

NARRATIVES ON VALUE EXPERIENCE THROUGH ACTIVITIES OF AN INDIVIDUAL'S WELL-BEING

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The purpose of this paper is to explore individuals' activities related to their own well-being and how these activities are linked to individuals' value experiences while improving their well-being. To address a need to move away from a service firm's viewpoint, the authors adopt the customer-dominant (C-D) logic perspective of services. The analysis of individuals' narratives reveals core, related and other activities following the idea of C-D logic, and a framework for value experience of three different types of individuals namely 'Want to do', 'Need for motivation' and 'Have to do'. Theoretical and practical implications to service marketing suggest to shift the focus from a service firm's view to individuals' lives and processes, and to provide a fresh view to the role of individuals to control their value experiences through activities.

1. Introduction

Experience in services has become a central interest for researchers and managers. To gain a better understanding of individuals' experiences is now even more complex due to rapidly changing service contexts, individuals' dynamic expectations and their greater control related to their experiences (Ostrom et al., 2015). Even though an individual perceived experience has been defined as subjective and contextual (Schembri, 2006; Palmer, 2010), the research has been largely conducted from a service firm's or a service's point of view (e.g. Meyer; Schwager, 2007; Verhoef, 2009; Vargo; Lusch, 2008). Just recently, a need for more individual-centric (McColl-Kennedy et al., 2015) and activity-based (Mickelsson, 2013; Åkesson et al., 2014) view to experience has been emphasized. In this paper, we adopt a customer-dominant logic perspective (Heinonen et al., 2010) to investigate individuals' activities related to their own well-being and how these activities are linked to individuals' value experiences while they try to achieve goals in improving their well-being. This customer-centric approach proposes a new view to individuals' role in service and addresses a broader understanding of individuals' lives, activities and experiences (Heinonen et al., 2010, 2013). Our study recognizes individuals as active participants to orchestrate their experiences that are originated from their activities (Heinonen et al., 2010).

Experience in service research has been studied from different perspectives, mainly from service (e.g. Galetzka et al., 2006; Chandler; Lusch, 2015), customer (e.g. Carù; Cova, 2003; Verhoef et al., 2009; Pareigis et al., 2012) and value (e.g. Vargo;

Lusch, 2008; Helkkula et al., 2012) perspective. Recently, a novel approach to experience, the concept of service co-creation experience, has been suggested (e.g. Carù; Cova, 2015; Jaakkola et al., 2015). Even though there has been several aspects to experience, it is still seen created or controlled by a service firm (Tynan et al., 2014). Here, it is assumed that the customer experiences the service in the way that is anticipated by the service firm. In this paper, we take a practical view to experience in individuals' daily life settings, and define value experience as individuals perceived experiences originated from activities that are performed by individuals in the context of their well-being. Although extensive discussion on experience has been going on within service marketing research, little empirical evidence has been accumulated about customers' experiences related to activities and interactions (Åkesson et al., 2014).

We recognize activities as central part of individuals' experiences, but it is not always very clear what is meant by individuals' activities. Service studies tend to illustrate activities carried out by customers as interaction between a service firm and its customers often from a service firm's viewpoint (Mickelsson, 2013). And experience has been considered as an outcome of interaction in a service process in a certain context (Edvardsson et al., 2005). However, a customer-centric perspective goes beyond this interaction-focused view, and highlights individuals' independently performed activities in a specific context of life, where activities are partly visible but may also be invisible to service firms (Heinonen et al., 2010; Medberg; Heinonen, 2014). For example, informational, relational, organizational and technological categories of activities have been suggested to result memorable experiences (Åkesson et al., 2014). Instead, our study in the context of individuals' well-being focuses on activities that individuals conduct in daily life as they manage their well-being.

Our study will focus on an individual's active role orchestrating their activities and experiences in the context of their well-being. It aims to provide a better understanding of how individuals' activities and experiences could be linked in value formation process of their well-being. We define well-being as individuals' own opinion of their physical and mental condition at work and off-duty. Research evidence shows a strong relationship between individuals' subjective well-being, and physical as well as mental health (Dolan et al., 2008). Through the achieved understanding we intend to identify different levels of individuals' activities and define different elements of value experience related to these activities in the chosen context of the individual's well-being. The final goal is to analyse 25 – 30 individuals' narratives in order to reach the research goals. At this initial phase of the research we have written narratives from five individuals and narrative conversations with another five individuals.

