

Service Design and Customer Orientation in First Bank Nigeria Plc Makurdi, Benue State

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Abstract:-This research examined the impact of feedback on employee performance in Benue Brewery Makurdi, Benue State. Both primary and secondary source of data and information were used for the study and questionnaire was used to obtain information from the primary source while journals and internet constituted secondary source of information. The population for this study is one hundred and two (102) respondents from First Bank Nigeria Plc Makurdi Main Branch. The statistical tools employed were the Ordinary Least Square Regression Analysis (OLS) and all the hypotheses of the study were analyzed using the probability value of the estimate. The findings of the study indicates that a positive relationship exist between Transparency in the service delivery (TRSP) and Customers orientation (CUSO) in First Bank Nigeria Plc Makurdi Main Branch Benue State and the relationship is statistically significant ($p < 0.05$) and in line with a priori expectation. Control process of the service delivery (CONT) has a negative effect on Customers orientation (CUSO) in First Bank Nigeria Plc Makurdi Main Branch Benue State and the relationship is not statistically significant ($p > 0.05$). Quality in the service delivery positively affects Customers orientation (CUSO) in First Bank Nigeria Plc Makurdi Main Branch Benue State and the relationship is statistically significant ($p < 0.05$) and in line with a priori expectation. It was concluded that for business to perform optimally, service design's intention is needed business failures and customer satisfaction. It was recommended among others that competent and effective operators are needed to avoid complains from the customers and also to ensure that control process of the service delivery will have a positive effect on customer's orientation in the study area.

Keywords: Service, Design, Customer, Orientation, First Bank, Benue, Nigeria.

I. INTRODUCTION

Background to the Study

In the contemporary economy, which is characterized by fierce competition, economic constraints and pressures for high productivity, companies are increasingly concentrating on their core functions and tending to outsource non-core functions. This creates a market for business-to-business services. On the other hand, progresses in manufacturing technologies and quality production processes enable companies to manufacture goods that have potentially long life cycles, such as paper machines or airplanes that have a potential life of several decades. The related long sales cycles and discontinuous cash flows push the manufacturers towards

developing complementing business with steadier revenue streams.

Thus, the manufacturing industry introduces to the market goods – equipment and devices - with potentially long life-cycles, complement their offering with an increasing number of services and endeavor to forge “life-long” partnerships with their customers. Literature on industrial services is still sparse even though the areas of generic services, consumer services, financial services and general business-to-business services have been addressed extensively in recent years. Further, industrial services are not a homogenous group but can be divided into several subgroups with different characteristics. Consequently, there are no roadmaps to guide the companies that wish to transform themselves into service and customer oriented organizations. This study aims to contribute to the extant body of knowledge by focusing on the area of the services of the manufacturing industry.

Developed markets are saturated in many industrial sectors and the emerging markets, while having vast potential, are not emerging quickly enough. Consequently, manufacturing companies are under pressure to find *new sources of business* and many have undertaken to building an offering of services related to the use, maintenance and operation of the goods that they manufacture. In recent years, many companies have expressed their serious intent to transform themselves from manufacturing and goods-oriented organizations into service business and customer oriented organizations. The life-cycle management of tangible goods is more and more accompanied by the need to develop selected service products and customer relationships further.

Businesses have been globalized through technology and their products and services are available from all around the world, which leads to the consumers having a larger selection of options to choose their ideal product or service. Businesses are dependent on their customers and they have the power to choose. The key elements for consumers are to find products and services that bring value for them, have a positive customer experience, and nowadays it is common for customers to do their research before buying a new product or service. Internet offers consumers several websites to see what other consumers think about the products and services they have bought and this is in high value for the potential customers when making the purchase decision.

Within the past few decades the habits of the consumers have changed. Buying goods and services are now done more easily than before and it can be done from anywhere and anytime. Consumers are adapting to new trends continuously and they are more aware of the products and services they use and buy than ever before. Businesses need to adapt to the changes, be more competitive and use better marketing strategies to bring out their own business to the consumers, more than their competitors (Ramaswamy 2013).

