

New Service Concepts for Selecting and Evaluating Insurance Cover within the Electronic Environment



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ABSTRACT

Insurance is characterised as complex service constituting elements that are difficult for the customers to understand. Concurrently with insurance, customers should also apply a variety of safety measures in order to prevent accidents from occurring. Therefore, customers need new insurance service concepts that help them to manage their personal risks. Risk management and the service concept theory together with the Internet have opened new possibilities to re-engineer traditional insurance services. The aim of this study is to develop interactive Web-based service concepts helping the customer to understand the complex nature of insurance and guiding customers to prevent accidents. This paper will introduce the "Insurance service life cycle" -concept, the "eInsurance" - insurance selector and cover evaluator service, and the "Safety advisor" -draft concept. The introduced service concepts are expected to enrich and help in the process of developing new insurance services in practice. In addition, they increase knowledge about the Web-based personal risk management and Web-service engineering.

Key words

Safety, insurance, service concept, risk management

INTRODUCTION

Insurance as a service is very complex and it is based on elements that are difficult for customers to understand, such as risk management, and tight connection to laws and regulation. Therefore, the customers in need of insurance often have difficulties in perceiving how the products actually work or how insurance cover matches their needs. The customers may also be uncertain whether or not they have taken into account all the hazards related to their current life situation. On the other hand, insurance companies want their products and services to fulfil the customers' needs and expectations. The customers and insurance companies also have a common

interest in preventing accidents from occurring. Therefore, new insurance service concepts are needed to help customers to manage their personal risks. The integration of risk management and service concept theory together with the World Wide Web has opened new possibilities to re-engineer traditional insurance services.

The World Wide Web is nowadays a well-established and accepted service platform in multiple business areas. It provides a versatile channel for services related to banking, learning, entertainment, or even insurance. Often however, the traditional face-to-face service cannot be transformed to the Web directly. Instead, designers utilize the strengths of the Web (e.g. the possibility to visualise ideas, and the possibility of mass communication) when re-engineering the services. Even Web services are not all alike, but they often differ in quantity, accessibility and other issues. For instance, online banking services are used weekly on the average, but insurance services are usually needed only occasionally. This is why they require additional tools for marketing and enhancing their usage.

The aim of this study is to develop interactive Web-based service concepts helping the customer to understand the complex nature of insurance. Firstly, the general "Insurance service life cycle" concept is introduced to support the service development. Secondly, the "eInsurance" – insurance selector and cover evaluator service (later referred to as "eInsurance" service) is introduced, and its usability is evaluated. Thirdly, the draft for the future work "Safety advisor" is presented and discussed. The first part of the service concept has already been realized and tested (www.vakuuttaminenhelpoksi.fi) and the second part is being developed in a joint research project that will be completed in February 2007 (www.einsurance.fi/en/). The new service and the concepts are expected to enrich and help in the process of developing new insurance services. In addition, it is expected to increase knowledge about the Web-based personal risk management and Web-service engineering.

THEORY

Personal risk management

A risk is typically described as a combination of the negative outcome of an event and the uncertainty about the occurrence of the event and its negative outcome. On the other hand, an opportunity is considered as a combination of the positive outcome of an event and the uncertainty about the occurrence of the event and its positive consequences. In business risk management it is common to divide risks into pure risks and speculative risks. Pure risks have only negative consequences for everybody, but speculative risks may also have some positive consequences to someone. Therefore, insurance business focuses on the pure risks aiming at offering financial security in case of accident. On the other hand, speculative risks are not suitable for insurance business, because the event may have some positive effects in addition to the negative effects, and thereby, it might be somebody's interest that the event occurs.

Risks can also be subjective or objective. The subjective risk is a concept of how a person perceives a risk. The objective risk is a concept of what the risk actually is without any personal interpretation or feelings. In insurance business it is typical that customers have their own perceived feelings about risks (subjective risk) and insurance companies have a good knowledge about the occurred accidents and their consequences (objective risks).