The rest of this paper is organized as follows: First, we provide an overview to value experience in customer-dominant logic. And second, we view the concept of customer activity from customer-dominant logic perspective. We then define and discuss our framework for individual activity and value experience related to individuals' well-being. Next, we present our empirical study and findings of individuals' activities and elements of value experience. And finally, we discuss theoretical and managerial implications as well as limitations and future research.

2. Value experience in customer-dominant logic

It has been emphasized that individuals should have a more active role in services (Vargo et al., 2008; Payne et al., 2008). Customer-dominant logic places genuinely the individual in the center, and emphasizes a broader understanding of individuals' lives, activities and experiences, in which services are embedded, rather than focusing on services and providers as such (Heinonen et al., 2010). The customer focused perspective suggests that the customer's understanding of the service is different from the service provider's. Customer-dominant logic does not argue that a service firm's role should be eliminated, but rather suggests that value emerges as a service provider through a service becomes embedded in the customer's context, activities and experiences (Heinonen et al., 2010, 2013).

Value experience in a customer focused perspective is considered as something that individuals orchestrate themselves and that arises within their own activities (Heinonen et al., 2010). Thus, it is implied that individuals have an active role when creating their experiences in different contexts of their lives, and their own interpretation influences the experience related to service use.

Value emerges in the individual's activities when they use services, and so service firms become involved in individuals' everyday life settings in a visible way. But mostly, value emerges beyond the control of a service firm and so might be invisible to the firm (Heinonen et al., 2010). Thus, value is not created only in visible interaction between a service firm and a service user: Some of interactions are hidden from the service firm, but still happen in the service user's life, and therefore, value formation occurs rather than value is only actively created (Heinonen et al., 2010, 2013). In addition to visible form of interaction, customer-dominant logic introduces *the concept of presence* as a new aspect to value formation, which 'shifts the focus from value formed by interactions to the value of offerings that customers experience as present in their lives' (Heinonen; Strandvik, 2015, p. 479). They point out that the concept of presence provides service firms an opportunity to be present in individuals' lives in a broader meaning than just to manage visible interaction.

3. Customer activities in customer-dominant logic

Interaction between customers and service firms has been a central concept in service marketing. However, a customer-dominant view to services recognizes that interaction is only a part of individuals' activities in value formation, and instead of focusing only on interaction, activities reflect the way individuals live their lives and behave in their specific life context (Heinonen et al., 2010, 2013). Customer activity in a broader meaning has been suggested to involve individuals' independent activities including interaction as a part of it (Mickelsson, 2013). His definition follows a customer-dominant perspective to identify customer activity as separate patterns of behaviour that are controlled by individuals themselves.

When Heinonen et al. (2010) introduced the customer-dominant logic perspective to services, they suggested three different types of activities and experiences that influence how value emerges to individuals: *Core activities and experiences* are those directly connected to service use, while *related* as well as *other activities and experi-*

ences influence individuals' value formation, but are invisible to service firms. Heinonen et al. (2010) very clearly argue that individuals' all activities and experiences should be focused on, yet the exact meaning of related and other activities and experiences remains unclear and there is a call for further research in this area.

Individuals perform and combine activities to support their value formation processes and orchestrate their value experiences (Mickelsson, 2013). In order to emphasize a service firm's role related to activities and experiences a customer-dominant logic suggests that service firms should have a broader view on individuals' goals and intentions than just on interaction. In that sense presence of a service firm moves the focus from value emerging in interaction to value experience that is present in individuals' life settings (Heinonen; Strandvik, 2015). So, it is less relevant for a service firm to attempt to control the visible interactions, but instead to be present in individuals' lives in a profitable way.