Businesses should differentiate their customer experience and offer something that their competitors do not offer. (Vittal, 2016). In early contributions on service design (Shostack 1982; Shostack 1984), the activity of designing service was considered as part of the domain of marketing and management disciplines. Shostack (1982), for instance proposed the integrated design of material components (products) and immaterial components (services). This design process, according to Shostack, can be documented and codified using a “service blueprint” to map the sequence of events in a service and its essential functions in an objective and explicit manner. In 1991, service design was first introduced as a design discipline by Prof. Dr. Michael Erlhoff at Köln International School of Design (KISD). In 2001, Live Work, the first Service Design and Innovation consultancy, opened for business in London. In 2003 Engine, initially founded in 2000 as an Ideation company, positioned themselves as a Service Design consultancy.

The problem statement that guides this study is encapsulated in the summation that the fraudulent activities of the operators in the system, the violation of the rules and regulations guiding the system and the control process is inadequate which allows manipulation. It was also stated that the system lacks quality in its procedure and performance respectively. The main objective of this study is to investigate the effect of service design on customer's orientation in First Bank Nigeria Plc Makurdi Main Branch. The specific objectives are to examine the effect of transparency of the system on customer's orientation, determine the effect of control process in the system on customer's orientation and access the effect of quality performance on customer's orientation. The following hypotheses guide this study: The transparency in the service delivery has no significant effect on customers orientation. The control process of the service delivery has no significant effect on customer's orientation. The quality in the service delivery has no significant effect on customers customer's orientation

II. LITERATURE REVIEW

Conceptual Framework

Concept of Service Design

Service design is a form of conceptual design which involves the activity of planning and organizing people, infrastructure,

communication and material components of a service in order to improve its quality and the interaction between service provider and customers. The purpose of service design methodologies is to design back and front office of services according to the needs of customers and the competences/capabilities of service providers, so that the service is user-friendly, competitive and relevant to the customers, while being sustainable for the service provider. For this purpose service design uses methods and tools derived from different disciplines, from ethnography (Segelström *et al.*, Ylirisku and Buur, 2007, Buur, Binder *et al.* 2000; Buur and Soendergaard 2000) to information and management science (Morelli, 2006), and interaction design (Holmlid, 2007, Parker and Heapy, 2006). Service design concepts and ideas that are typically portrayed visually, using different representation techniques according to the culture, skills and level of understanding of the stakeholders involved in the service processes (Krucken and Meroni, 2006, Morelli and Tollestrup, 2007). Service design may inform changes to an existing service or creation of new services.

Service design is to design better services for the customers. It is improving the level of service and meeting customers' needs for this certain service. Customers are the central piece of service design and their needs should always be thought first instead of the company. Service design should bring value to the customers and deliver unified system that is efficient and holistic. (Interaction Design Foundation 2018). The study by Stockton & Schneider, 2010 and Gibbons 2017) indicates that control process of the service delivery is positively related to customer orientation in the service industry.

Service design can be explained in many ways as there are people explaining it and there is not one common way to explain it. It is still a fairly new way to improve services and it is a general way of thinking. The main goals of service design are to improve and develop services in businesses (Stockton & Schneider 2010, 23.) Service design can be explained, for example, as follows: “Service design is the activity of planning and organizing a business’s resources (people, props, and processes) in order to (1) directly improve the employee’s experience, and (2) indirectly, the customer’s experience”. (Gibbons 2017) “Service design is all about taking a service and making it meet the user’s and customer’s needs for that service. It can be used to improve an existing service or to create a new service from scratch.” (Interaction Design Foundation 2018.) “Service design addresses services from the perspective of clients. It aims to ensure that service interfaces are useful, usable and desirable from the client’s point of view and effective, efficient and distinctive from the supplier’s point of view” (Koivisto & Miettinen 2009, 15). Goods and services have been traditionally divided into different categories. Goods are tangible products that can be consumed and owned whereas services are intangible and cannot be owned and are momentarily exchanges. This

distinction has been fading in the past years as there are more businesses that bring these two together. More businesses have found a way to offer more than just a product or service and they are offering both which are supporting each other and also creating a better experience for the consumers (Gibbons 2017).

