brand-/retailer-loyal customers remain mostly with one channel for most parts of their customer journey. This can be seen accurate for the Finnish gambling environment too, since loyal offline customers tend to come back to the same establishment and remain single-channel customers. They also cannot switch service providers due to the regulation of Finland and the monopoly position of Veikkaus. However, multichannel customers and online customers have options and their loyalty can be more complex.

Time pressure reflects to a consumer's tendency to consider time as a resource and design its spending accordingly (Konus et al. 2008). Study by Nicholson et al. (2002) states that urgency of the purchase and time of the day have an impact on the customer behavior and channel choice. It is also recognized that certain channels, e.g., online and mobile channels, offer benefits that can help to save time (Konus et al. 2008). Konus et al. (2008) notes that consumer perceived value is increased by better perceptions of time convenience, and time-conscious consumers prefer alternatives that allow them to control their spending of time.

Konus et al. (2008) argues that customers who are time pressured tend not to engage in multichannel behavior, and rather focus in single channel behavior for all phases of decision-making process. However, considering the gambling environment this may not be as straightforward. Multichannel customers nowadays have the option to gamble almost anywhere with a working internet connection, so they are not anymore restricted to gamble in (and physically travel to) physical establishments. Multichannel customers are likely to be time pressured in this environment and they select the channel according to their willingness to spend time, and money. Multichannel and online customers can be more time sensitive and hoping for quicker winnings and not that into just playing for the experience and socializing.

However, this is a generalizing view and not all customers fall to this generalization, for instance online poker players and live casino customers are experiencing some socializing aspects, and in online contexts in general, there is the possibility to communicate, for instance, through third-party communication applications.

To consider the question, are the multichannel customers more valuable than single-channel customers, the result is not that straightforward as many might think. Cambra-Fierro et al. (2016) have researched this phenomenon since the typical result is that multichannel customers generally are more valuable for companies than single-channel customers, however, their findings suggests that in more complex fields (e.g., banking) single-channel customers may be more valuable. Kushawa and Shankar's (2013) findings supported that multichannel customers are most beneficial for companies in hedonic service and product categories. In addition, they recognized that traditional offline customers provide higher monetary value in service categories that can be perceived as low-risk categories and online customers are most valuable in the utilitarian and high-risk categories.

3.2.1 Multichannel Customer Management

The field of multichannel customer management (MCM) has emerged quite recently. This has been a result of current trend in the shopping environment to include multiple new channels. MCM definition by Neslin et al. (2006) has often been used in academic researches, and it is: "the design, deployment, coordination, and evaluation of channels to enhance customer value through effective customer acquisition, retention, and development". Another description of MCM is derived from Stone et al. (2002) definition: The utilization of multiple channels or mediums to manage customers in a method that is coordinated and managed coherently during the customer journey in all channels used. Definition by Stone et al. (2002) does not mention that the method need to be operated in the same way because different channels may be more suited for different purposes.

MCM can be used as a customer-centric function, differing on more traditional sales channel management, which focuses more on the company and its distributors (Rangaswamy and van Bruggen 2005). MCM is an intriguing topic currently in many

fields, such as retail, consumer goods, B2B companies and services (Neslin and Shankar 2009).

Previous research about multichannel management points out that customers do not always get served properly since companies fail to serve them efficiently through all its channels (Verhoef et al. 2007; van der Veen and van Ossenbruggen 2015; McLean and Wilson 2016). In addition, companies are having problems with integrating multichannel customer management into their other business operations (Neslin and Shankar 2009). Companies still find it hard to efficiently manage services for customers despite the various advancements in technology that assists communication between customers and companies (van der Veen and van Ossenbruggen 2015). Other main challenge is that companies are not always aware of the direction they should focus on to establish an effective strategy for MCM (van der Veen and van Ossenbruggen 2015). It is also noteworthy that multichannel is not always efficient for every customer (Chiou et al. 2017).

Multichannel integration often comes with challenges. Stone et al. (2002) recognizes general problems that may arise, for instance, poor return on investment for unconvincing multichannel strategies, problems in standardizing data (Verhoef et al. 2010) gathered from customers or the service interactions, unifying the data from different systems, and reducing or abolishing the organizational boundaries. Synergies between channels are often not recognized by companies and they fail to understand the effect of synergies on customer behavior (Berry et al. 2010; van der Veen and van Ossenbruggen 2015). Montoya-Weiss and Grewal (2003) recognizes also the importance of cross-channel synergies and its possibility to create challenges for companies. Companies are still often using strategy that is based on individual channels existing with other channels, because of separate business departments think in terms of separate channels and are not cross-managed (van der Veen and van Ossenbruggen 2015).

Another noteworthy issue in multichannel management is that existing business models place too much focus on transactions and sales (van der Veen and van Ossenbruggen 2015). Companies should embark on finding multichannel strategy that maximizes short-run sales strategies and long-run brand equity through the customer relationship forming (Keller 2010; van der Veen and van Ossenbruggen

2015). A strategy that neglects the long-run customer relationship building and brand equity focuses more on increasing sales volumes rather than customer's opinion on the experience (Keller 2010; van der Veen and van Ossenbruggen 2015). Van der Veen and van Ossenbruggen (2015) adds that, if the company reaches sales targets in every channel, the services offered through these channels will most likely focus on transaction effectiveness more than on customer satisfaction. The channels should be organized to complement and reinforce one another. Managing the channels with cross-department teams may end up enhancing the long-run targets on building successful customer relationships (van der Veen and van Ossenbruggen 2015).

Multichannel environment provides also challenges in terms of channel and company switching. The extensive opportunities for customers to use multiple channels may result in free riding behavior, in which customers use one company's channels in the pre-purchase stage and then purchase from another retailer or service provider (Martin et al. 2015). Introducing new channels can have a migration effect in which customer's preferences makes them to switch channels (Fornari et al. 2016). The process of building synergies between channels may also create cannibalization of sales from other channels (van Baal 2014). Cannibalization of firm's online channels can be due to customer shopping motivations and its changes (Kollman et al. 2012; van Baal 2014).

The article by Neslin and Shankar (2009) also finds three main reasons for establishing multichannel strategy. Cost efficiency is one of the most common. Segmentation approach views multichannel environment as mean to segmenting the market, and the strategy can be used for existing customers or for potential customers. Third reason is to drive for customer satisfaction. In this view, the purpose is to delight customers and allowing them to choose the channel that they prefer and providing integration between channels, so that they can answer customer needs in the best manner. To reach the optimal result, all three of them should be integrated in the strategy. Yet, hardly any company is fully integrating all three of them (van der Veen and van Ossenbruggen 2015).

Some companies tend to be using unilateral focus on cost efficiency that usually results in a strategy that uses online self-service technologies (van der Veen and

van Ossenbruggen 2015). In these cases, the multichannel strategy is mainly to alter customer journeys from one channel to the other whilst making the more traditional channels more difficult to access (van der Veen and van Ossenbruggen 2015). This method reaches cost-efficiency but changing all interactions towards online SSTs can be ineffective in other manners, and it has been pointed out that internet usage may erode customer loyalty (Neslin and Shankar 2009). The integration of multichannel strategy is good when the target market is fully covered, allowing each customer to have a channel and communication possibility that they like and want, and all channels work in together in a cost-efficient manner (Keller 2010). Integration effects of offline-online pricing levels are also recognized, as it can have an influence on customers' multichannel purchasing decisions (Melis et al. 2015)

MCM can have many important benefits. Stone et al. (2002) notes benefits that are gained from customers, benefits which are for customers and benefits that enhance efficiency. Customers may benefit from MCM through the increased possibilities of the ways to interact with the company. Customers are easily and seamlessly allowed to switch channels and choose the time and place depending on their preference and the type of interaction (Konus et al. 2008; Chiou et al. 2017). This, however, requires that organizational channels are coordinated and in harmony with each other (van Baal 2014).

3.2.2. Multichannel Segmentation

Multichannel consumer segmentation can be identified as a key consumer behavior factor for creating suitable multichannel strategies (Neslin et al. 2006; Konus et al. 2008). Channel usage can be a basis for segmentation that have vast implications for companies' strategies (Konus et al. 2008). Even more complicating the effort to create multichannel customer segmentation schemes is that customers use different channels for different stages of their customer journey (Konus et al. 2008). Verhoef et al. (2007) state that consumers' search preferences may differ from their purchase preferences. Channel usage-based segmentation does not often recognize that consumer usage of different channels, and therefore how they are segmented with respect to multichannel usage, is likely to vary with different industries and categories (Konus et al. 2008).

Konus et al. (2008) notes three factors in order to be successful in the effort of successfully segmenting the market.

- a) identifying demographics and psychographic segments (listed in the chapter 3.2.),
- b) realizing that customers use channels for multiple purposes and for multiple phases of their decision-making process, and
- c) incorporating the possibility that multichannel customer segmentation differs according to the product category.

Basic customer segmentation can be created according to the channel choice (online or offline) or by whether customer is a multichannel or single-channel user (Dholakia et al. 2010; Van der Veen and van Ossenbruggen 2015). Konus et al. (2008) created a segmentation based on differences in attitudes towards different channels. Their findings covered three different segmentations of customers: enthusiastic multichannel user, store-focused shopper, uninvolved shoppers.

Konus et al. (2008) depicts enthusiastic multichannel users to have favorable attitudes towards multiple channels for multiple phases during the decision-making process and that they are characterized by high shopping enjoyment, high innovativeness, low loyalty-degree. This category includes people who like to use online channels for multiple phases of customer journey. Store-focused customers prefer traditional offline stores and have relatively negative attitudes towards other channels. The customers belonging to this segment prefer to use the store for almost always for all stages of the customer journey. They are characterized further to have higher loyalty-degree, high shopping enjoyment and low innovativeness. Final segment, the uninvolved shoppers, displays more favorable attitudes towards other channels than the store-focused customers, however, still lower attitudes for all channels and for all customer journey stages. Customers in this category do not value any channel or stage distinctively, and they have no preferences about multichannel purchasing. Uninvolved shoppers do not necessarily have favorite channels, generally they do not enjoy shopping, have low loyalty, and have slightly high innovativeness. (Konus et al. 2008)

Van der Veen and van Ossenbruggen (2015) have also created customer segmentation dimensions. The segmentation considers customers to be in matrix where horizontally is degree of self-reliant versus advice-reliant and vertically is degree of exploratory versus goal-oriented. The matrix is depicted in the Figure 6.

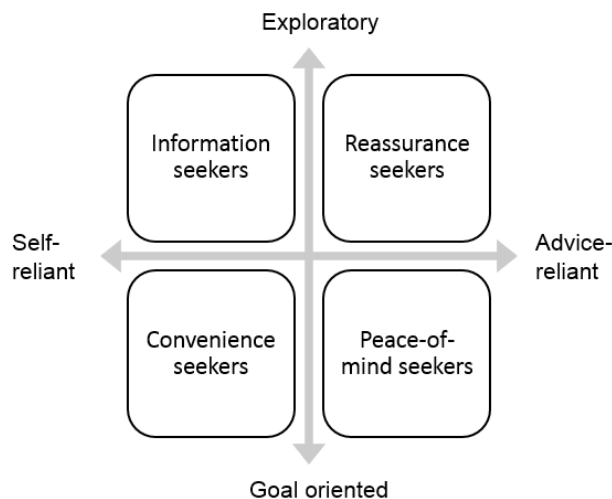


Figure 6. Customer segmentation model (obtained from van der Veen and van Ossenbruggen 2015)

Information seekers are active during the search phase and eventually make the purchase decision without being influenced by other people's opinions. Reassurance seekers also like to spend time on pre-purchase stage, and they are not that strictly tied to their own opinions and might appreciate advices. Peace-of-mind seekers are not trying to find all purchasing possibilities, but they can be advised to the most suitable option for them. Convenience seekers know what they want and conduct targeted searches to find the best option for them. (van der Veen and van Ossenbruggen 2015)

3.2.3. Decision-Making in Multichannel Environment

Academic literature covers consumer behavior extensively, however, many of the studies focuses on a one type of shopping environment, either the offline or online (Dholokia et al. 2010; Shankar et al. 2003). Technology advances has led to consumers using a variety of channels and communication channels for their shopping (Parasuraman and Zinkhan 2002). In the multichannel environment, more and more

consumers are showing behaviors that involve cross-channel purchasing, even though some consumers are still using single-channel approach to purchase (Chiou et al. 2017).