4. Framework for value experience and individual activity in the context of well-being

We construct in this paper a framework modified from Heinonen et al. (2010) for value experience and individual activity in the context of well-being. In the customer-dominant logic perspective service firms become involved in individuals' activities and processes, instead of attempting to get individuals involve service firms' processes (Heinonen et al., 2010). The focus is on individuals and how they embed service in their life contexts, for that reason we examine activities and experiences from individuals' viewpoint in the context of their well-being.

When Heinonen et al. (2010) first introduced the framework for customer-dominant logic and Heinonen; Strandvik (2015) later completed it, they needed to include all the relevant elements into it to show the overall view to customer-centric logic. For simplicity they illustrated one customer and one provider in their framework. Based on the fact that the customer-dominant logic stresses the meaning of context in individuals' lives, we take a slightly different view, a contextual view to individuals' activities and experiences. So, we examine one context in the individual's life, and activities and experiences in this context. This means that more than one service may be involved depending on how individuals allow service firms to participate in their activities and experiences.

Core activities and experiences. Core activities are those independently orchestrated by individuals and instantly related to their use of services in the specific life context (Heinonen et al., 2010, 2015). From service centred viewpoint these activities would be identified solely as visible interaction between a service firm and its customers (Payne et al., 2008). Whereas from an individual centred perspective service firms should not concentrate only on visible activities, but also on individuals' intentions and goals considering their well-being (Heinonen et al., 2010, 2015). In that sense, core activities are not necessarily visible to service firms, instead more easily to be recognized by them (Mickelsson, 2013).

Related activities and experiences. Heinonen et al. (2010, 2015) suggest that there are activities in individuals' life context that are invisible to service firms, and yet they are part of the same value formation process as core activities. Presence refers to

ability of a service firm to be present in individuals' life context (Heinonen et al., 2015). It indicates that being present and providing support to individuals regarding their well-being, service firms should observe individuals' related activities. These activities may be concerning interaction with other service firms, information searching or communicating about life context (Mickelsson, 2013). In addition, we also consider related activities as activities concerning individuals' well-being that they perform independently not always including services in these activities.

Other activities and experiences. These activities are not directly involved in individuals' value formation, but they are required to enable individuals' core and related activities (Heinonen et al., 2010). For example, other activities may be needed when individuals purchase equipment for exercising.

Individual profiles. Customer activities in service form patterns that can be used for creating customer profiles (Mickelsson, 2013). Customer groups with different activity blends provides a good understanding of a service firm's position and ability to support individuals in the context of well-being.

Next, we will apply this framework in our empirical study of individuals' activities and experiences in the context of their well-being.

5. Methodology

We adopt narrative approach to examine individuals' experience of value related to their well-being. Narrative approach is an appropriate research strategy in this study, since narrative provides a way to make sense of happenings and to organize experiences in the individuals' life settings of managing their well-being (Riessman, 2008). Narrative is defined as different forms of discourse like making meaning through an experience and understanding actions as a whole over time (Chase, 2011). Narratives reveal how individuals construct past, present and anticipated future experiences by using systems of signs, numbers, words and pictures (Helkkula; Pihlström, 2010).

Narratives are important means for individuals to make their experiences meaningful (Shankar et al., 2001). But narratives are not a direct route to individuals' experiences, because narratives are about individuals and imply how storytelling activities are embedded in their contexts (De Fina, 2009; Bamberg, 2012). Through interpretation of narratives stories are able to reveal the experiences and the reality of the phenomenon (Spector-Mersel, 2010).

Narrative researchers emphasize widely the potential of narrative inquiry within qualitative research methods, but also suggest that narrative as a research approach involves issues to be concerned such as the interviewee-interviewer relationship, ethics and narratives interpretations (Chase, 2011). A researcher's position and ethics are indeed relevant especially concerning as sensitive and complex issue as individuals' well-being. Thus, it is extremely important that participants of the study feel free to tell their stories according to their own judgement without any pressure placed on them.