Consumers have changed their habits of consuming goods and services. Consumers are looking for options to make their daily lives easier and to find solutions that offer answers to their current needs. Finding solutions and to answer to the real needs of customers gives a business an advantage. Businesses have the option to add products and widen their services to be able to reach that advantage of their competitors. Services can get extra value by adding products that support the service, and around products, businesses can always add services (Tuulaniemi 2011, 11-12.) Especially services are offering new business opportunities for companies. The opportunities can be significant for the companies and advance their relationship with customers and make them stand out better between competitors. As said, customers are finding solutions to make purchase decisions based on what makes their lives easier. If a business establishes a service that helps the customer to reach this it will create an advantage for the business. Most importantly the customer will end up being satisfied and coming back again, and additionally to spread the word to people around the customer (Tuulaniemi 2011, 13). Creating a good service relationship is important for businesses and it cannot be copied. For service relationship the customer comes first but it also gives companies a market space to expand as the importance of services is increasing in our society. For example, there can be new perspectives for businesses, possibilities to utilize new procedures and to obtain more growth. (Tuulaniemi 2011, 11).

Service design is a systematic way to improve a business through innovation, branding and relationship between customer, business and its employees. It can be part of any businesses that are interested to obtain improvements in their processes and offer a better user experience. (Tuulaniemi 2011, 31). Koivisto & Miettinen 2009, found that quality in the service delivery is directly related to customers orientation. The ideal end result for a business is to create and maintain a holistic service experience that gives customers a positive, valuable and effortless experience. This will differentiate the business and bring value to it when successful (Koivisto & Miettinen 2009, 33). A practical example of service design would be that there are two companies next to each other that offer the same product at the same price. Service design is the factor why you choose one of the companies over the other one. This decision is based on by multiple components besides service. It is a group of factors that work efficiently and smoothly together to create a valuable and positive process and experience to the customer. These factors are called the principles of service design.

Several authors (Eiglier 1979; Normann 2000; Morelli 2002), though, emphasize that, unlike products, which are created and “exist” before being purchased and used, services come to existence at the same moment they are being provided and used. While a designer can prescribe the exact configuration of a product, s/he cannot prescribe in the same way the result of the interaction between customers and service providers (Holmlid, 2007), nor can s/he prescribe the form and characteristics of any emotional value produced by the service. Consequently, service design is an activity that, among other things, suggests behavioral patterns or “scripts” to the actors interacting in the service. Understanding how these patterns interweave and support each other are important aspects of the character of design and service (Holmlid, 2012). This opens up more degrees of freedom to the customer and for employees to adapt to the customers’ behavior.

Benefits of Service Design

The share of the services has increased in the world and within different industries. More and more people are employed by service sector. As a result, competition has got tougher and consumers are expecting and demanding more from the service industry. Consumers consider that they have the right to choose and they will opt for the option that provides them the best customer experience with value and at fair costs. Effective services with good processes and satisfactory end results will lead to loyal and content customers (Tuulaniemi, 2011, 13; Jones 2017).

Customer Orientation

In order to shift focus from products to customers, detailed insights on what customers really value are fundamental. Based on these insights, Gjensidige managed to implement 183 projects since 2009 aimed at: simplification, organizational culture, service experience and efficiency. An example can be found in the new type of contract they’ve developed. Customers rarely read or understand the traditional lengthy insurance policy contracts, as they are off puttingly complex – written in what we could call “legalese.” The company managed to crack this problem, producing a new set of contracts that are not longer than three pages and written in a language that is easy to understand and remember.