The way that customers choose to search the information and to select the most suitable alternative for them is a decisive part in the decision-making process (van der Veen and van Ossenbruggen 2015), and it is assumed that this way can be attributed to their purchasing behavior in different stages (Kollmann et al. 2012). The purchase process is much dependent on the product/service and the situation, but for obvious reasons, also on the individual and its desires (Chen 2011). Some people enjoy considering all the possible options before purchase decision, others on the other hand, tend to choose the most familiar way to purchase. Companies have recognized a need to gain knowledge of how, why, and when customers choose certain channels (Balasubramanian et al. 2005). Some customers are also aware of other customers and their recommendations, and they can either look for their needed information to get to purchase decision by themselves or they can trust the advice of others (van der Veen and van Ossenbruggen 2015).

Molenaar (2010) has presented a customer decision-making model that is a combination of non-linear touchpoints and different purchasing stages that are part of customer's decision-making process. Molenaar's (2010) ORCA-model illustrates the various channels consumers use after a problem recognition for information search and to actual purchasing, or in other words, during their entire customer journey. Important notion of this model is that most of the touchpoints are interconnected without a chronological order and it resembles actual customer journey (Wolny and Charoensuksai 2014). The ORCA-model is depicted in the Figure 7.

However, the ORCA-model has its flaws in depicting the whole picture of customer behavior. The ORCA-model does not consider the use of social media and mobile applications. Few years after this model was presented, social media and mobile platforms gained wider popularity in consumer decision-making. Despite its few lacks; the utility of this model can be gained when it is applied to multichannel customer journeys (Wolny and Charoensuksai 2014).

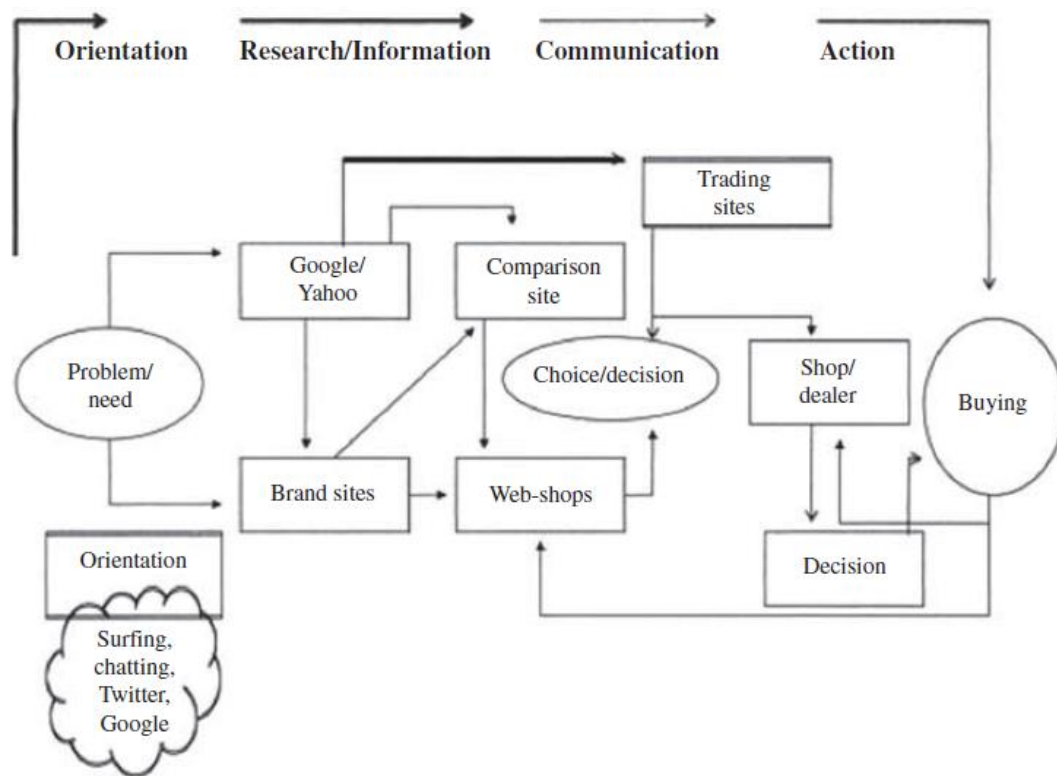


Figure 7. ORCA Model (Molenaar 2010)

Dholokia et al. (2010) states that customer decision-making in multichannel environment is affected by different customer dimensions: what customers “bring”, what they encounter, and what they do during the process. These dimensions focus on the multichannel environment’s process aspects. It is depicted in table 2. Channel dimensions are covered later in this study.

Consumers possess different characteristics that they “bring” to influence their choice and use of channel or channel assortments (Dholokia et al. 2010). Consumers’ personal goals, some of which can be formed by situational conditions (Balasubramanian et al. 2005). Consumers possess also values that can have an influence on their channel selection (Dholokia et al. 2010). Consumers’ interactions with a certain channel are also resulted from consumer’s former experiences with the channel (Dholokia et al. 2010), but also, if they do not have any experience with a particular channel.

The encounter dimension’s aspects are already defined previously in this thesis. To reiterate shortly, Dholokia et al. (2010) recognizes that various channel features during the service encounter will likely have an influence on customer’s behavior.

Both in offline and online channels the servicescape (Bitner 1992) and atmospheric elements impact the experience as well as the many other factors (Dholokia et al. 2010), for instance, similarly to the customer journey elements presented in the chapter 3.1.2.

The customer decision-making aspects are as well analyzed more in detail in the previous parts of the study. Dholokia et al. (2010) states that when customers interact with a channel they chose, they engage in a variety of behaviors, including searching of information, selecting the product or service, completing the transaction, and experiencing the consumption. These behaviors are influenced by the nature of the channel choice, for instance, post-purchase complaining behavior is more likely to occur in channels where real-time communication is possible (Dholokia et al. 2010).

Research shopping behavior is also a popular way how consumers nowadays utilize the multitude of channels. Research shopping behavior has been researched a lot in the previous academic researches, and it have been recognized that this behavior can occur in both offline and online contexts (Verhoef et al. 2015). Research shopping is defined as behavior where consumers search information on one channel, and then purchase it on another channel (Verhoef et al. 2007). Closely related to research shopping behavior is the recent concepts of showrooming and webrooming (Rapp et al. 2015). Showrooming is an activity where customers seek information offline and purchase online (Rapp et al. 2015). Webrooming is the opposite of this type of behavior, i.e. information seeking occurs online and the purchase is done offline (Wolny and Charoensuksai 2014).

Channels	Consumers		
<ul style="list-style-type: none"> • Purchase vs. Informational • Physical vs. Virtual • Mobile vs. Stationary • Synchronous vs. Asynchronous • Fixed vs. Customizable • Cost vs. Convenience • Easy switch vs. Hard switch (Competition) • Flexible vs. Static • Ephemeral vs. Permanent customer history 	What they bring?	What they encounter?	What they strive for and do?
	<ul style="list-style-type: none"> • Goals • Values • Memory • Perceptual biases • Categorization • Traits (OSL, NFC, NF touch etc.) • Emotion • Self-efficacy • Group affiliation 	<ul style="list-style-type: none"> • Priming • Ability for co-creation • Ability to customize • Ease of processing • Variety perceptions • Stimulation/arousal • Sensory and haptic factors • Design factors • Social influences 	<ul style="list-style-type: none"> • Pre-purchase search • Choose • Purchase • Experience • Consume • Post-purchase search • Identify • Advocate • Returning purchases • Protests

Table 2. Relevant dimensions and variables in multichannel environments (Modified from Dholokia et al. 2010)

3.2.4. Channels

Channels are defined by Neslin et al. (2006) as a customer contact point or a medium which are used during the interaction between customer and the company. Stone et al. (2002) recognizes two different types of channels, the communicative channels (channels, where customers communicate with company during different

stages of their journey or encounter) and the distribution channels (channels that allow customers to reach the products and services from companies).

Dholokia et al. (2010) considers dimensions for channels in order to understand the varieties they hold. They categorize channels to nine different dimensions, which are also represented in the table 2. Dholokia et al. (2010) states, first dimension is a basic distinction whether the channel is used for gaining information or for purchasing (similarly to Stone et al. 2002). Second dimension is a distinction that channels can be categorized whether they are physical or virtual (Dholokia et al. 2010). Closely linked to the second is also the third dimension, as channels vary in the degree of accessibility (Dholokia et al. 2010). Mobile technologies and wireless internet has made it possible for everyone to access certain channels from basically everywhere on the globe, compared to other channels that are stationary and limited strictly to certain geographical locations.

Fourth dimension creates distinction whether the communication of the channel permits real-time communication, or to expressed according to Dholokia et al. (2010), whether it is asynchronous (e.g., emails) or synchronous (real time communication, e.g., phone or chat-rooms). Fifth dimension is about the nature of their interface. Mainly this is noted as physical stores have same interface and front to all customers and in virtual channels there can be a possibility to customize the interface to suit the customer's preferences. Sixth dimension creates distinction in the level of convenience, and typically greater level in terms of convenience is accompanied with higher costs for the consumers. (Dholokia et al. 2010)

Seventh dimension is about the ease of channel switches within the same company or to a competitor's channel (Verhoef et al. 2007; Dholokia et al. 2010). This dimension is more meaningful in online channels because competitors are only a few clicks away. Eighth dimension draws distinction to the degree of flexibility in the organization and depiction of their assortment (Dholokia et al. 2010). Online and mobile channels offer the possibility that allow customers to organize different product categories by themselves, compared to physical stores where the assortment is completed by the company and is more static in nature (Dholokia et al. 2010). However, flexible categorization can discourage impulse shopping if all the pre-planned products align with pre-categorized purchasing plans (Dholokia et al. 2010). Ninth

dimension draws distinction whether the channel stores customer's behavioral history. Online channels generally maintain a record of the customer transaction, and it offers the possibility for customized communication, and offline channels typically do not necessarily keep records of the transaction (Dholokia et al. 2010).

Previous research (e.g., Verhoef et al. 2007; Konus et al. 2008) has generally considered three general channel types; offline channels, online channels, and traditional direct marketing channels (Verhoef et al. 2015). The focus of these channel types is often concerned from the perspective that the attention for multichannel is largely resulted from the evolution and the increased introduction of online channels and this influences companies and customers who are using the more traditional channels (Verhoef et al. 2015). Because of this perspective, the management of these channels have often been separated within companies, and with only limited integration of cross-departmental management (Verhoef et al. 2015). However, this is not a statement that multichannel literature does not take into consideration the integration of the channels. The importance of channel integration has been made by several authors (e.g., Neslin et al. 2006; Patrício et al. 2008), however, it still calls for further exploration considering the omnichannel (including, mobile technologies) experiences (chapter 3.2.5 in this study examines more of the issue).

The increased accessibility and number of channels is an indicator that consumers may consult more channels before making the purchase decision (Rangaswamy and van Bruggen 2005; Konus et al. 2008; Chiou et al. 2017). In addition, customers use different channels in different stages of the decision-making process (Verhoef et al. 2007). Verhoef et al. (2010) notes that multichannel purchasing increases overall sales compared to single-channel shopping. Therefore, it can be assumed that different channels are interdependent and often needs other channels to reach sales targets (van der Veen and van Ossenbruggen 2015).

Channels are created to cover different functions when it comes to communicating with customers (e.g., Dholokia et al. 2010). There is an implicit assumption that customers choose channels. However, it is noteworthy that all customer needs cannot be answered in all channels, some, more difficult needs may need revision from multiple channels and sources of information (van der Veen and van Ossenbruggen 2015). This often leads to that customers tend not to look for a specific channel, but

rather choose the environment that is suitable for the interaction requirements set by the customer (van der Veen and van Ossenbruggen 2015).

Customer needs are often described to be linked to the costs and benefits of the product (price, assortment and quality) and in the terms of purchase process itself (time/effort, enjoyment gained from shopping, and perceived risks) (Kollmann et al. 2012; van der Veen and van Ossenbruggen 2015). Online channels are generally associated with speed and convenience and typical choice for price-conscious customers (van der Veen and van Ossenbruggen 2015). However, the price-consciousness cannot solely be linked to online channels (Konus et al. 2008). Offline channel is seen compatible for customers looking for reliable service and advices. Consulting multiple channels is associated with customers' awareness to reduce risks while in purchase-decision making phase. During the search phase, the use of multiple channels is based on the perceived likeliness of wrong decision (van der Veen and van Ossenbruggen 2015).