Insurance policies pay out financial losses of accidents. Supplementary services may also prevent additional damages from occurring (e.g. the insurance company pays for the research expenses in case of a potential water damage) or help customers to recover from the accident (e.g. the insurance company provides a rental car to the customer while his own car is being fixed after an accident). Insurance policies

decrease both objective and subjective financial risks of accidents. From the marketing point of view, the decrease of the subjective risk is preferable because it justifies the investment. On the other hand, it is possible that customers may have difficulties in realising the fact that decreasing of perceived subject risk is caused by the decreased financial risk, and the objective accident risk actually remains unchanged. In the worst case, the decreased subjective risk may cause adjustment actions aiming at returning the new lower subjective risk into the original target level [16]. The adjustments can be directed to the financial risk, but also to the accident risk. The drawbacks may be underestimating of hazards, neglecting of preventive safety measures or even intentional risk taking. Thus, the gap between perceived risk and objective risk may become wider and the actual probability of an accident may increase. It is not self-explanatory, however, that the risk of accident would increase. Buying an insurance policy is a process where customers are exposed to safety related information. The customer may notice new hazards and learn new safety precautions. Hence, the insurance policy may as well increase the perceived subjective risk of accidents and make the customer more cautious.

Determining service-oriented approach of the study

Service as a construct

Many researchers and experts (e.g. [10][9]) have attempted to define service but no ultimate definition has been established. Gummesson [5] defines service as "something which can be bought and sold but which you cannot drop on your feet" This definition, although it might be slightly humorous, points out one of the characteristics of services, namely, intangibility. Lovelock and Wright [12] provide the following definition of service: "A service is an act or performance offered by one party to another. Although the process may be tied to a physical product, the performance is essentially intangible and does not normally result in ownership of any of the factors of production".

Insurance as a service can generally be seen as a process, in which the customer participates in the production process. In addition, when the customer faces a claims situation and makes a claims report, he similarly participates in the service production process and becomes served. In an electronic environment, such as the Internet, the participation of the customer is even more emphasized.

Furthermore, insurance can be characterized as complex service because of its abstract nature. Vroomen et al. [15] defined the *complex services* as "services that consist of many attribute values per attribute, which are often tailor-made, infrequently purchased, more difficult to comprehend, and require in general assistance during the decision-making process".

Service concept

Service concept has been a widely used term in service management literature. However, the construct is not unambiguous, because it can be approached from many different perspectives. In this research, the insights of the customers are examined. Therefore, the service concept is defined on the basis of the earlier studies, which also consider customers' perspective. Gemmel et al. [4] refer to both internal (management and employees) and external (customers) matters by pointing out that the service concept becomes a blueprint that communicates to employees *what service* they should *give* and to customers *what service* they should *expect to receive*. Similarly, Edvardsson and Olsson [2] provide an integrated approach by suggesting that service concept indicates the "detailed description of *what* is to be done for the customer (what needs and wishes are to be satisfied) and *how* this is to be achieved". Furthermore, they propose that service concept specifies customers' needs (both

primary and secondary needs) and, on the other hand, the service offer (both core service and supporting services) of a service provider (figure 1).

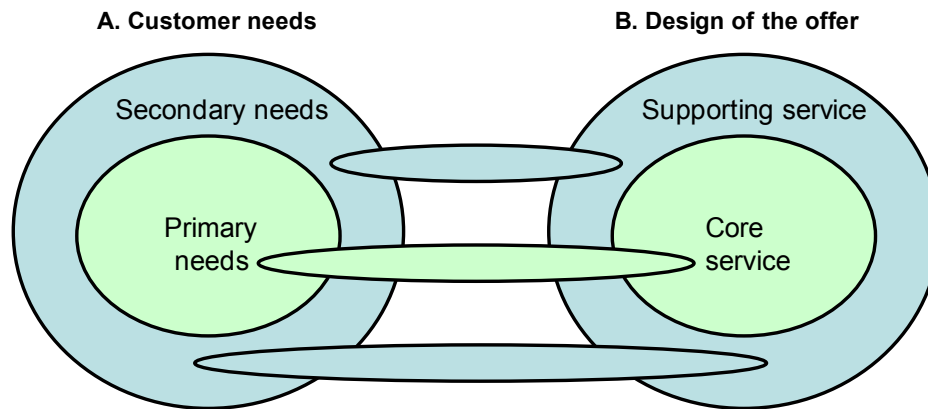


Figure 1. Model of the service concept. (reformed from [2])

Since the focus of this research is mainly on examining the insights of the customers, the left side of the model (customer needs) is more essential to the study. On the other hand, practical implications of the empirical results are also suggested from the perspective of the other side of the service concept model (design of the offer) by considering how the core service and supporting services can be re-designed and/or re-developed in order to better respond to the needs of the customers.