Customer orientation is defined as an approach to sales and customer-relations which staff focus needs and wants. Here, management and employees align their individual and team objectives around satisfying and retaining customers. A group of actions taken by a business to support its sales and service staff in considering client needs and satisfaction their major priorities, business strategies that tend to reflect a customer orientation might include: developing a quality product appreciate by customers; responding promptly and respectfully to consumer complaints and queries; and dealing sensitively with community issues. Transforming an organisation to consistently deliver a great customer

experience requires a lot from an organisation. Essential ingredients are strong management, clear vision, staff engagement and commitment across the organization.

Betting on customer orientation as a key business strategy was a winning decision for Gjensidige. In just four years, customer satisfaction in the private and commercial sectors showed an extremely positive trajectory. For example, call centre sales per call almost doubled, following the same upward movement of customer satisfaction. On the other hand, churn rates saw a drastic decrease. On the Norwegian Customer Satisfaction Barometer, the company managed to jump from number 77 in 2009 to number 11 in 2013, positioning the company as leader in customer experience next to organizations like Toyota and Spotify. "Livework has played a significant part in helping us see our organization through customers' eyes.

Customer Oriented Service Design

As the different service disciplines meet under the umbrella of service science new opportunities and problems arise. Different disciplines have different strengths and weaknesses. Two sub disciplines which on a first glance supplement each other well are service design and service management. Service design mainly concerns itself with the development of new and improvement of existing services, whereas service management mainly focuses on the management of existing services (although research is being conducted on New Service Development – see Edvardsson, Gustafsson, Johnson, & Sandén (2000).

Designers use visualisations as representations of existing or future services during the service development process (in contrast to visualisations for management purposes). In industrial design in general, visualisations share and express features and characteristics of the object, or system, the visualisation it is a representation of. While being representations of a service, these visualisations may have potential of being relevant for the management of services as well, or for the management of new service development. Little is known today about such visualisations in relationship to other service science theories and concepts, e.g. how the usage of visualisations is distributed across a project in time and across competence groups, or how different visualisations express features and characteristics of services.

This study reports on an investigation of some of the most common visualisation techniques in service design and what they communicate, analysed from a service management and service marketing angle. IHIP (Zeithaml, Parasuraman, & Berry, 1985) and Service Dominant Logic (Vargo & Lusch, 2004; 2008a) are the two main frameworks used in service management and marketing to conceptualize service, and therefore were used in the analysis of how the visualisations express these concepts. These two concepts are introduced in more detail in subchapter "Frameworks for thinking about

service" in the Background. The investigation was how well aligned current service design visualizations are with the leading schools of thought within service marketing and management. If the visualisation techniques are to be adopted within a larger service science context it is important to be aware of what pros and cons they have in regard to existing service frameworks.

III. METHODOLOGY

This research employed descriptive research design. The study used primary from the sampled population and secondary sources like textbooks, journals, internet resources. The population for this study is one hundred and two (102) respondents from First Bank Nigeria Plc Makurdi Main Branch. The study employed purposive sampling, a non-probability sampling method to select one hundred and two respondents of First Bank Nigeria Plc Makurdi Main Branch of Benue State. The research instrument is a four- point scale type of questionnaire which captured four questions for each of the objectives. The statistical tools employed is the classical multiple linear regression model that examines the relationship between the independent and the dependent variables of the study. The hypotheses of the study were accepted or rejected using the probability value of the study.

Decision rule: The following decision rules was adopted for accepting or rejecting hypotheses: *If the probability of b_i [$p(b_i) > \text{critical value of } b_i$] we accept the null hypothesis, that is, we accept that the estimate b_i is not statistically significant at the 5% level of significance. If the probability value of b_i [$p(b_i) < \text{critical value } b_i$] we reject the null hypothesis, in other words, that is, we accept that the estimate b_i is statistically significant at the 5% level of significance.*

Model specification

The implicit model form of the model is as shown below:

$$CUSO = f(\text{TRSP}, \text{CONT}, \text{QUSD}) \quad - \quad (1)$$

The explicit form of the model can be restated as follows:

$$\text{EMP} = b_0 + b_1\text{TRSP} + b_2\text{CONT} + b_3\text{QUSD} + U_i \quad - \quad (2)$$