To consider the online channel more, the internet has become an everyday channel of service delivery (McLean and Wilson 2016). Recent years has proven that the online channel has become an important channel for obtaining information for both businesses and customers. Online channel has been regarded as a low-cost way to deliver services and a direct channel to communicate with customers (McLean and Wilson 2016). However, technological advances have led to customers becoming more anticipatory on terms of higher expectations of the quality of service in online environment (Martin et al. 2015; Grönroos and Voima 2013). Various of forms of online channels has also led to considering online channel to be more diverse than just a single channel (van der Veen and van Ossenbruggen 2015). Online channel includes multiple channels within, some of which are managed by the company and some of which by third party sources. In addition, social media is often considered part of online medium (van der Veen and van Ossenbruggen 2015).

3.2.5. From Multichannel to Omnichannel Environment

More and more companies are moving from multichannel operations to cross-channel operations, combining interaction channels to give customers more seamless

experience (Stelzer 2013). Some companies operating in cross-channel environment and noticing its benefits have started to realize even more ambitious goal to be achieved, as in form of omnichannel operations, in which the company operates in a holistic, integrated manner throughout the company to optimize both the customer's experience and the company's operational execution (Stelzer 2013). Where the multichannel environment mainly considers service delivery channels, the omnichannel environment is emphasizing the interplay between channels and brands (Verhoef et al. 2015).

During the recent years, the further digitalization has changed multichannel environment, as marketing, retailing, and services are facing new challenges (Verhoef et al 2015). The high interest of mobile channels, social media, tablets and the integration of these new channels in offline and online shopping, the shopping environment continually evolves (Verhoef et al. 2015). Interest has been given to the increased use of mobile channels and mobile applications' performance (Xu et al. 2014). Mobile technologies are assumed to change consumer behavior, but also expectations (Brynjolfsson et al. 2013). Additionally, a branded mobile app can be considered as a separate channel as well (Verhoef et al. 2015). Customer switching behavior regarding channels and devices are part of the customer's omnichannel experience and companies need to take this into account to provide seamless experiences (Stelzer 2013; Verhoef et al. 2015). More specifically, touchpoints and the different channels are being used simultaneously by both customers and companies to build the total customer experience (Verhoef et al. 2015).

Comparing multichannel environment to omnichannel environment, it is reasonable to state that omnichannel involves more channels (Verhoef et al. 2015). Another key finding is that the natural borders between different channels are beginning to fade (Verhoef et al. 2015). Brynjolfsson et al. (2013) notes that as the multichannel experience breaks old barriers such as geography and consumer ignorance, companies are forced to reconsider their competitive strategies.

A key development is also that the traditional division between one-way communication channels and two-way communication channels become less clear (Verhoef et al. 2015). Verhoef et al. (2015) states that this development makes it important to increase the scope of channels to include customer touchpoints. Touchpoints can

be any types of interactions between the company and the customers, and the interaction can be intensive or even rather superficial (Verhoef et al. 2015). Similarly, to the customer journey touchpoints, presented in the previous parts of this thesis (e.g., Stein and Ramaseshan 2016), touchpoints in advertising channels can include customer-to-customer interactions (i.e. through social media or peer-to-peer communication) which have an impact on the brand consideration (Baxendale et al. 2015).

Customers are using different channels seamlessly during the search and purchase stage of the process and it is practically impossible for firms to control the usage (Verhoef et al. 2015). In the multichannel context research shopping was recognized, and in omnichannel context showrooming and webrooming are becoming important research topics (Verhoef et al. 2015). Customers are engaging in showrooming activity where they search information in offline environment (Rapp et al. 2015) and simultaneously use their mobile devices to find other information about competitors' offers and seek for more attractive prices (Verhoef et al. 2015). Webrooming is also still popular customer activity, in which customers seek information from online sources and purchase offline (Wolny and Charoensuksai 2015; Verhoef et al. 2015). In the past literature, webrooming was found to be a dominant form of research shopping (Verhoef et al. 2007).

Peltola et al. (2015) in their study found that unified and integrated customer experience is important factor for analyzing the success of omnichannel services. Peltola et al. (2015) continues that prerequisites for unified customer experience are organizational and cultural unity, and that communications from the company to the customers are also unified. Customers are experiencing the service through plethora of channels and touchpoints, which highlights the importance of unified communications. Peltola et al. (2015) also recognized two factors for successful omnichannel experience. These are: 1. Unifying and integrating services and customer journey to reduce the risk of losing the customer during their customer journey, 2. Encouraging the customer to advance in the customer journey with the company by providing seamless interactions in every channel and every touchpoint to meet customer's preferences, behavior, and needs.

The omnichannel environment is broadening the scope of channels, but also integrating channel interactions to include considerations of the brand, retailer/service provider, and the customer (Verhoef et al. 2015). In an omnichannel world, academics are interested in researching how each customer touchpoint can affect brand, service and retail experience (Baxendale et al. 2015). Omnichannel management is becoming more and more relevant issue for many companies, and it is likely the future direction for many companies that are not yet actively engaging in omnichannel management. Verhoef et al. (2015) define omnichannel management as: “the synergetic management of the numerous available channels and customer touchpoints, in such a way that the customer experience across channels and the performance over channels is optimized”.

4. RESEARCH METHODOLOGY

This part of the thesis will outline the research approach and methodology used for the empirical part of the research. This chapter also includes data collection and data analysis. Purpose of the empirical part in this thesis is to gain understanding of customer experience creation in the multichannel environment and customer decision-making process in the Finnish gambling markets, by focusing on actions of the case company, Veikkaus. Empirical data for the research is mainly gathered by interviewing employees of Veikkaus, but also through participant observation.

The empirical part of this thesis utilizes case study methodology to identify company's actions towards multichannel customer journey. According to the point-of-view of this study, qualitative research method was found appropriate method to gather data from the company perspective.

4.1. Research Approach

The nature of this thesis is qualitative, and the chosen research approach is a case study approach. Case study approach was found to be most suitable method for obtaining information from the Finnish gaming and gambling markets since it is mainly operated by Veikkaus, with the notable exception of online gaming.

Generally, data collection and analysis in business and management research are divided into quantitative and qualitative methods (Gummesson 2000). Regardless of the type of empirical research, it has an implicit research design. Research design is the logical sequence that connects the empirical data to a study's initial research questions and, eventually, to its conclusions and analysis of the results (Yin 2014). Good theoretical propositions also lay the groundwork for generalizing the findings from the case study to other situations, by making analytic generalizations instead of statistical generalizations (Yin 2014).

Case study is a very popular type of qualitative research method (Metsämuuronen 2008). Yin (2014) defines a case study as an empirical research in which the aim is to examine a certain contemporary phenomenon in depth and within its real-world

context especially when the boundaries between phenomenon and context may not be clearly evident.

According to the nature of case studies, it is often necessary to utilize multiple data collection methods to gain vast understanding of the phenomenon (Metsämuuronen 2008). A case study often involves specific data collection or data-generating methods and as Gummesson (2017) states that data can be generated, for instance, from existing materials, interviews, observation, management action research, and online research. The obtained data can be quantitative or qualitative in nature or it can be both (Yin 2014).

Case study research is a useful method because it allows expanding and generalizing theories by combining the existing theoretical knowledge with new empirical insights. This is especially important in studying topics that have not been researched a lot previously (Vissak 2010). Case studies are seen often suitable methods for conducting research when the research questions are “how” and “why” -type of questions. “What” type questions are also justifiable for case studies when they are exploratory in nature (Yin 2014). Case research is often chosen when the focus is on understanding how and why the specific case has happened in a certain way (Vissak 2010).

4.2. Data Collection

Case study data can be collected from multiple levels, perspectives, and sources (Gummesson 2006; Vissak 2010). Primary data collection methods used in this research are interviews and direct observation. These are also complemented with documentary evidence, some of which were received during the interviews and some through online searches.

Many alternative methods were considered to gain information of the customer experience through the customer journey but given the direction of this study to focus on Veikkaus’s point-of-view and their actions to enhance customer experience, the interviews were selected as primary data source. However, as the customer itself is a key part of the actual customer journey, participant observation was relevant for the study and it was selected as a secondary data source.

The data collection phase of this study proved to be somewhat problematic since the interviewees were rather hard to obtain with the required knowledge to answer this research's interview questions. Many potential interviewees were approached during the data collection phase but most of them refused to take part in the study. Eventually, two interviewees were found to take part in the research. For the sake of anonymity, the full titles and names of the interviewees won't be shared in this thesis.

Semi-structured interview is a suitable method for qualitative researches due to its flexible nature (Saunders et al. 2016). Metsämuuronen (2008) states that, when the topic and themes are rather sensitive or difficult, the method of semi-structured interview is crucial to keep the conversation flowing smoothly and in close relation to the topic. Yin (2014) notes that open-ended and conversational manner for the case study interviews is rather typical to get the interviewees talking about their interpretations and opinions. Also, during the conversation they can share their insights, explanations, and meanings related to certain occurrences.

In a semi-structured interview, the researcher has a list of themes and some key questions to be covered, although their use may vary from interview to interview (Saunders et al. 2016). The order of the questions may also vary depending on the flow of the conversation (Metsämuuronen 2008), and more precise questions may rise during the conversation. It is practically evident that every interview differs from the others and because of that the analysis of the data can be difficult without audio recording or at least note taking. Yin (2014) proposes recording of the interviews if the interviewees give permission to it.

The primary data for the study was gathered through semi-structured thematic interviews in face-to-face meetings with two company representatives. The interviews were held with an executive and an experienced service designer during the autumn of 2017. First interview was held in Casino Helsinki's premises and the second was held in RAY's former headquarters, RAY-house, in Espoo. Both interviews were conducted in Finnish language and recorded using a laptop, making the analysis of the data easier after the interviews. Writing notes and key points was also utilized during the meetings.

Both meetings followed similar structure with the beforehand sent questionnaires and the interviewees were told that the interviewer had few years of experience working in the company. The questions were based on the research questions, theoretical part of the study and the research framework. Chosen themes for the interview were established according to the main headers of this thesis.

	Position and responsibilities	Experience within the company	Main topics during the interview	Length of the interview
Interviewee 1	Executive in casino operations, and generally vast responsibilities in many other areas	7 years	Customer experience and decision-making, multichannel and omnichannel development, and SSTs	1 hour 29 minutes
Interviewee 2	Service designer, finding new business opportunities and to visualize them with customer journey maps	5 years	Customer experience, customer journey mapping and briefly the multichannel and SSTs aspects of the experience	1 hour 26 minutes

Table 3. Details of the interviews

Participant observation can be divided into four different types and two separate dimensions. These four types are: complete participant, complete observer, observer-as-participant, and participant-as-observer, and the dimensions are whether the researcher's identity is revealed or not (Saunders et al. 2016, Metsämuuronen 2008). During this research the researcher utilized participant-as-observer and observer-as-participant methods. In both methods, the purpose of obtaining information for conducting a research was mentioned to participants.

As mentioned, the observation was conducted in two different ways. Firstly, much of the observation was conducted according to the participant-as-observer method. Saunders et al. (2016) notes that in this type of observation the researcher both

takes part and reveals the purpose of conducting a research. Saunders et al. (2016) continues that this type of observation can be done, for instance, when the researcher is a part-time employee of the company and reveals the research conduction purposes to the possible participants. The author of this thesis was employed by Veikkaus at the time and worked as a customer service employee in many different arcades of Veikkaus, more precisely in eight different arcades, all located in southern Finland. Customers that showed interest to converse more, were sometimes asked several questions related to the researcher's topics after revealing the intentions of conducting this research. Customers weren't recorded, but the researcher took notes after the encounters. These notes were utilized while creating the interview questions for the company representatives, but also for the analysis of the results of the interviews.

The conversations with customers were meant to be short and to be closely related to their previous experiences or preferences. The questions asked varied with each customer, but all of them were based on the customer journey elements presented in the chapter 3.1.2. or to the customer experience within the arcade or to their experience in the online or mobile environment. The conversations ranged from the shortest being under a minute to the longest being more than an hour, typically they lasted 5 minutes and often focused on only one topic.