Data collection

Source of data. This study is an initial phase of a PhD research to achieve preliminary understanding of the research phenomenon. To address the research aims, we focused on 10 voluntary individuals interested in their well-being at work and off duty (Table 1). In this study, individuals were employees of a large public hospital representing supportive services in a health care organization. The employer provides some well-being services to employees in order to support them in improving and maintaining well-being at work. The individuals for this study were selected based on two criteria: First, they had to have performed an energy test to indicate their own energy level. Second, individuals needed to be volunteer to participate and tell their stories about own well-being.

Data consisted of written narratives and narrative conversations about an individual's views and experiences of one's own well-being. We asked individuals to tell stories about interests, beliefs and challenges concerning their well-being, and the role of well-being services on their daily life contexts.

Table 1. Summary of the data in this study.

Written stories	Five stories
Individuals	The age of individuals were between 46 – 55 years. They were all females.
Stories	The average length of stories were 286 words (53, 184, 226, 348, 623 words / each).
Services	Digital well-being services used by the individuals: An individual's level of daily energy (Energy Test); Physiology and heart-beat analytics (First Beat); Body composition analyser (Inbody); Activity tracker (Polar). Face-to-face training sessions the individuals participated in: Rehabilitation services, Pilates
Narrative conversations	Three conversations
Individuals	<i>Conversation 1:</i> Two females at age of 39 and 42 <i>Conversation 2:</i> Two females at age of 35 and 57 <i>Conversation 3:</i> One female at age of 41
Conversations	The length of conversations: <i>Conversation 1:</i> 5 min 20 sec <i>Conversation 2:</i> 4 min 58 sec <i>Conversation 3:</i> 9 min 51 sec
Services	Digital well-being services used by the individuals: An individual's level of daily energy (Energy Test). Face-to-face training sessions the individuals participated in: Gym training, Yoga and Mindfulness

Characteristics of the narratives. We gathered two sets of data. The first set of data included five written stories. The average length of the written stories was 286 words, the length varied considerably from 53 to 623 words. The author responsible for data collection gave instructions personally to each individual, and afterwards, sent written

instructions to each of them by email. We received the written stories between 13 May and 2 June in 2016. The second set of data involved three separate narrative conversations with five individuals. The brief conversations were conducted just after training sessions to get the first impressions from the individuals while they were actually doing an exercise. Two conversations took place in pairs after a gym training session and lasted about five minutes, and the third one lasted about 10 minutes after a mindfulness session. The conversations were implemented between 19 May and 24 June in 2016. The conversations were transcribed, and both written stories and narrative conversations were saved to Word documents.

Data analysis

When conducting the analysis of narratives we concentrated primarily on the content what the stories communicated rather than exactly how the narratives were structured. We searched for core, related and other activities that the individuals had performed related to their well-being, and experiences that emerged when they had conducted the activities and used well-being services. We adopted thematic analysis to analyse the data. Even though with a relatively small amount of data, we used NVivo 10 software for coding the stories in order to ensure also the analysis of the forthcoming data. We formed categories based on the three levels of individual activities and how these activities could be connected to their well-being. For the framework, we coded the data considering value experiences related to activities and well-being services. The coding process was implemented by the first author, who also formed preliminary categories and sorted the items into these categories. Then, both of the authors discussed the identified categories and items included in them, and illustration for the framework.

6. Empirical findings

Individual activity

Based on our data analysis we identified individuals' activities related to their well-being in all the three activity categories (Table 2). Some of the individuals had been focusing on improving their well-being for a longer period of time, while others were just beginners. It seemed that they had become interested in taking care of themselves after a crisis like getting know of a too high blood pressure or cholesterol levels, or after a test of physical condition that showed a clear need for improving their physical condition. The preliminary findings revealed that individuals were first of all engaged in taking care of their well-being rather than being loyal to specific well-being services.

Core activities. Within the category of core activities we identified four different activities. Well-being services used by participants were mostly tests for monitoring the state of their physical condition, one of them used an activity tracker for continuous monitoring. All the individuals had performed an energy test that indicated how many hours and minutes per one day they had energy to live their lives. It seemed that the energy test results motivated them to actually take actions considering their well-being regardless whether the result showed a higher or lower energy level. So, visualisation regarding individuals' state of well-being seemed to be an effective way to get individuals to perform activities related to their well-being.