Considering the service concept from the insurance perspective, complexity of the service is, again, emphasized. Some customers may not understand all the fees, regulation and coverage included in an insurance policy. In electronic service surroundings, where service is based on self-service logic, the understanding of the customers plays even bigger role than in physical service environment (such as branch offices), because electronic environment lacks the face-to-face contact, and thereby there is no possibility for customers to get physical advice. Therefore, we contend that a service concept which is easy to use, and which makes it easy for the customer to understand the content of the possibly purchased service is of the utmost importance.

Service life cycle

Similarly as products are seen to go through a certain life cycle from "ascertaining the requirements for the product to be manufactured" to "terminating organizational responsibility for the product" [7], customer service can also be considered through life-cycle approach. In fact, utilizing the life-cycle approach a company is provided with better possibilities to respond to the various needs of customers in different phases of a relationship between the company and its customers.

Ives and Mason [8] have divided the customer service life cycle into four main phases: requirements, acquisition, ownership and retirement (figure 2). At the beginning of the requirements phase, customers realise their needs and start to specify the needs into more explicit form. Once the needs are specified into a sufficiently explicit form, customers start to compare the needs and the existing services. The best alternative is then sourced, ordered, paid, and installed. The

ownership includes training, monitoring and maintenance activities. Later, the customers may want to upgrade or replace the service and evaluate it on the basis of their experiences. Finally, the customers will finish using the service, resell or return it and make the final accounting for the service.

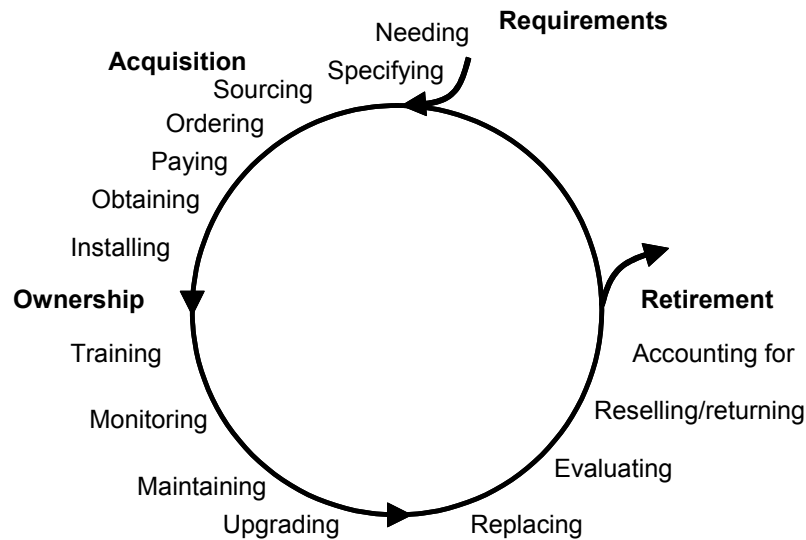


Figure 2. Customer service Life Cycle. (reformed from [8])

Web service characteristics

Web is nowadays a very important channel for customer service operations as companies target their services to mass markets throughout the world. For instance in the financial sector, Internet has broken the boundaries of time and place, making it possible for customers to perform most of their transactions online without ever putting their foot into the branch office. On the other hand, Internet makes it possible for customers to collect information about a company and its products before making a buying decision. In that case the company's Web pages must have also informational content in addition to the transaction processes.

As to complex and seldom used services such as insurance, the process might require also a third dimension in addition to the previously mentioned transaction and information process dimensions. The third dimension is used for inviting the customers to the service and making them feel comfortable during the service process. One definition of this dimension is "hospitality", a term first introduced by Christopher Lovelock in his taxonomy of supplementary service dimensions [11]. Piccoli et al. [13] refer to Lovelock by mentioning hospitality in people-processing services such as a restaurant. They also define how hospitality can be achieved online, for example in the following cases:

- greeting new and returning customers
- providing tailored suggestions that convey personal knowledge of the customer
- providing general suggestions, or ideas, or extra services or selections.

Another, even wider definition of the third dimension is "experience", which consists of functionalities that help the user for example to understand and manage the service process. Fitzsimmons and Fitzsimmons define that "services are in the process of witnessing a transformation from the traditional concept of a service transaction to one of an experience" [3]. In addition, Stuart states that offering memorable experience results into loyalty and repeat purchases that lead into enhanced profitability [14]. Therefore experience can be seen as a process that supports customer service operations besides the information and transaction processes. When comparing the previous definitions to the "eInsurance" described later in this article, we find that it contains the basic functionalities defined by Piccoli et al. However, in this case hospitality is a supporting function to the other functionalities such as the graphical visualisation of information to help the customer to understand the complex nature of insurance services and managing the service process itself. Therefore we should rather use a wider the term "experience" that consists of these previously mentioned functions, when describing this dimension.