Second type of observation utilized was observing co-workers and their experiences with different customers and with the management and instructions gained. They were asked about similar notions that customers had made and how they perceive the perspectives and opinions customers have. Also, this observation was utilized with relation to their close managers and how they viewed and felt about the manager's instructions.

4.3. Data Analysis

In qualitative research, meanings often depend on social interaction, making the data often more varied, elastic and complex than quantitative data (Saunders et al. 2016). Data is often non-standardized, and it needs to be explored and analyzed in order to address the research objectives and questions (Koskinen et al. 2005). Data

analysis consists of examining, categorizing, testing, or otherwise recombining evidence, to produce empirically based findings (Yin 2014). Yin (2014) states that analysis of case study evidence can be rather difficult because the techniques for non-standardized data are still not well defined.

The data analysis for the obtained qualitative data was done as a thematic analysis. Saunders et al. (2016) defines, the purpose of thematic analysis is to search for themes, or patterns, that occur across the data set (in this research, the interviews and observations). To find these themes for the analysis, Saunders et al. (2016) recommends transcribing the data verbatim. This allows the researcher to develop more familiarity of the data and look for patterns and insights (Yin 2014; Saunders et al. 2016).

After the interviews, the data was transcribed from the recorded audio files to categorize and analyze them. Verbatim transcribing was done closely after the meetings took place. However, as Saunders et al. (2016) notes that the interviewer should not only be interested what the interviewee says, but also how the interviewee says it, the analysis of the data was not solely based on the transcriptions but also to listening the audio files multiple times. Koskinen et al. (2005) notes that factual perspective in data analysis is important. According to fact-perspective, the acquired data should be reflected to empirical evidence and not on the researcher's personal views.

The results from observations were utilized in the interviews and, it was helpful to use them to specify more detailed questions. Notable observations were transcribed and are used in the findings of the study. The participants for the observation were told about the researcher's purpose. To avoid biased views, the participants were gathered in different customer related situations and workplace situations.

4.4. Validity and Reliability

The purpose of research design is to represent a logical set of statements and that their quality can be judged according to certain logical tests (Yin 2014). Koskinen et al. (2005) states that the results of empirical research and the methodology can be evaluated by their validity and reliability.

Validity typically relates to researcher's need to address that the findings are not based on, for example, incorrect interview statements, questions or observations that have been made in an irregular situation (Koskinen et al. 2005). Validity can be divided into internal and external validity. Internal validity refers to the interpretation's internal logic and its incoherence (Koskinen et al. 2005). External validity relates to the degree in which the research is capable to be generalized to other researches (Koskinen et al. 2005). Considering the external validity of this research, it can be noted that the results are only generalizable to some extent. This research has focused on a case company that operates in monopoly setting in Finnish gaming and gambling markets. This fact restricts some of the findings' generalization aspects, however, the utilization purposes listed for the customer journey approach and the implementation of SSTs into service designs are still valid and more generalizable.

Reliability demonstrates that the operations of a study, such as the data collection procedures, can be repeated, with similar results. The goal of reliability is to minimize the errors and biases in a study (Yin 2014). For this research, the results would likely be similar if other researcher would interview people in similar positions of the same case company. However, there are two noteworthy things related to this research. Firstly, the author has previous working experience in the case company and thus had maybe different access to observe customers and to observe the personnel. Secondly, the data collection phase proved to be challenging for this case. It required many months of emailing with the HR department of Veikkaus to find people interested to participate in the research. Veikkaus is a large company with many employees, and many of the approached candidates refused to take part in the research. The results could have altered if more interviewees would have participated.

5. EMPIRICAL RESULTS AND FINDINGS

The following chapter depicts the results obtained from the collected empirical data. The case company is presented first along with the current situation of the company. Following subchapters include mirroring of the empirical findings to the theoretical data presented in the chapters 2 and 3. Based on these findings, the research questions will be answered in the last part of this thesis.

During the interviews, multichannel aspects were present throughout them and the questions resulted many multichannel examples of customer journey and customer experience utilization. Due to the nature of the results of interviews and observations, the multichannel and omnichannel aspects are included in the chapters 5.1, 5.2, and 5.3.

5.1. Introduction to the Case Company, Veikkaus

Gaming in Finland is organized according to an exclusive right policy, which applies to betting and wagering applications, lotto-games, slot machines, casino games, running casinos, and marketing in mainland Finland (RAY 2016a). Gaming is based on the Lotteries Act, and before the year 2017, it was only allowed to be operated by three companies, Veikkaus, RAY and Fintoto (RAY 2016b). However, these three merged into one big gaming company (named Veikkaus) in the beginning of year 2017, and now Veikkaus is the only company allowed to operate in gaming and gambling applications in the mainland Finland (RAY 2016c).

Veikkaus's operations are under surveillance by the Lotteries Act and police government (independent surveillance official in gaming and lotteries) (Suomalaisen rahapelaamisen vuosikirja 2012, 2013). Surveillance for gaming activities are defined in the Lotteries Act chapters 3 and 8 (Lotteries Act 1047/2001). Lotteries Act also defines the structural designs of the company, for instance the structure of the board of directors and the auditors, the structure of the association to be formed of members that are either social services organizations and/or healthcare organizations. The purpose of this law is to ensure players' legal protection, prevent crime

and misuse, and reduce the harmful effects of gaming (RAY 2016b; Lotteries Act 1047/2001).

The revenue distribution of Veikkaus is handled by different ministries and these ministries grant the funds to different welfare organizations. According to the partial annual review (from January to August 2017), the distribution was: 53 % to art, physical education, science, and youthwork organizations, 43 % to social and healthcare organizations, and 4 % to horse breeding and horse sports. (Veikkaus osavuosikatsaus (=partial annual review) 2017)

5.1.1. Veikkaus's Service Designs

Veikkaus operates in multiple different service delivery methods. Firstly, it can be divided to the online environment and offline environment. Online environment encompasses online casino and gaming website, and mobile gaming applications. Secondly, the offline environment can be divided into brand owned establishments and partner-owned establishments. Partner network for Veikkaus is very important since most of the sales revenue comes from partners who sells Veikkaus's services (Interviewee 1 & 2).

Interviewee 1 stated that Veikkaus has more than 7000 locations if all brand-owned and partner-owned locations are count together. In addition to this, Veikkaus has the online channel. This means that Veikkaus has very high amount of unique service encounters every day. Customer journey maps are not created specifically to each type of customer because the segmenting is currently under development, but also because it would likely be inefficient (Interviewees 1 & 2). The focus is still in the design of service encounters to make these unique encounters positive for all customers.

In terms of sales and service offering channels, online and offline channels are very separated from each other within Veikkaus and the relation between them is rather minimal (Interviewee 1). One of the reasons for that can be the partnership network and their unwillingness to advertise Veikkaus's online channel because it might decrease their own sales. Because large part of the revenue comes from partner net-

work, it is seen important for Veikkaus to keep them satisfied (Interviewee 2). Another reason is that many (especially older) customers have very grounded gaming habits and do not like the change of service offerings shifting to online channels (Interviewee 1). Improving the online channels at the expense of offline channels is delicate process that requires often much customer experience mapping and customer observation (Interviewees 1 & 2).

However, considering the online and offline channels to be separated in a service industry that relies much on the technology and presence of internet, might misleading (interviewee 1). All of the systems that Veikkaus has, whether they are in the slots machines, coupon selling machines, and in the supporting systems that Veikkaus's employees uses are connected to online environment. Online environment is not seen as separate channel within Veikkaus mainly due this reason (Interviewee 1).

Veikkaus has multiple sources for customer experience information. Firstly, Veikkaus has its own physical establishments, named Casino Helsinki, Feel Vegas's and Pelaamo's. These places include always the presence of customer service employee/s and the personnel typically handle the issues related to that gaming establishment (Observations). Secondly, they have the customer service unit that answers online related issues, larger issues from Pelaamo's and Feel Vegas places, and issues through the partnership network (Observation & Interviewee 1). Thirdly, Veikkaus has maintenance unit, who mainly fix the machines located in partner's establishment, but also, they fix the machines in Veikkaus's own establishments if the issue is more significant or complex (Interviewee 1).

Typical partner-owned places have 1-15 slots machines and/or coupon-based gaming offerings. The personnel in the partner locations handle most of the customer service there, however, their training mostly focuses on operating the coupon systems and selling the coupons and preventing underaged or drunk people to gamble and not on more complex or specific issues. They mostly direct the customer to call, chat or email with the customer service unit when the issue is larger. (Observations)

Typical Pelaamo and Feel Vegas settings are covered in the introduction chapter of this thesis. To reiterate, Pelaamo's generally have only one customer service employee at the time and are smaller in comparison to Feel Vegas places which have always multiple employees present and are larger (Observations & Interviewee 1). Casino Helsinki is the largest establishment currently offering the vastest gaming possibilities and entertainment offerings (Interviewee 1). These establishments have their own general customer journey maps, however according to the observations, these maps are not suitable in all locations and are considered mostly as the ideal journey that customer may have in these establishments.

5.1.2. Current Situation of the Company

Veikkaus has recently gone through a major merger, where three previous gaming companies were brought together. Previously gambling in mainland Finland was organized by RAY (slots, casino games), Toto (horse betting), and Veikkaus (all other betting, Lotto and other similar lottery games). Nowadays all the gaming and gambling applications are handled by Veikkaus.

It is noted by Mizerski (2013) that mergers can give significant economies of scale for land-based facilities. Mergers and acquisitions tend to create more value for a company than the gambling provider would be able to generate individually. However, mergers create short-time issues in terms of customer experience and how to design the processes even better. Combining three companies lead to three different company cultures colliding which can be problematic (interviewee 2). The company culture differences in service design and for service-related product launches leads to that it is currently challenging to manage the innovations and launches. Service process designs are not the top-priority immediately after merger, but this is surely about to change later (interviewee 2). It can be assumed that due to the merger, the omnichannel strategy is also not the current focus in strategy development. Interviewee 1 noted that omnichannel strategy is not yet fully utilized, and the current omnichannel strategies are not yet tested enough in practice.

Interviewee 1 states that Veikkaus is also going through other kinds of changes regarding the customer service employees. Interviewee 1 states that much of the

employees are older and share different values in terms of customer service and in creating the customer experience. These values are rather conventional and not seen that suitable in today's marketplace where service is dominant aspect. This has put Veikkaus under pressure in hiring socially talented and customer service minded personnel. Also, the focus is not solely in new personnel but also educating the existing personnel through different service enhancement campaigns.

Social aspects in gaming and gambling are also on the rise, states Interviewee 1. Various social games, like roulette has become more popular, because it puts customers in together to play against the house. The interest in social aspects of gaming and gambling provide a huge possibility for future gaming applications and innovations in the multichannel and omnichannel environment (Interviewee 1). Along with the increased interest of social aspects, is also the risen focus on young adults' interests. These can include innovations in gaming and gambling that consider, for instance, esports and its utilization in gambling contexts (Interviewee 1).

5.2. Gaining Customer Experience Knowledge

Customer journey development relies heavily on knowledge of how customers experience the service and how the customer experience is formed. As Verhoef (2009) states that customer experience includes the total experience with different phases during the journey and the consumption itself, and that it may involve multiple delivery channels.

According to the empirical data gathered, Veikkaus utilizes multiple channels and methods to gather customer experience data. The customer experience related data is divided for some extent in according to how it is gathered. Customer experience data is formed from multiple sources, such as: general feedback and complaints, surveys that personnel conducts (NPS), mystery shopping, and through interviews, observations and specific surveys that service designers conduct (Interviewee 2). The surveys conducted by the service designers are often more specifically related to some new innovations or experimentations of new ideas.

The general customer feedback and complaints are gathered through the Veikkaus's own customer service unit, that operates in social media, internet and via

phone calls. Besides from collecting the customer feedback data, this unit also deals in multiple other customer service related operations and they provide most answers customers are generally looking for. Additionally, customer feedback is also received through Veikkaus's own physical establishments where they have employees present (Observations). These customer service representatives handle mostly the issues related to the specific gaming arcade or they direct the customer to take contact with the customer service unit.

Customer experience in Veikkaus's own physical establishments are also being monitored through NPS surveys and mystery shopping results (Interviewee 1). The purpose of NPS survey to Veikkaus is to measure the extreme ends of the scale 0-10, where low-end results are 0-6 and high-end results are 9 or 10. In other words, the purpose is to monitor how the service has altered in a given time period (Interviewee 1). The responses are based on single question: "How likely is it that you would recommend this establishment to a friend?", with an open-ended request for elaboration.