Related activities. We found several related activities. We could recognize that individuals performed activities independently related to their own well-being without involving any well-being services. They all emphasized the importance of improving their well-being through conducting many different activities, but only few services were involved to support their intentions.

Other activities. We were able to identify one activity that was as other activity in nature. The activity was a rehabilitation training for the individual's back and legs.

Table 2. Summary of activity categories.

Activity category	Activity
Core activity	Energy testing Gym training; Kettlebell training; Mindfulness
Related activity	Cycling; Swimming; Jogging; Walking; Skiing Pilates; Stretching; Gymnastics; Yoga Way to work by walking or cycling; Walking with a pet Gardening; Cleaning at home Reading; Watching television; Movies; Theatre; Surfing in the Internet Food; Eating in restaurant Healthy sleeping Participating in non-profit associations Travelling
Other activity	Participating in rehabilitation at work (occupational health)

An empirically elaborated framework for individual activity and value experience in the context of well-being

Based on the analysis of written narratives and narrative conversations we introduce our framework related to individual activity and value experience (Table 3). We could define three types of individuals based on how they performed activities and experienced value related to own well-being. We call them 'Want to do' –, 'Need for motivation' – and 'Have to do' –types. In the framework, we identified several elements of value experience that were mostly different from each other in the three groups, but there were also some elements that we found to be the same in two or all the three groups.

'Want to do'. It seemed to be a dominating element of value experience for individuals in this group to adopt a wide view to their well-being. They took care of themselves regarding their physical and mental condition. Even though they seemed to be enthusiastic towards their well-being, still their attitude was quite relaxed to well-being and life as whole.

"I walk to work and it takes about 40 – 45 minutes. It's a good way to 'empty my head' while walking. My brains get oxygen and my mind feels bright, even a bad wheather does not make a difference." ... "For the first thing in the morning I do a 15 minutes exercise to get my body awake. This spring I have participated in bodypump-exercising, it's a really good exercise

taking place right after a workday." ... "I have started jogging after a break of many years, it's fun and feels good." (Person 5)

"But while exercising and following a diet, you also need to remember to relax, a balance between exercise and rest is important." ... "Family, friends, movies, theatre, good food and travelling are things that get me feeling good" ... "And what is important, a positive attitude to life helps a lot." (Person 3)

We found that individuals actively gathered knowledge of well-being from books and lectures. However, they were quite precise of what they actually adapted of that knowledge and how they implemented it into the present situation in life.

"Learning (about a healthy lifestyle) is something that has helped me to get in this good condition still at my age." (Person 3)

"What is important to me in my own well-being is that I can accept myself as I'm and do something that I enjoy and what is meaningful to me. I no more care what other people think or say about what I should do or not do." (Person 5)

It seemed that 'Want to do' –type of individuals conducted a wide variety of core activities on daily basis. Related activities were mostly individuals' independent activities, quite few well-being services were involved.

'Need for motivation'. We found partly same elements for value experience in this second group as we did in the first group. The most obvious element different in this group compared to the first group was the need for external motivation.

"Years ago I participated in a peer group at my workplace to manage my bodyweight. We reported our weight in the Internet. Reporting the bodyweight regularly motivated me in managing my bodyweight." ... "In the year before last year at our workplace, we had a system for reporting our exercises. Documenting and a possibility to get a prize motivated me." (Person 4)

In this group, we noticed that performed core and related activities were frequent but not necessarily conducted on daily basis. Measuring and visualization of realised activities were important to individuals' value experience.

'Have to do'. Even though individuals in the third group conducted a minimum amount of activities regarding their well-being, they still considered well-being as an important issue in their lives. This appeared to be partly because of the current situation of their lives and partly because of unwillingness to invest extra time and effort into own well-being. Elements of value experience seemed to consist of relevant core and related activities with as well benefits as possible.

"It's important for me to have a good energy and to feel alive, to keep a good physical and mental condition." ... "When I'm tired I don't exercise so much. So, in that case I easily neglect myself." (Person 1)

"I exercise now and then, I ride a bike in summer time. I stretch my back and legs daily." ... "For stretching I've got instructions from occupational health professionals." (Person 2)

For individuals in 'Have to do' –group it seemed that a basic interest in own well-being existed, but individuals had challenges to put their intentions into actual activities. Individuals needed at least some external control, in some cases the control came from health care professionals.