In conclusion, Web service processes can be characterised into three main dimensions; 1) information, 2) transaction, and 3) experience. The big challenge lies in combining multiple dimensions in one service, thus making it possible for the company to quickly move the customer from information process to the buying (or other transaction) process while maintaining the customer's interest by making use of the elements from the experience process. In the future, services start to contain elements from all these dimensions and especially in the case of complex services such as insurance, it might provide the necessary tools for approaching the customers in a suitable and profitable way.

MATERIALS AND METHODS

The current eInsurance project is being funded by Tekes – Finnish Funding Agency for Technology and Innovation and it has a wide scale of research partners such as the School of Economics and Business Administration at University of Tampere, VTT Technical Research Centre of Finland, Tampere University of Technology and National Consumer Research Centre. The industrial business partners are a Finnish insurance company (Pohjola) that is the end-user of the service concept, and two software companies (Profit Software and Mermit Business Applications) that provide the technology as well as bring the service concept to the market.

The project was carried out in three phases. Firstly, the "Insurance service life cycle" –concept was developed to help researches to get a general overview about current Web-based insurance services and new possibilities of Web-based insurance services. "Insurance service life cycle" was developed by adapting the Customer Service Life Cycle model presented by Ives and Mason [16] to insurance. The research group consisted of researchers from the School of Economics and Business Administration at University of Tampere, VTT Technical Research Centre of Finland and Tampere University of Technology

Secondly, the "eInsurance" service was developed by University of Tampere and VTT Technical Research Centre of Finland together with two largest Finnish non-life insurance companies (If and Pohjola) and two software companies (Profit Software and Emillion). The development of the service concept for mapping the customers' needs for insurance cover begun in 2004 by interviewing project members and analysing the data from surveys made earlier to different insurance customer groups. On the basis of this information, VTT Technical Research Centre of Finland and University of Tampere formed the initial service concept framework that was further developed together with the industrial business partners. The framework consisted of three phases; 1) customer information (requirements) collection, 2) suggestion of insurance cover

based on the customer "profile", and 3) forwarding the customer to obtain further information or directly to the buying process. In addition to the previous, the service was planned to provide common risk information to the user during the service process.

At the same time another process was initiated consisting of the technology selection for the service environment. Because standard HTML was not able to provide sufficient methods for the necessary interaction and graphical elements of the service, the final decision was made among two competing technologies, Flash and Shockwave, both the products of Adobe Systems Incorporated (formerly Macromedia) [1]. Among these two, Shockwave was chosen, because of the large-scale programming capabilities and support for external graphics of the technology solution. Shockwave was also used in Habbo Hotel, a virtual hangout game that had spread around the world and was extremely popular among teenagers [6], which provided evidence that the technology was suitable for such informational and game-like service development.

The "eInsurance" was introduced to the public in January 2005. In order to increase customers' interest, and awareness of the existence of the developed service concept in general, a press conference was organized, which was followed by articles in the newspapers, and interviews in TV and radio.

The customers' insights about the "eInsurance" were quantitatively examined through a feedback survey which was linked together with the developed service concept. The aim was to get no less than 200 testers to respond the inquiry. Thus, no specific sample was collected, but the potential customers who were spontaneously motivated to get themselves familiar with the developed service concept available on the Internet, constituted the sample. The survey was conducted during February and March 2005. Altogether 213 respondents completed the inquiry. The survey results were used for measuring the service concept functionalities and for developing the future service concept "Safety advisor".

Thirdly, on the basis of the previous research phases a research group from the School of Economics and Business Administration at University of Tampere, VTT Technical Research Centre of Finland and Tampere University of Technology developed the draft concept "Safety advisor". The feasibility of the draft concept is being evaluated by the research group and other partners of the project during the spring 2006. On the basis of these evaluations the decisions about the implementation of the concept will be made.

RESULTS

"Insurance service life cycle"

The "Insurance service life cycle" -concept was developed on the basis of the Customer Service Life Cycle presented by Ives and Mason [8]. The new life cycle concept consists of four main phases: requirements, acquisition, ownership and retirement (figure 3). At the beginning of the life cycle, customers consider their current situation of life and realise the need for insurance. The customers may also have the need for assistance and recommendations when selecting insurance. Once the customers have selected the appropriate insurance cover, they can buy it from the electronic marketplace. During the ownership phase, the customers can use several services, like filing insurance claims, and maintaining and updating their personal information. They may also need new insurance, or they may want to give up insurance that they don't need anymore.