However, based on the empirical data, these methods can be considered as problematic and difficult for Veikkaus. According to the interviewee 2, these methods are used since they have been found to be the only ones that can even be used in gaming contexts and that there really aren't any better methods available. The reason why these might be considered poor methods are rather specifically related to the gaming habits that customers have and the negative stigma around gambling.

To consider the NPS survey, the reason why it can be considered poor method is related to the question setting. The problem is because of gaming is generally seen somewhat shameful activity, many consider promoting gaming and gambling wrong. This leads to that the question is often misinterpreted and results are given on wrong basis. Since NPS survey's idea is to view the extreme ends of the results on a given timeline, this misinterpretation often corrupts the results and gives worse view of the service than it actually is and that the actual problems in the service are not always mapped properly.

Mystery shopping measure also has its own problems. It was noted that the front-line employees almost always realized that the customer is the person conducting

mystery shopping while they are serving him or her (Observations & Interviewee 1). This relates to the fact that most customers generally tend not ask as specific questions as the mystery shoppers do ask. Interviewee 1 notes, that this measurement is difficult, and it is under constant review in order to make it more successful and useful measurement method.

According to the interviewees, to consider the customer journeys that Veikkaus create, the most important customer experience data gaining methods are observation, interviews and other surveys. These methods are utilized by service designers who design the ideal journeys customers may have during the use of new innovations or experimentations. According to interviewee 2, these methods are done to get an idea of customer's feelings and emotions. The feelings and emotions -view is especially seen important for the customer journey development phase since these are considered often as the main touchpoints and the ways to understand certain moments of truths customers are having. Interviewee 2 states that: "through feelings and emotions we can identify key issues and showstoppers that there exists in the service". This data gathering method is more precisely analyzed in the chapter 5.3.

5.2.1. SSTs Influence on Customer Experience

Large portion of Veikkaus's revenue comes from customers that use SSTs. The presence of SSTs in gaming and gambling industry has been around for a long time already. However, the design and possibilities offered by the SSTs have changed a lot along with the technological advancements (Interviewee 1). Slots machines nowadays can offer tens of different types of games and the online channel can even provide more than 100 different games.

Using SSTs also correlates to an issue in gaining customer experience data. When customers serve themselves, it leaves often only little or zero possibility to gain knowledge of the experience and whether the service encounter was pleasant. On the other hand, if the machine happens to malfunction or freeze it often leads to very negative experience and may result trust issues towards future encounters (Interviewee 1 & observations). This is also supported by several academics, for instance, Meuter et al. (2000) and Tsiotso and Wirtz (2012).

However, Interviewee 1 states, the lack of customer experience results from SST usage may not be that great of an issue. If the service is experienced without any complications it often leads to an experience that has nothing special to report about and that the service encounter was handled successfully. Still, it creates uncertainty of the service design and whether it should be altered or not.

The vast availability of Veikkaus's SSTs is also important in terms of multichannel environment. Being active in multichannel environment is defined by Interviewee 1 as "providing the service to customers whenever and where they need or want it and through the channel that the customer finds most suitable". This is possible through the coverage of Veikkaus's offline services all around mainland Finland, and through the online SSTs.

SSTs provide many drivers increasing their attractiveness in the minds of customers. Interviewees 1 & 2 state that many customers enjoy the control aspect of their own experience. When the user interface design and the overall service design is created successfully, the customers often enjoy the use of the machine and relies that the machine is operating properly. Newer technologies also allow customers to have more freedom in the selection of the game as many of the slots machines offer multiple different games.

SSTs users are also seen important in the terms of co-production of the services (Gelderman et al. 2011). Interviewee 2 states that co-production is important part for Veikkaus's service designs. Interviewee 2 says: "services are created for customers and if the customers are not finding the service design sufficient it needs to be changed".

Shifting services and products to more self-service focused technologies also creates inhibiting factors among some customers. Every customer is not comfortable with the increase of self-service related innovations and decrease of offline presence. According to interviewees 1 & 2 and the observations, this shift present issues especially with older customers who have troubles with increased use of new technologies. Inhibiting factors may also occur if the user interface design is not co-created successfully with customers. Interviewee 1 noted an example on this with horse betting mobile application's launch. The design of the new application was

created greatly different than the previous application, and customers found it difficult to use and inconvenient. This created “showstoppers” as Interviewee 2 labeled touchpoints that are related to negative feelings. The application’s launch resulted in a practically new process of creating the interface more suitable for customers according to the received customer feedback.

5.2.2. Enhancing Customer Experience

Implementing service designs with focus on customer experience has been a recent development course for Veikkaus. Conventional and individual organization manners have been starting to shift in more experience-centric and social aspects. This direction, according to several academics, has been a trend among many other industries as well (e.g., Voss et al. 2008; Åkesson et al. 2014).

According to Interviewee 1, experience-centricity has been given a lot of emphasis during the last few years. Interviewee 1 noted the shift in what kind of personnel Veikkaus is currently hiring and how the focus on the employee training has changed during this decade. However, Interviewee 1 stated that Veikkaus still, for most of the operations, utilizes product-centered view, and that customer experience-centric view would need alterations in strategies. Interviewee 2 pointed out that customer experience has started to be the focus on the service designs and that customer journey maps have been quite recent service design tool within the company, or at least, the usefulness of customer journey maps has gained recognition only recently. These are directly related to the experience-centricity aspects of Veikkaus’s service offerings.

As Verhoef et al. (2009) states, the experience is formed in the customer’s mind it cannot be totally controlled, however, the prerequisites for positive experience need to be properly found. This is one of the main utilization purposes of the customer journey maps, because, if done correctly, it allows customers the context to have positive and memorable experiences. Interviewee 2 notes this view on the customer journey maps and describes their using purpose very similarly. Customer mapping is done to get the service design prerequisites as good as possible to allow positive experiences, but also it is done to avoid most of the causes for negative feelings

and experiences. Designing experience-centric services is often closely related to designing customer journey maps (Zomerdijsk and Voss 2010). This is the case for Veikkaus as well.

Interviewee 1 states that positive experiences can be seen as a method to promote customer loyalty and to increase future customer activity. Interviewee 1 continues, that Veikkaus needs to design services properly also to avoid negative experiences since these are often memorable and can have a huge impact on future customer behavior. Customers often remember bad experiences and they can cause bad word-of-mouth and decrease future sales. However, in the case of negative experience, the service recovery emphasis is important (Interviewee 1). The recovery needs to be handled successfully as these are also often very memorable experiences and can surpass the negative feelings.

Interviewee 1 stated that Veikkaus has rather recently brought their own customer experience -focused campaign to their personnel. This campaign's focus was to specifically address experience-centricity and that customers have memorable experience in the physical establishments. Interviewee 1 continued about the campaigns that Veikkaus utilizes and stated that they need to be co-created often with partners. Veikkaus has arcades that are co-operated with another business owner, for instance, Casino Helsinki and Feel Vegas – establishments. Interviewee 1, states that when Veikkaus shifts their customer service designs or implements new campaigns to increase customer participation, these decisions must be made with the partners as well, to make the whole service experience coherent in the establishment.

5.3. Customer Journey

In this chapter the author analyzes the methods Veikkaus are utilizing in customer journey, customer experience and customer journey maps. In addition to this, author presents own findings, based on the empirical data, how the customer journey mappings could be done and how different touchpoint elements can be noted, even though Veikkaus doesn't utilize and collect them in the manner that theoretical part

of this study suggests. The author also suggests different customer behavior models.

5.3.1. Using and Conducting Customer Journey Maps

Customer journey mappings are utilized by Veikkaus mostly with product launches or new innovations and experiments (Interviewee 2). Customer journey maps are used a service design tool in the process of creating new service designs. The process of creating a customer journey map follows often similar structure (Interviewee 2) and the process elements of the creation has taken large improvements during recent years, when the importance of customer journey maps were recognized.

The method Veikkaus utilizes to gather knowledge for the customer journey maps is supported by, for instance, Rosenbaum et al. (2017). Rosenbaum et al. (2017) encourages managers and service designers to directly ask customers which touch-points they experience when making the journey through the service. For Veikkaus, the process begins by observing and interviewing customers and asking easy question that can be answered rather shortly and quickly. The sample sizes often vary, and they can be relatively small, but the quantity of the interviews is not the top priority, rather the focus is on the quality of the interviews (Interviewee 2). Demographics also are noted to be important (Interviewee 1) for the interviews and people are selected to be interviewed to gain vaster views of the opinions among people of different ages (Interviewee 2).

Existing customer service processes are not being mapped as precisely and are mainly observed through the NPS surveys and mystery shopping. However, these processes are also given sometimes other input in the form different service enhancement campaigns and company alignments (Interviewee 1). Interviewee 1 also notes that the existing customer service processes are difficult to map since the segmentation of customers is not fully utilized.

Existing customer journey mapping is also difficult since the experience should be created as positive as possible for all customers whether they are old customers or new customers (Interviewee 1). Every customer has unique journey and that makes

it harder to visualize and harder to find all possible touchpoints. Personalization aspect of customer journeys is important, and Interviewee 1 recognizes the need for personalized service. However, personalization needs to be handled along with the benefits versus the expenses and costs and the ratio needs to be reasonable. Active observation by employees is a method that Interviewee 1 suggests in order to create personalized experiences.

Personalization aspect is also noted to be important in online service offerings. Interviewee 1 recognizes a need to improve the existing online service offerings with the ability to personalize the user interface according to customer's needs and desires. Currently the online service platform is developed as one platform suits for all. Interviewee 1 notes that there exist many types of customers with different interests in gaming choices, and that the user interface would possibly be better if it allowed customization to show the most relevant information according to the customer's playing choices.

Mobile applications offer currently more personalization aspects and options. Veikkaus has had and still has applications that are specified to one specific gaming choice, for instance, horse betting and poker. Interviewee 1 noted an example of customer journey information utilization in the horse betting application's launch and further development plans. Interviewee 2 reported an example about slots gaming application's launch (when Interviewee 2 was employed by RAY). The customer journey was not fully established, and certain showstoppers weren't recognized before launch that created negative emotions. Both interviewees realized the importance of touchpoint recognition before the product was launched.

Customer journey mapping has also been used when Veikkaus visualized the ideal possible journey a customer can have during a whole day. This mapping wasn't based on observations, and all situations were created for the purpose of visualizing the plethora of touchpoints customers may "touch" during a single day. Interviewee 2 noted that this experiment was an eye-opener for many employees to understand how many touchpoints customers may actually encounter during their day. This mapping was co-created with a consult organization and was mainly created for educational purposes for Veikkaus.

Ideal customer journey mapping presents a problem as well, since it expects that this type of ideal customer actually exists. This reflects to the fact that companies may think about knowing more of the customer's experience than they know. Interviewee 2 stated that these types of customers likely do not exist, but these maps can aid in visualizing all of the possible channels and touchpoints that customers may be in touch with and where it is possible to find showstoppers.

5.3.2. Touchpoint Elements

Veikkaus utilizes touchpoints in a rather different manner than the theoretical part of this research suggests. Touchpoints are mapped mostly based on customers feelings, especially the negative feelings they may have. These negative feelings are labeled as "showstoppers", according to the Interviewee 2. However, measuring customers' feelings is a valid method to gather knowledge of the moments of truths that customers are facing.

In this chapter the author will present touchpoint elements (atmospheric, technological, communicative, process, employee-customer interaction, customer-customer interaction, and product/service interaction elements) that are presented in the theoretical part of the research and how they are established by Veikkaus. Even though, the interviewees did not recognize this type of distribution of touchpoint elements, this distribution is possible to generate. In addition, all the elements were found to be well established, and this type of distribution is done unwittingly within Veikkaus.

Atmospheric elements are well-known and tracked by Veikkaus. Practically every Veikkaus's own gaming arcade was renovated during the year 2017 to make them even more similar with each other and to be more closely related to Veikkaus's brand. This is also because the establishments used to belong to RAY before the merger. Atmospheric touchpoint elements are found and discussed with the architects to make the "servicescape" as tempting as possible and along with brand image (Interviewee 1).