Table 3. A preliminary framework for individual activity and value experience in the context of well-being.

Individual type	Activity	Source of value experience	Elements of value experience
'Want to do'	Activities on daily basis Activities from every activity category Very versatile pattern of activities	Internal	Inspire to manage one's well-being as whole Independent attitude towards one's well-being Importance of continuity Importance of versatility Importance of balance in life Positive attitude towards life Positive attitude towards future
'Need for motivation'	Frequent activities Visualization of activities Versatile pattern of activities	Internal / external	Importance of one's well-being Independent attitude towards one's well-being Importance of external motivation or a prize Social aspect as comparison with others
'Have to do'	Infrequent activities Control of activities from external actors Only few different activities	External	Importance of one's well-being Importance of external control Focus on implementation

7. Discussion

Activities and value experiences related to individuals' well-being were examined. This study applied a customer-dominant logic approach (Heinonen et al., 2010) and emphasised an individual's perspective to activities and value experience, instead of focusing on service or service firm domain. We could identify core, related and other activities following the idea of the customer-dominant logic perspective (Heinonen et al., 2010, 2013; Heinonen; Strandvik, 2015). We also suggested a framework for value experiences where we outlined elements of value experience from three different types of individuals. We named the types as 'Want to do', 'Need for motivation' and 'Have to do'.

This study contributes to the service marketing by highlighting the need to shift the focus from a service firm's view to individuals' lives and processes by adopting a customer-dominant logic perspective by Heinonen et al. (2010) in the context of individuals' well-being. Focusing strongly on individuals' perspective we address the call for customer-centric (Brown, 2007; Heinonen et al., 2010, 2013) or consumer-centric

(Anker et al., 2015) view to services. This paper examines activities that individuals perform in order to create and orchestrate value experience. The findings address the need to understand individuals' activities beyond the interaction between a service firm and individuals. Related activities in the context of individuals' well-being show that individuals independently perform activities when they try to reach the goals to improve their well-being. These invisible activities to service firms conducted by individuals have been emphasized as well in other studies in marketing (e.g. Mickelsson, 2013; Medberg; Heinonen, 2014; Posignon et al., 2015). So, the findings indicate the active role of individuals and the role of service firms to support individuals' value experience creation (e.g. Grönroos, 2006, 2008; Grönroos; Voima, 2012).

Figure 1 summarizes, as an example, a preunderstanding of individual activities and experiences in this study. Experience perceived by individuals is context-related (Carù; Cova, 2003; Verhoef et al., 2009). This study focuses on one context of individuals' lives and processes, which enables to view more than one service firm involving in individuals' processes. This is a different view from Heinonen et al. (2010, 2013) and Heinonen and Strandvik (2015). In Figure 1, it is illuminated that three different well-being services provided by three service firms are involved in an individual's life. Interaction concerning each of these services may have different intense. And each of the three service firms may have a different intention and capability to be present in an individual's life and processes.