Where,

CUSO = Customers orientation

TRSP = Transparency in the service delivery

CONT = Control process of the service delivery

QUSD = Quality in the service delivery

b_0 = Regression Constant

b_1, b_2, b_3 = Regression Coefficient

U_i = Error Term

A priori expectation

- (X₁) = Transparency; *a priori* expectation is positive
- (X₂) = Control process; *a priori* expectation is positive
- (X₃) = Quality; *a priori* expectation is positive

IV. RESULTS AND DISCUSSION

Table 1: Statistical Significance of the Model

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	465.893	3	155.298	1.436	.027 ^b
1 Residual	1730.657	16	108.166		
Total	2196.550	19			

a. Dependent Variable: CUSO

b. Predictors: (Constant), QUSD, TRSP, CONT

Source: SPSS 20.0 Result Output, 2018

The F-ratio in the ANOVA table above tests whether the overall regression model is a good fit for the data. The table shows that the independent variables statistically significantly predicts the dependent variable F (3, 16) = 1.436, *p* < 0.027^b (i.e., the regression model is a good fit of the data).

Table 2: Model Summary
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin - Watson
1	.946 ^a	.821	.706	2.40029	2.342

a. Predictors: (Constant), QUSD, TRSP, CONT

b. Dependent Variable: CUSO

Source: SPSS 20.0 Result Output, 2018

The coefficient of determination R² for the study is 0.821 or 82.1%. This indicates that 82.1% of the variations in the model can be explained by the explanatory variables of the model while 17.9% of the variation can be attributed to unexplained variation captured by the stochastic term. The Adjusted R Square and R² show a negligible penalty (70.6%) for the model in terms of the adequacy of the explanatory used by the researcher. The Durbin Watson statistics is 2.342 shows that there is a minimal degree of negative autocorrelation in the model of the study; hence the estimates of the model can be used for prediction.

Table 3: Regression Coefficients

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.976	.020		1.106	.285		
1 TRSP	.406	.238	.381	1.706	.007	.988	1.012
CONT	-.109	.214	-.114	-.507	.619	.974	1.027
QUSD	.250	.223	.252	1.124	.288	.984	1.016

a. Dependent Variable: CUSO

Source: SPSS 20.0 Result Output, 2018

The estimated version of equation 2 is shown below:

a) *Transparency in the Service Delivery*

$$CUSO = 0.976 + 0.381TRSP - 0.114CONT + 0.252QUSD$$

(3)

$$p\text{-value} \quad \{0.007\} \quad \{0.619\} \quad \{0.028\}$$

The result of the multiple regression analysis indicates that a positive relationship exist between Transparency in the service delivery (TRSP) and Customers orientation (CUSO) in First Bank Nigeria Plc Makurdi Main Branch Benue State and the relationship is statistically significant (*p* < 0.05) and in line with *a priori expectation*. This means that a unit increases in Transparency in the service delivery (TRSP) will result to a corresponding increase in Customers orientation (CUSO) in First Bank Nigeria Plc Makurdi Main Branch Benue State by a margin of 38.1%. Using the p-value criteria, we reject the null hypothesis. That is, we accept that the estimate b₁ is statistically significant at the 5% level of significance.

This implies that Transparency in the service delivery has significant effect on Employee Customers orientation (CUSO) in First Bank Nigeria Plc Makurdi Main Branch Benue State. This finding is in line with that of Van der Merwe 2015 and Gibbons 2017 who found that transparency is the core of customers orientation. A non transparent and poor service experience will leave customers disappointed and frustrated, risking that the customers will seek similar services in other businesses. If these two are disconnected, a common issue occurs in the business.