Different concept type arcades (Pelaamo, Feel Vegas) have often similar designs. Pelaamo's have the cashier desk closely placed to the front door, so that all customers walk by it when entering and when leaving (Observations & Interviewee 1). This allows the employee to greet and welcome the customer and to thank and say bye when the customer is leaving. Also, this is very suitable to track that no under-aged people try to get in the establishment and gamble (Observations). Feel Vegas's have also similar designs, but in addition these establishments are more focused on other entertainment as well. Their atmospheric focus is creating sports bar type atmosphere within a casino.

In addition to the brand-owned establishments, atmospheric touchpoint visualization has been by Veikkaus by creating themed venues in various partner located sites (Interviewee 2). The atmospheres were designed according to general Finnish sources of positive feelings, e.g. sand beach, red barn, and Archipelago Sea view. The success of these atmospheric elements was measured with different objectives, some of which were the increase of playing with bank cards or gaming as a registered customer (Interviewee 2). Interviewee 2 noted that these experiments resulted noticeable spikes in the measure objectives, however, it may be also coincidental.

Technological touchpoint elements are handled mostly internally with developers and maintenance employees. Smaller technological issues are handled by front-line employees. Technological touchpoints are also very well established in the sense of reporting them further and keeping logs of the machines and their performances. (Observations)

New games and slots are also under strict regulation and control, and they need to be approved by officials before launches (Interviewee 2 & observations). Games and slots machines are under lot of testing before their release and even after their release to find bugs, problems, and other malfunctions. When the problems are recognized they are often very quickly taken care of (Interviewee 1).

Technological touchpoints are also very important for Veikkaus because many of the slots machines are placed in partner-owned locations and the malfunctions are often very unpleasant for the customers since they cannot be immediately resolved (Observations). Technological aspects are also noteworthy for the viewpoint of

SSTs. Many customers serve often themselves and expect trustworthy service experience. Customers operating SSTs expect the machine to work properly and especially so, because customers are betting and gaming with money, which can be very sensitive aspect for many customers (Interviewee 1 & Observations).

Communicative touchpoints include multiple channels of one-way communication, generally all advertising, such as, internet, tv, magazines, radio, social media, ads placed in partner-owned and in brand-owned establishments (Observations). In addition to marketing through sales focused channels, communicative touchpoints also include informational touchpoints such as brochures, magazines and info-TVs (Observations). Veikkaus's advertising is strictly regulated and monitored by police government, advertising generally focuses on dreaming-based games (lotto, Euro-jackpot), new slots games (often they are more technical and game specific, including the maximum number of lines, return rates, highest possible winnings and if the game includes bonus, wilds or other noteworthy features), and the beneficial side of Veikkaus revenue distribution (Observations & Interviewee 2).

Communicative touchpoints have been mapped by Veikkaus according to Interviewee 2. This has been done by generating an ideal visualization map where is highlighted a route that customer may go during the day and all the possible ads he or she might encounter, which was called ideal situation map (Interviewee 2). The main focus was to find out how many times during a day customer can have an experience with Veikkaus's brand.

It is noteworthy that customer journey analysis is also possible from the viewpoint of marketing channels. In these analyses, the focus is on which marketing channels customers touch in the process of making the purchase decision. However, this thesis has emphasized the customer journey utilization and touchpoint recognition through distributional channels. Therefore, marketing channel utilization in customer journey mapping is given rather little focus in this thesis.

Process related touchpoints are taken into consideration when designing service encounters and experiences (Interviewee 2). They are also closely related to the atmospheric elements (Interviewee 1). Process related elements include certain

customer service aspects, for instance the waiting and queueing times, and the actual walking path and route that customers have in the establishment. The gaming establishments are designed with similar customer journey in mind and making every customer who visit go past the cashier desk and the service employee upon entering and leaving (Observations).

In an online environment the process elements include user interface designs. The online user interface design is created to advertise the highest possible winnings and jackpots, and then other featured games that are currently popular or new (Observations & Interviewee 1). The navigation in the page and the applications is made easy and short. Interviewee 1 noted that if some features are hidden behind too many clicks it is equivalent to not existing at all, since many customers won't ever find these features. The ease of use is important cause for process related touchpoints in online environment. Interviewee 1 noted also that personalization of the user interface would provide advancements to process elements. Personalization would allow better directed marketing and easier navigation according to customer's desires and previous experiences.

Employee-customer interaction related touchpoints are well-recognized and are taken into consideration in enhancing the experience-centricity of service encounters. These elements also have an impact in offering personalized service. Employee-customer interactions may provide huge potential in creating memorable experiences that increases future customer behavior (Interviewee 1).

However, it is noteworthy that employee-customer interaction elements include aspects that can be difficult for a company to control since they are dependent of the customer itself and dependent of the personalities of frontline employees involved in the service encounters. Interviewee 1 noted this as an emphasis in the hiring process of the service employees. These interactions can be enhanced generally with positive attitudes and overall friendliness and helpfulness (Interviewee 1).

These touchpoint elements are considered when developing the mystery shopping patterns and how the service encounter should be formed. Employee-customer interaction elements are also noted with the service journey map that Veikkaus utilizes for ideal customer experience (Observations). These elements are found useful and

important especially in the offline environment, but also in the online in terms of customer feedback.

Customer-customer interaction is one of the trickiest for the company to manage. Gaming and gambling activities tend to attract many types of customers, including some drinking or drug abusing customers and other shady people. Gaming also creates often lots of feelings, both positive and negative. Sometimes certain types of customers become extremely angry or even violent towards the games, personnel or other customers. These can sometimes create unpleasant experiences for other customers only because they are in direct or indirect interaction with other customers.

Positive aspects of customer-customer interactions are very important in creating positive and memorable experiences for customers. Many customers who visit regularly gaming arcades gamble with friends or they can meet old or new acquaintances during their visits (Observations). Customer-customer interactions have the possibility to create peaks of positive emotions (Interviewee 1). Interviewee 1 pointed out also that more social aspects of casino games are currently on the rise and gaining more popularity.

Social customer-customer interaction aspects of gaming are also being promoted with various national or local tournaments that take place in the gaming arcades. These tournaments include time limit and same amount of starting money for all customers and they compete in terms of who gets most winnings during the limited time. During these tournaments there may be special themed events as well in the arcade with small free gifts and snacks. (Observations)

Product interaction elements are taken into consideration with the tangible and intangible service/product offerings. These elements are closely related to atmospheric elements and technological elements. Touchpoints related to product and service consumption are mainly covered in aforementioned elements. Many of the services are experienced through technological machines thus the interaction happens through the technological interface. These elements also include other tangible elements such as coupons and scratch cards.

5.3.3. Customer Behavior Models

Interviewee 1 stated that customer segmenting needs more work and is under development currently. Interviewee 1 continued that general customers demographics create still important basis for possible segmenting. Multichannel customers and tracking their journey is understandably challenging and to create customer behavior models according to different segments of customers is a challenging task for many companies. Even though the segmentation of customers aspects in the interviews resulted rather little, there can be recognized many types of customer behavior models according to observations. The author presents five generalized models that are mainly based on observations, but also on interviews to some extent. Noteworthy delimitation is gambling and gaming addicts and problem gamers which are, however, rather unique segment of people but according to the purpose of this research these types of gamers are not included with further analysis.

The presented models will be mirrored to academic researches referenced in the theoretical part of this thesis. Mirroring will be made mainly to Wolny and Charoensuksai's (2014) customer journey typologies, Konus et al.'s (2008) multichannel shopper segments and van der Veen and van Ossenbruggen's (2015) decision-making strategies.

Type	Buying behavior	Example characteristics
Impulsive shopper	Occasional and impulsive	<ul style="list-style-type: none"> • Can be affected by marketing efforts, and gamble when the jackpot is high. • Gambling through slots with leftover coins
Habitual gamer	Have routines, for instance, daily or weekly	<ul style="list-style-type: none"> • Lotto buyers who purchase the same lines of Lotto every weekend • Regular customers at the gaming arcades
Research shopper	Considered behavior	<ul style="list-style-type: none"> • Conducts research on where to find best odds on sports event.

		<ul style="list-style-type: none"> • Gambles with games that have highest return rates
Hobby gamer	Buying behavior related to events, sport matches or tournaments	<ul style="list-style-type: none"> • Horse sports enthusiasts • Poker players • Other sport bettors
New and reacquired customers	Occasional or customer behavior habits have not been formed yet	<ul style="list-style-type: none"> • Newly acquired customers who doesn't have enough experience to be categorized into other type • Recipient of positive word-of-mouth

Table 4. Proposed customer behavior models.

First category that can be noted are impulsive shoppers. Wolny and Charoensuksai (2014) defines impulsive customer journeys where customers behave impulsively, and the journey is relatively short with little time spent in pre-purchase and post-purchase phases. Their customer journey follows impulsive customer behavior and purchasing is mainly occasional. It can be noted that impulsive buyers can be affected by marketing efforts and buying the occasional Lotto-ticket because they note an advertisement about the jackpot. Product and advertisement placement can also have an effect, for instance, in the case if the customer notices Veikkaus's products and have some leftover coins in the pocket. Impulse shoppers are also recognized by Interviewee 1. Interviewee 1 recognizes that impulsive shoppers are large portion of all customers and very important customer type for Veikkaus.

Impulse buying for Veikkaus can be considered more often to be offline environment related activity, even though online gaming can also be impulsive. The purchase decision, however, is more impulsive in the offline environment because it can require fewer steps to make the purchase. Impulsive shoppers are considered to be goal-oriented, peace-of-mind customers, who are during the current experience single-channel shoppers but can have multichannel customer features in their future and previous encounters. (Observations)

Second noticeable category are habitual gamers. Habitual gamers are generally loyal customers and follow their gambling routines either daily or weekly. Habitual gamers are also recognized by Interviewees 1 & 2 and based on observations. This

category generates also large portion of Veikkaus's revenue. Habitual customers can be considered to have journey that is somewhere in the between impulsive journey and balanced journey or either of them. In addition, habitual customers are considered to be in the middle of being exploratory seekers and goal-oriented seekers, and also in the middle of being self-reliant and advice-reliant. (Observations)

Habitual gamers can be subcategorized also into many subcategories, for instance, according to their game choices. For example, many customers are buying Lotto coupons every week with same numbers or other dreaming-based games, and many customers have routines while visiting Veikkaus's physical establishments. Habitual gamers are also important source to get customer feedback and service encounter data, since they often have vast history of experiences to which compare to and are more eager to share their opinion of their experiences (Interviewee 1). Habitual gamers are often bound to their gaming choices which determines their purchases to occur in a single-channel or through multiple delivery channels. Habitual gamers are relatively hard to analyze further, because this segment includes many types of customers. (Observations)

Third category is research shoppers. Research shoppers have considered customer journeys (Wolny and Charoensuksai 2014) and the decision-making focuses on the best chances and odds, and best offers. These shoppers often are multichannel and compares the offerings of other gambling providers they are familiar with (Observations). In other words, these types of customers engage in considered customer journeys. The purchase decision is made with the provider who offers best odds and chances for winning and possibly other features (in gambling contexts, online companies can offer "free" spins or money that need to be recycled within the system multiple times before cashing out) (Observations). These shoppers are generally sports enthusiasts who follow sports regularly or they can be online slots gamblers who play the games that offer highest return rates (Observations). This category also covers slots or other casino game customers who select the game according to the chance of greatest winnings and at the same time minimizing losses. Research shoppers are considered to be self-reliant and goal-oriented, however, the goal-orientation comes after greater pre-purchase stage which includes extended search phase that is exploratory in nature.

Research shoppers are probably one of the most difficult groups for Veikkaus to address. Often the odds that Veikkaus offer are somewhat lower than competitors which might be due to bigger volumes in other well-known gaming sites. Veikkaus needs to address these shoppers with other features and games of their own. (Observations)

Fourth category is hobby gamers. There is clear distinction between habitual gamers and hobby gamers, even though both can be multichannel focused customers. Also, distinction can be drawn from research shoppers, as hobby gamers are not that restricted to online environment as research shoppers are. Hobby gamers are mainly customers whose gambling and gaming occurs in a relation to certain events. For instance, they can be, horse sports enthusiasts who gamble when they visit the horse races, poker players who participates in certain tournaments, or football followers who like to gamble during the world cup.

Hobby gamers are customers who have balanced journeys. Their purchasing behavior and customer journey occurs according to the definition of balanced customer journeys (Observations). Interviewee 1 recognizes this type of customers often during the interview and notes that these types of customers often have very similar behavior when gaming and gambling and they can even be grounded to their habits. However, Interviewee 1 notes that some customers of this type may also engage in multichannel behavior and can be positive towards new multichannel elements provided by technological advances.