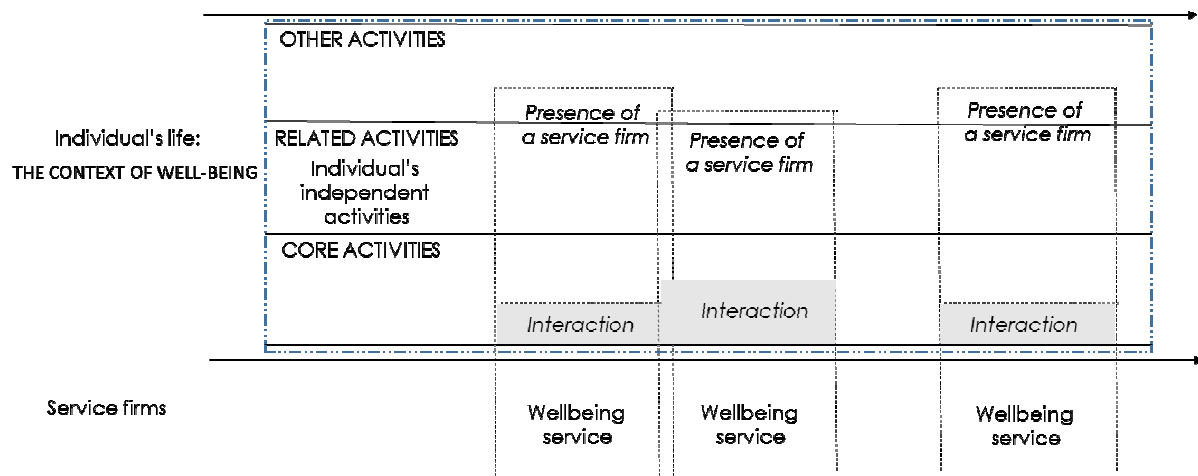


Figure 1. Levels of individual activity modified from Heinonen et al. (2010).

We contribute to the ongoing dialogue in service marketing research by revealing a fresh view to the roles of individuals to control their value experiences through activities. Our study identifies elements for value experience that are interpreted from individuals' point of view. In order to gain a profound understanding of experiences related to individuals' well-being, individuals' greater role in orchestrating their experiences is emphasized (Ostrom et al., 2015). This study clearly shows that individuals' value experience goes beyond the traditional dyadic view between a service firm and individuals (MaColl-Kennedy et al., 2015).

Methodologically we suggest that narrative is an appropriate approach to service research in the context of individuals' well-being. Narrative approach allows individuals

to tell their own stories related to a certain context of their life (Czarniawska, 2004). Narratives seem to provide a way to make sense of activities and to organize experiences in the individuals' life settings when managing their well-being.

Managerial implications

Our study suggests that service firms need to be aware of the active role of individuals when individuals orchestrate their own value experiences related to well-being. Service firms should not depend on their assessment of individuals' value experiences, but instead try to learn how individuals manage their well-being and orchestrate experiences through their own activities. It seemed that individuals who were women at their fifties' in this study, were very interested in improving their well-being and engaged in many activities to reach their goals. But instead of searching for support from well-being services, they mostly performed activities independently. So, to realize this business potential service firms need to find profitable ways to be present in individuals' everyday life and to participate in individuals' value formation processes.

The customer focused approach enables service firms to have a larger role individuals' life context of well-being and not only provide value propositions from their own point of view. In that case service firms have a more intense possibility to engage customers and individuals with their business and services. From the managerial point of view, the importance of direct and indirect interaction need to be highlighted to support the customers' fulfillment of value experience.

Adopting a customer-focused perspective as a leading idea of business service firms need to consider customer focus as a strategic issue, not only something that concerns marketing activities. In that case, the relevant question for service firms is not what a firm can offer and provide to individuals, but rather how a service firm can help individuals to achieve their objectives in managing well-being. Front-stage employees in service firms should have skills to work according to individual focused strategy and be able to enhance positive experience for individuals. While in back-stage operations service firms need to combine business and technological competences with customer focused strategy.

Limitations of the study and future research

This study is an initial phase of a PhD research for achieving a preliminary understanding of activities and value experiences related to individuals' well-being. So, we acknowledge several limitations in this study. We wanted to emphasize individuals' perspective. However, there are others, like service firms as well as individuals' family members and friends, in individuals' networks that influence individuals' value formation processes, activities and experiences. We only examined one context in individuals' lives. This study among other studies on individuals' subjective value experiences in a specific context of life will not provide generally consistent findings but rather the findings deepen our understanding related to individuals' subjective view to value experiences in their specific context. At this point of the research process we only searched for activities and elements related to value experiences rather than tried to identify linkages between them. The empirical evidence of the study is based on relatively small amount of data from individuals working in the same workplace, and showed only a female aspect to well-being.

The next steps of our future research will be to explore further individual activities and value experience in the context of individuals' well-being and identify linkages

between activities and experiences. Moreover, we aim to gain a more profound understanding of individuals' value formation processes related to their well-being and how services could be embedded in these processes.

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