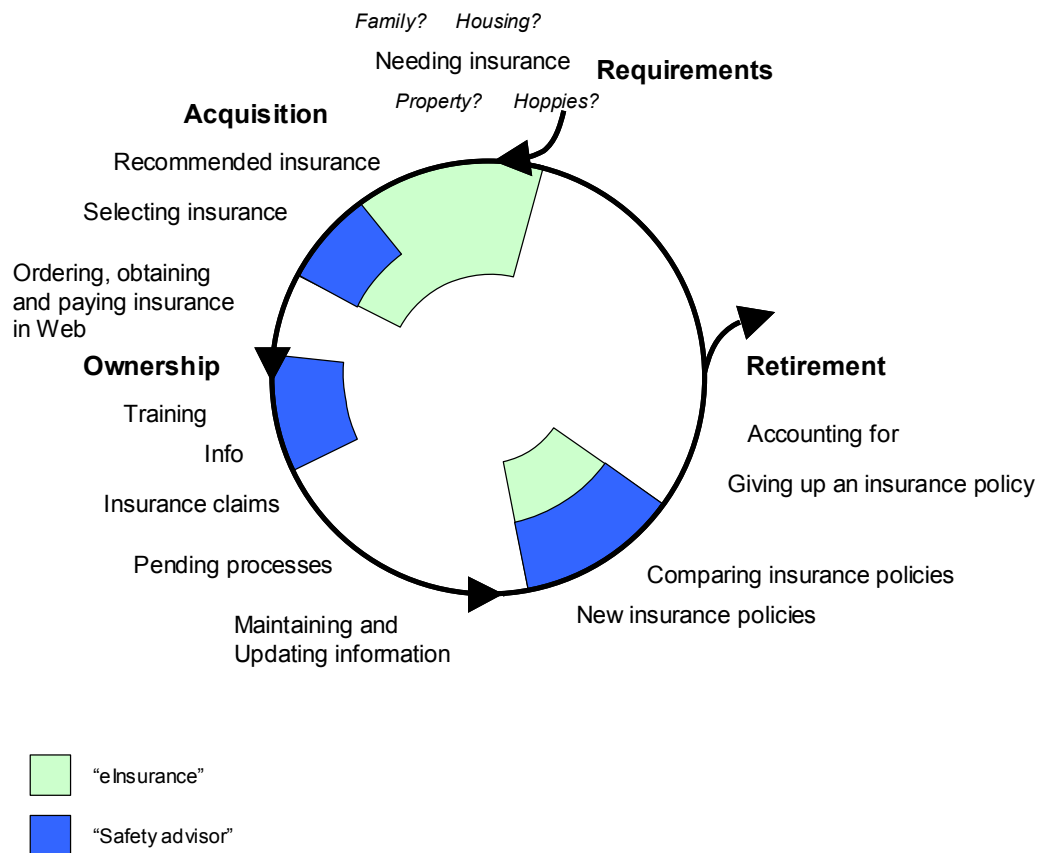


Figure 3. The "insurance service life cycle" and the new Web-services.

On the basis of the "insurance service life cycle", two insurance service concepts can be introduced (figure 3). Firstly, the "eInsurance" service is a graphic - game-based - user interface that begins with customers describing their current life situation by moving objects such as family members or other property items into their house or garage. During the process the service provides useful information on typical hazards relevant for the customer as well as other helpful pieces of advice. In the next phase the selector suggests insurance products that are mandatory (e.g. car insurance) for the customer as well as additional cover options with a short description of each one. After this, the service makes it possible to find more information on the products or to move on to the buying process. This is done by a direct link to an online marketplace provided by the insurance company.

The second concept is the "Safety advisor" that makes it possible to inform customers about possible accidents and consequences, to get information about accident prevention and to familiarize the customers with their insurance.

"eInsurance"

"eInsurance" service concept description

The service concept for selecting and evaluating the insurance cover of the customer consists of a Web service that is located in the project Web site <http://www.vakuuttaminenhelpoksi.fi>. After loading the application, the user is asked to provide the necessary information such as:

- housing (apartment, row house, house)
- family members (adults, children, pets)
- assets (car, motorbike, motorboat, summer cottage, forest, other kind of valuable asset such as an expensive bicycle, golf clubs, etc.).

User interaction is carried out via a game-based graphical interface with the user either selecting an element (housing) or dragging and dropping it to the house (family members) or garage (assets) depending on the case.