Final category is harder to label but, in this case, it is named new and reacquired customers. Newly acquired customers doesn't really fit into any other category and is thus separated. This category includes, for instance, customers that are turning 18 and occasional gamblers, who can be considered as reacquired customers. The buying behavior is mostly irregular or not along with any other patterns. Customers that are in the final category are considered to be advice-reliant and exploratory seekers. Multichannel behavior is not determined, and they can be both single-channel shoppers or multichannel shoppers.

6. CONCLUSIONS AND DISCUSSION

The following chapter highlights the main conclusions that can be drawn from this research. The research questions set in the introduction are answered by analyzing the empirical data collected by comparing and combining it to theoretical data collected in the theoretical part of this research. In addition to this, managerial implications are highlighted, the limitations of this study are discussed, and further research agenda is proposed.

6.1. Theoretical Implications

This thesis has focused on customer decision-making and customer journey utilization in the gaming and gambling environment. Customer decision-making and customer journey information are analyzed to gain understanding of how customer experience is formed and how it can be enhanced in different phases of the customer's journey. Customer's journey can also include multiple delivery channels and the multichannel environment related aspects need to be considered in the overall objective of improving customer's experience in all channels. To accomplish this, many previous researches were analyzed and reviewed to gain overall view and specific issues related to gaming and gambling industry.

This thesis also presented new information of customer journey mapping utilization and customer decision-making in a multichannel environment by combining previous academic researches and conducting a case study. In addition to the case study, the combination of a variety of different research agendas are more generalizable in the field of self-service technologies and their implementation to improving customer service processes. The increased use of SSTs provide challenges for companies and this thesis has presented the main issues related to them, and what are the needed considerations when implementing new innovations to service processes.

Based on the conducted theoretical and empirical research, the research questions can be answered. To answer the main research question, four sub-questions were

formed to provide more comprehensive results. The four sub-questions are covered first, to form the basis for the answer of the main research question.

What needs to be considered in the development of customer journey in a multichannel environment?

The purpose of this sub-question is about developing the basis for the customer journey in a multichannel environment. To understand customer journey, the process of customer decision-making needs to be established. According to Lovelock and Wirtz (2011) customer decision-making can be categorized in three different phases, pre-purchase, service encounter and post-purchase. Lemon and Verhoef (2016) conceptualizes the customer experience in the customer journey to be formed of three exact same phases of customer journey. The relation between customer journey and customer decision-making is clear and both can, and often are divided to form similar structure.

During these three phases customers interact with the company multiple times. These interaction-based encounters or “cues” are often labeled as touchpoints. To establish customer journey, the touchpoints need to be recognized that customers may encounter during their journey. Touchpoints are the moments of truth that may occur in every phase of the journey and they may involve multiple delivery channels. Touchpoint recognition can be used to improve existing service processes or while developing new processes. While establishing the touchpoints, it is also important to consider the multichannel nature of the process and to realize that the touchpoints include all of the channels related to the service process.

Touchpoints can be divided based on their nature. In this thesis the division was created by combining two previous researches, Stein and Ramaseshan (2016) and Lemon and Verhoef (2016). Division is important for the purpose of gaining information of which parts of the experience are successful or failing. When the division is successful this information can be passed on to the unit that develop or maintain these features. For instance, when customer is gambling with a slot machine, customer may encounter many touchpoints that are creating positive or neutral experiences and one aspect of the service encounter is failing and creating negative emotions. If the division is incomplete, it could be possible to consider that the whole

process is failing, while in reality, it could be one specific touchpoint that is not treated properly. Also, the division can be useful to replicate the touchpoints that are creating positive experiences to new service processes.

Touchpoints have an effect to the customer decision-making and customer behavior. The effect can be decisive, and it is the reason why touchpoint recognition and customer journey mapping are important. As interviewee 2 noted, showstoppers are especially important to be noticed within the process, because these causes for negative emotions can diminish sales, create negative word-of-mouth and decrease loyalty. It is also noteworthy that some of the touchpoints may be outside of company's direct control and the actions needed to resolve them may be harder to find but are nonetheless as important. As the current service encounter dictates the direction of the future experiences it is especially important to create encounters that are positive, or at least positive service recoveries.

How customer experience is formed during the customer journey in gaming and gambling context?

As Pullman and Gross (2004) states, experience is formed when a customer has any sensation or gains information from interaction with the elements of a context created by a service provider. Customers always have an experience when their journey is in the encounter phase, regardless of whether it is good or bad or indifferent (Berry et al. 2002; Åkesson et al. 2014; Martin et al. 2015). Customer experience forming is also unstable, because it can be good in the pre-purchase phase, bad during service encounter and good again in the post-purchase phase. The perception of overall customer experience determines often the future shopping behavior.

Remembered and conscious experiences are mostly formed during the service encounter phase. These experiences create often the opinion of the encounter and the whole journey. This is supported by academic research, for instance, Klaus and Maklan (2012) and Cowley (2008) states that remembered customer experiences influence the brand perception and future customer behavior and is thus linked to company profitability.

Experiences are also formed in other parts of the customer's journey. Pre-purchase related experiences influences the purchase decisions that customers make. Considering the gaming industry and especially Veikkaus, experiences that are formed before the purchase have mainly influence when the customer decides after the evaluation phase to not to purchase the service. In addition to this, experiences formed before the encounter may also set the expectations of the service to be high, and thus creating negative emotions because the service didn't manage to reach the expectations.

Experiences occurring after the purchase influence the desire for repeat purchases with the same service provider and even loyalty to the service provider. As Interviewee 1 noted, post-purchase can create positive experiences even after service failure occurs in the encounter phase. The service recovery is especially important for gaming and gambling companies due to its importance with self-service technologies. There is also clear notion that many gambling experiences occur through self-service technologies. SSTs need to be well-developed, so they malfunction only on rare occasions, and designed successfully to provide coherent experience.

Gaming and gambling is a hedonic activity and is often treated as such. Experiences that customers are after includes emotions of thrill, excitement and fun. The game designs are responsible for creating these emotions. Customers often have many other emotions and reasons related to gaming. Gaming can be social interaction for some customers or a communal activity that they engage with friends. Customer's experience is not limited to only the gaming activity but also to other factors (these are the touchpoint elements analyzed in chapter 3.1.2 and 5.3.2). These other factors that can be influenced with service processing methods also influence the overall customer experience.

How self-service technologies influences the customer decision-making and customer experience?

Self-service technologies offer huge advantages in widening service offerings' availability but also in the terms of optimizing costs and incomes. SSTs can be expensive in the short-term, but they can be efficient in the long-term. Efficiency is created due to the fact that when customers are using SSTs, it doesn't require direct involvement

of service employees. Veikkaus utilizes SSTs in the offline environment as well as in the online environment. Especially, the online SSTs provide larger possibilities for customers to access the service whenever and wherever they want it. But also, the offline SSTs located in the partner-network increase the coverage of Veikkaus's services vastly.

Providing SSTs offers customers also aspects of the service encounter that wouldn't be possible without them. SSTs allow customers to have control of the service encounter and they can dictate the pace of the encounter. Some segments of customers enjoy the control and personalization aspect while using SSTs. The modern customers of SSTs have also become important in terms of co-production (Gelderman et al. 2011). Co-production and its importance is also recognized by Interviewee 2. SSTs often require the co-production, but also more cognitive involvement, and new forms of service behavior, while they can offer greater customization and more satisfying experiences (Tsiotsou and Wirtz 2012).

Using and implementing SSTs can also create negative effects. For Veikkaus, customer experience information is noted to be harder to obtain. This is the case often because many of their SSTs are located in partner-owned establishments without own service personnel. From these encounters the received customer experience information is often only negative, and due to technology malfunction. This notion is also supported by academic research, for instance, Tsioutsou and Wirtz (2012) recognizes that SST-enabled service encounters reduce the possibility to learn from customer's experiences and detect service failures.

Even though customers can enjoy the use of SSTs and the control aspects of the service encounter, their use is still rather sensitive in forming the customer experience. Customers are expecting reliable and trustworthy service and dissatisfaction of the service can diminish future buying behavior. For Veikkaus, the users of SSTs are perhaps even more sensitive about the usage, because they are operating the SST with money. Even though customers are placing a risk while gambling, money is sensitive aspect of the gambling experience. Many customers have neutral feelings towards small amount of losses, and they are mainly gambling to have fun and spend time. However, if the machine happens to malfunction, customers may feel

that they didn't receive any value for their money spent and will be extremely dissatisfied.

SST-enabled service encounters can also end up cannibalizing sales. Increasing the availability of new self-service technologies often comes with the expense of reducing offline availability. Interviewee 1 noted this aspect during the interview and stated that the cost of implementing new SST-enabled service encounter method needs to be carefully mapped by observing customers and asking directly from their preferences to avoid cannibalizing effects, and to actually increase sales.

In which ways, customer experience and customer journey information can be utilized?

Customer experience and customer journey information can be represented in the form of customer journey map. Mapping includes the recognition of touchpoints customers encounter, and their effect to customer experience. The results of touchpoint recognition can be utilized in multiple manners, and touchpoint recognition can be divided according to the nature of the touchpoint. As the empirical part of this thesis recognized, touchpoint recognition can also be created according to the feelings that are formed by customers. For Veikkaus, this type of division was utilized, and the mapped touchpoints were either positive or negative emotions.

Customer journey maps can be used to enhance existing service processes. Existing service processes need to be constantly evaluated and improved because customers' needs, and desires evolve during time. The existing processes can be improved by using technological advances or, for instance, reacting to competitors' actions. Customer journey maps can also be used similarly as Veikkaus utilizes them. They can be used as managerial tool for new product and service launches. The results from the empirical data contained specific case examples where the information of customer's behavior and customer's experiences can be utilized with new innovations and product or service launches. Another utilization purpose is also to gather marketing related information and use customer journey maps in order to make marketing efforts more effective.

Customer journey information can also be utilized in the development of customer behavior models and finding typologies how certain types of customers behave during their journey. Customer journey maps can be hard or even pointless to create that cover all customers. Customers are always unique with different desires, wants and needs, and their journey is always unique. However, customers can be segmented according to their desires and customer journey maps should consider the multiple typologies that customer journeys have.

Customer experience information can also be utilized to create more experience-centric service processes. Experience-centricity is important aspect because gambling is a hedonic service. Considering more the gaming and gambling services, the gaming outcome is always uncertain, and outcome cannot be made certain because the games rely on chances and odds that are in favor of the service provider. Uncertainty is key element in gaming and many customers find it intriguing aspect of the gaming experience. In addition to gaming and gambling industry, the experience-centricity aspect is important for many other hedonic service industries. Since the service-centered paradigm is currently on the rise, the experience-centricity is recognized as important aspect for creating successful service processes that result positive customer experiences.

How can a gambling company enhance customer experience with information of customer decision-making in multichannel environment?

Building on the insights provided by the sub-questions, the main research can be answered. The current customer experience can be enhanced in many manners that companies in gaming and gambling need to address. This research suggests actions and aspects that companies can take into consideration when designing the customer journeys and mapping the existing service processes. In addition, taking into consideration the answers for sub-questions is recommended.

The framework presented in the chapter 1.5. can also be updated to be more in line with this research and the chosen case company. Companies and organizations have multiple methods and ways to improve the current customer journey and the current customer's experience forming process. The importance of this is the fact that these actions influence the future experiences and future purchasing behavior.

Long-lasting customer relationships and customer loyalty are always desirable outcomes for companies.