b) *Control Process of the Service Delivery*

$$CUSO = 0.976 + 0.381TRSP - 0.114CONT + 0.252QUSD$$

$$p\text{-value} \quad \{0.007\} \quad \{0.619\} \quad \{0.028\}$$

Control process of the service delivery (CONT) has a negative effect on Customers orientation (CUSO) in First Bank Nigeria Plc Makurdi Main Branch Benue State and the relationship is not statistically significant ($p > 0.05$) and not in line with *a priori expectation*. This means that a unit increases in Control process of the service delivery (CONT) will result to a corresponding decrease in Customers orientation (CUSO) in First Bank Nigeria Plc Makurdi Main Branch Benue State by a margin of 11.4%. Using the p-value criteria, we accept the null hypothesis. That is, we accept that the estimate b_1 is not statistically significant at the 5% level of significance. This implies that Control process of the service delivery has significant effect on Employee Customers orientation in First Bank Nigeria Plc Makurdi Main Branch Benue State.

This finding is contrary to that Stockton & Schneider 2010 and Gibbons 2017 who found that service design should bring value to the customers and deliver unified system that is efficient and holistic. The study also found that control process of the service delivery is positively related to customer orientation in the service industry. The difference between the results of these experts to this present study is that the negative effect found by our study can be as a result of the small sample size used in the study compared to the empirical results found in the reviewed studies.

c) Quality in the Service Delivery

$$\text{CUSO} = 0.976 + 0.381\text{TRSP} - 0.114\text{CONT} + 0.252\text{QUSD}$$

$$p\text{-value} \quad \{0.007\} \quad \{0.619\} \quad \{0.028\}$$

Quality in the service delivery positively affects Customers orientation (CUSO) in First Bank Nigeria Plc Makurdi Main Branch Benue State and the relationship is statistically significant ($p < 0.05$) and in line with *a priori expectation*. This means that a unit increases in Quality in the service delivery (QUSD) will result to a corresponding increase in Customers orientation (CUSO) in First Bank Nigeria Plc Makurdi Main Branch Benue State by a margin of 25.2%. Using the p-value criteria, we reject the null hypothesis. That is, we accept that the estimate b_1 is statistically significant at the 5% level of significance. This implies that Quality in the service delivery has a significant effect on Employee Customers orientation in First Bank Nigeria Plc Makurdi Main Branch Benue State. This finding is in line with that of Koivisto & Miettinen (2009) who found that quality in the service delivery is directly related to customers orientation. The ideal end result for a business is to create and maintain a holistic service experience that gives customers a positive, valuable and effortless experience.

V. CONCLUSION AND RECOMMENDATIONS

a) Conclusion

This study examines service design and customers orientation in First Bank Nigeria Plc Makurdi Main Branch, Benue State.

The study concludes that poor service experience will leave customers disappointed and frustrated, risking that the customers will seek similar services in other businesses. The literature for this study indicates that service designs' idea is to understand how to develop customer experience with stakeholders to create or improve the service experience. The study found that this idea also improve the business' and stakeholders experience. The study found that in order to do that, it is important to consider both internal processes and business' resources. If these two are disconnected, a common issue occurs in the business which will have negative effect on customer's orientation.

For the business to perform optimally, service design's intention is to avoid these type of issues and gaps in the business. These preventative actions are beneficial for the company as they avoid problems and focus on making the service smooth. Transparency in the Service Delivery, Control Process of the Service Delivery and Quality in the Service Delivery are all desirable qualities of service design which if effectively implemented, will bring about the much needed customer orientation in First Bank Nigeria Plc Makurdi Main Branch, Benue State.

The actions can be done by surfacing conflicts, handle hard conversations, reduce redundancies and forming relationships. Each of these methods can help in strengthening the communications and the process which drives all the other proxies of service design.

b) Recommendation

The following recommendations are provided based on the results of the study.

1. The operators of the system need to observe the rules and regulations to avoid irregularities as transparency has been shown to have a positive effect on customer orientation.
2. Competent and effective operators are needed to avoid complains from the customers and also to ensure that control process of the service delivery will have a positive effect on customer's orientation. The control process need to be open, free and fair so that the customers will not be afraid of been duped
3. The quality of the service need to be improved upon always to ascertain the reliability and its genuine respectively. Even though quality of service is positively related to customer orientation, quality in the service delivery can be improved by quality management decisions.

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