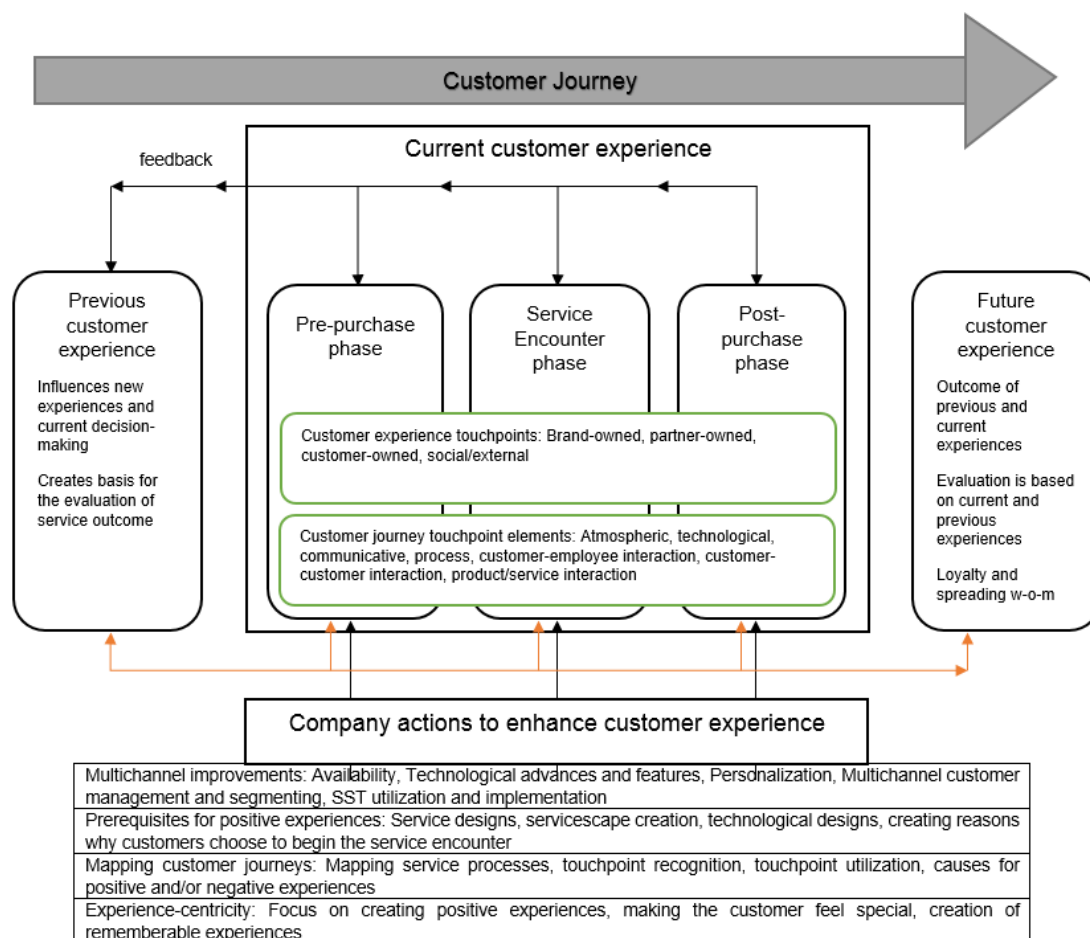


Figure 8. Updated Framework

In conclusion, this thesis combines vast range of researches and literature that has been conducted in many service industry related issues and interests. This thesis utilizes information from researches conducted in following topics: customer decision-making process, customer experience in both online and offline environments, experience-centricity among services, self-service technologies, service processing, customer journey utilization, and operating in multichannel and omnichannel environment. The topics were selected because they have close relation to the research questions and the case company's marketplace. This thesis combined the needed topics and analyzed the specific challenges in gaming and gambling industry.

6.2. Managerial Implications

This research has created managerial implications for companies providing SST-enabled service encounters and more precisely for gaming and gambling companies. The purpose of this research has been to combine multichannel, customer journey and customer experience information and apply it to the context of gaming and gambling industry in Finland. The results of this research have highlighted the importance of customer journeys and how the information gained from them can be utilized.

One of the most meaningful managerial implications is the use customer journey maps as a strategical tool. As it was implied in the chapter 3.1.4. that customer journey maps have multiple purposes of use, and this research has focused on the use as strategical or managerial tool. The theoretical part of this research suggests that customer journey maps can be utilized for the existing service processes and how they can be made more pleasant for customers so that they would generate more customer enjoyment and overall more positive customer experiences. The empirical part of this research, however, discovered that customer journey mapping can be used as strategical tool during new product and service launches.

This viewpoint that the empirical part of this research noted is important to realize in its full range. Nowadays many companies are shifting to providing more and more SST-enabled service encounters and focusing more on multichannel availability. As it was noted earlier that this shift can also result in a bad outcome and actually end up decreasing sales. This is the reason why customer journey maps are important for new products and services that are SST-enabled, and the service encounter is handled mainly through SSTs. Therefore, these new innovations need to be properly tested and the customers need to be contacted and observed about their service experience, so that the product/service innovation can be launched properly. Proper launch and actual improvements to service processes may end up reinforcing the old service processes or to replace them altogether in the best possible manner.

Interviewee 1 notes that old company habits and beliefs can be restricting factor but also that the customer behavior models can have an influence. Many customers are

extremely rooted to their behaviors and are unwilling to accept change. This creates a dilemma in the sense that other customers may enjoy the newer features and presence of new technology, but other customers find it repellent and disappointing. Also, it is noted that the increase of providing and focusing on online channels can decrease the presence of offline services which can cause more problems to customers who are not willing to convert to online services. If the decisions are made without consulting the existing customer base it may end up cannibalizing the outcomes. This ultimately is a business decision in which the costs and benefits need to be weighed and chosen to more productive and efficient one.

6.3. Limitations and Further Research

This thesis has limitations that include empirical data restrictions in the terms of data quality. This thesis included two interviews from employees of a large gaming company operating in Finland. To get more comprehensive results through the interviews, it could be beneficial to conduct more interviews with employees in different positions. The interview questions about this thesis theoretical part also resulted another limiting factor. Many of the interviewee questions asked resulted rather little related to this thesis topics and methods. One important notion was customer journey mappings as they can be conducted in many ways and their utilization purposes varies. For Veikkaus the most important purpose for customer journey utilization are the new product and innovation launches, and in this sense designing new experience-centric experiences. This limitation also includes, that many of the customer journey maps and the full process of creating them are strategic and confidential in nature, which can also influence on the data collection without NDA.

This thesis has also limitations in the form of customer related data about the customer experience forming. This thesis relied on data gathered from interviews of company employees and observations, and it can be considered that observations do not always represent the actual customer experiences. In addition to the observations, customers need to be actively approached and interviewed about their experiences. Customers are still the main focus in customer journeys and their experience is the one that matters. Therefore, for creating customer journeys, it is im-

portant to directly ask the customers about their experiences. This issue is also further research agenda, so the results from actual customer experiences can be mapped accordingly.

Limiting factor is also that this research was conducted as a single case study in Finland where the case company has monopoly. This restricts the competition aspect of offline services. However, as gaming and gambling is hedonic activity, the competition is considered as customers time and money spent. In online environment gaming is not restricted by government and other gaming sites are allowed to provide services to Finnish people even though their marketing is restricted. Even though the market setting is limited, the research results are more generalizable. Using self-service technologies in providing services is currently on the rise with many other service industries, and the results from this research are relatable to other industries as well.

This thesis also created room for future research agendas. As this thesis is with its limitations there is possibilities for future research. For instance, this thesis relied much on data collected about experiences in offline environment but also in multi-channel environment, however, the online environment and the customer behavior in online environment could be researched more. The drivers behind customer decision-making and customer experience forming are or can be different in online environment. Online environment also covers more competitive features which make it more challenging but even more important research agenda.

Future research could also focus on the suggestions proposed by the interviewees. Interviewee 1 recognized need of future research for omnichannel development. As Interviewee 1 noted that omnichannel focus in service development and in other business operations is not yet the main strategy, but due to is increased recognition by academics and managers, it can eventually be the future direction in strategy developments. The academics also suggests more research focus in the omnichannel development.

Further research could also include the social aspects of gaming. Social aspects in gaming has been noted to be important by researches conducted in gaming and

casino environments in USA (stated by Interviewee 1). This can be result of differences in younger and older people, and their view to life in general. Social aspects in many technologies are currently very well presented and gaming and gambling is likely to follow in the future.

The resulted customer behavior models of this thesis could also be researched more. For instance, the segmenting can be improved to be more precise by creating subcategories of the customer behavior models presented in the chapter 5.3.3. These customer behavior models could also be mapped, and customer journey typologies could be recognized by their behavior. Customer journey typologies could also be improved by examining well segmented customers according to their purchasing behavior. The results could be utilized to find out which customer segments are most valuable and which segments need more work to make them more valuable.

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Appendices

Appendix 1. The interview questions (in Finnish)

Yleistä

1. Kuka olet? Mikä on työtehtäväsi? Kauanko olet ollut tehtävässä? Kauanko Veikkauksella?
2. Kuvaile työtehtäviäsi ja vastuualueitasi?
3. Mitä monikanavaisuus, customer journey ja asiakaskokemus sinusta ovat?

Asiakaskokemus ja itsepalveluteknologiat

4. Miten Veikkaus mielestäsi osallistuu asiakkaan kokemuksen parantamiseen?
5. Miten erilaiset kampanjat (MAD + muut) ovat onnistuneet mielestäsi? Mikä on ollut käytännössä niiden suurin hyöty?
6. Miten omassa työssäsi vaikutat asiakaskokemuksen parantamiseen?
7. Miten Veikkaus mittaa asiakaskokemusta?
8. Miten asiakaskokemus muodostuu (ennen ostoa, oston aikana ja oston jälkeiset huomiot)?
9. Minkälaiset asiat vaikuttavat asiakkaaseen palveluissa ja heidän kokemukseensa, kun he käyttävät itsepalveluteknologioita?
10. Mitä ongelmia itsepalveluteknologiat aiheuttavat?

Customer journey

11. Miten teidän asiakkaat käyttäytyvät tai miten kuvaillet heidän käyttäytymismalleja?
12. Miten Veikkaus seuraa asiakkaan matkaa ja kokemusta matkan aikana?
13. Mihin customer journey map tietoja käytetään Veikkauksessa?
14. Mitä kohtaamispisteitä asiakkaat kohtaavat matkansa aikana? Minkälaiset kohtaamispisteet ovat kriittisimpiä? Käytetäänkö näistä kohtaamispisteistä tietynlaista terminologiaa?
15. Tehdäänkö tunnistetuille kriittisille kohtaamispisteille toimenpiteitä kokemuksen parantamiseksi? Mitä niille tehdään?

Monikanavaisuus

16. Mitä monikanavaisuus on Veikkauksessa? Miten sitä johdetaan?
17. Miten monikanavaisuus näkyy?
18. Onko se mielestäsi hyvin integroitua? Toimivatko eri kanavat hyvin yhteen?
Täydentävätkö ne toisiaan vai ovatko irrallisia?
19. Miten monikanavaisia asiakkaita segmentoidaan?
20. Mitä ongelmia monikanavaisuus tuo mukanaan? Miten niitä voisi korjata?
21. Miten parantaisit monikanavaisuutta Veikkauksen palveluissa?
22. Onko Veikkauksella omnichannel toimintaa? Minkälaista? Minkälaista se voisi olla tulevaisuudessa?

Appendix 2. The interview questions (in English)

Basic information

1. Who are you? What is your position in the company? How long have you been in this position? How long been employed by Veikkaus?
2. What do you do in your job and what are your responsibilities?
3. How would you define multichannel, customer journey and customer experience?

Customer experience and self-service technologies

4. How Veikkaus contributes in enhancing the customer experience?
5. How have different service campaigns (MAD + others) been perceived? Have they been successful? What has been the greatest benefit of them?
6. How do you personally contribute in enhancing customer experience?
7. How Veikkaus measures customer experience?
8. How is customer experience formed (before, during and after the purchase)?
9. What sort of things have an impact on customers and in their experiences, when they are using SSTs?
10. Do the SSTs generate problems? What kinds of problems?

Customer journey

11. How would you describe the behavior of your customers?
12. How Veikkaus tracks the customer's journey and the experience related to different touchpoints?
13. How are customer journey maps being utilized?
14. What kind of touchpoints customers will encounter during their journey? What kind of touchpoints are the most critical? Are the touchpoints categorized according to their nature?
15. Are the most critical touchpoints improved in order to enhance the customer experience? How they are enhanced?

Multichannel

16. What multichannel means for Veikkaus, and how it is being managed?
17. How multichannel environment is perceived?

18. Are the channels well integrated? Do they fulfill each other or are they separate?
19. How are multichannel customers segmented?
20. What kind of problems are related to multichannel environment? How they can be fixed?
21. How would you improve multichannel aspects in Veikkaus's operations?
22. Is Veikkaus focusing in on omnichannel development? In what kinds of operations? What omnichannel directions can be expected in the future?