The first phase of the service collects information on the user's housing (figure 4). The user is shown 3 alternative housing options (elements) and is required to select one by clicking it with the mouse to move on to the next phase.

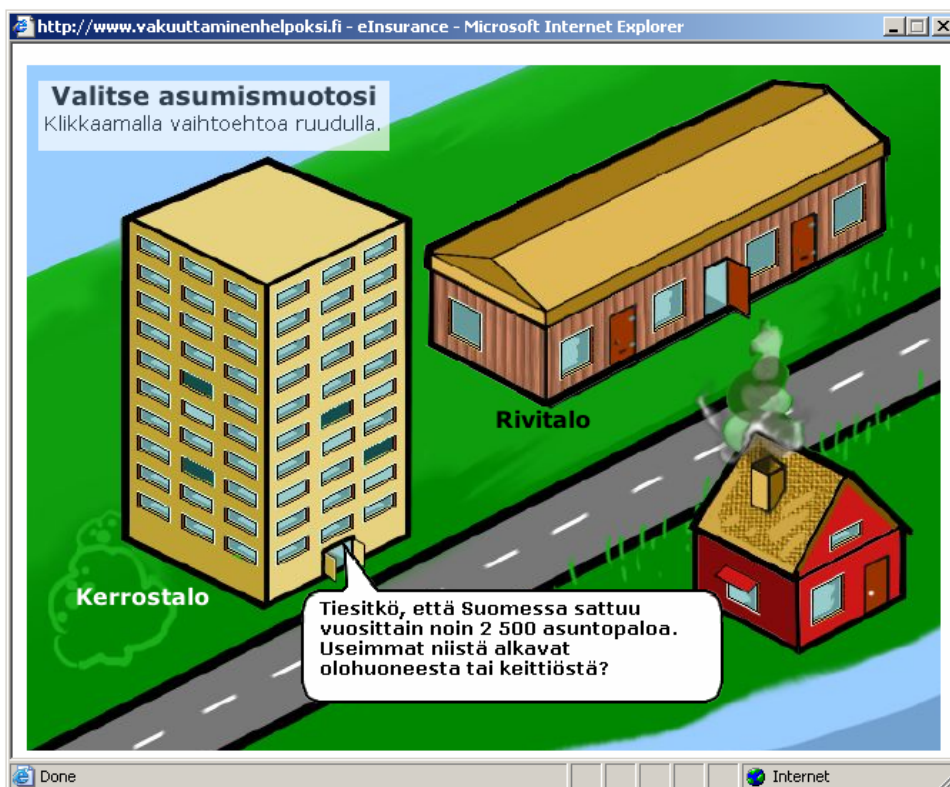


Figure 4. Selecting the type of housing.

The second phase of the service collects information on the user's family (figure 5). The user is required to drag and drop family members (male, female, children and pets) to the previously selected house. The numbers of different family members are shown in a table in the top right corner.



Figure 5. Telling about the family.

The third phase of the service collects information of the user's assets (figure 6). The user is required to drag and drop asset elements, for instance vehicles and valuables, to a garage before moving on to the next phase. The number of asset elements is shown in a table in the top right corner.

When the user places the cursor on top of an element in any of the previous phases, a balloon is shown containing useful information concerning that specific element. The balloon content is either statistical information for instance on traffic or other accidents or general information on insurance products concerning that element.



Figure 6. Listing the assets.

After selecting family members and assets, the user is shown a summary of the given information (figure 7). The service window is split vertically in two columns with user selections displayed in the left column while the right column displays suggestions and common information on insurance products and their content specific for the selected family member or asset. The summary window combines the user's choices with insurance product information in a way that would help the user get to know the different insurance products and their features in a user-oriented and understandable way. The summary can be opened in a separate browser window for printing or it can be sent as an email to the user for future reference.



Figure 7. A summary of the customer's selections and a recommendation of the related insurance policies.

In the next phase the customer is able to move into the insurance company Web site to receive further information on the specific insurance products or to buy them. In addition to the previous, the service contains also an option for sending the information electronically to the insurance company for receiving an offer based on the customer's selections.

Key results of the feedback inquiry

Customers' opinions on the developed service concept were measured through five dimensions. These dimensions of the service concept comprised: functionality, attractiveness, utility, layout, and social acceptance. A seven-point Likert-type response format was used to measure all the dimensions. The values are ranging from "1 (fully agree)" to "7 (fully disagree)".

Functionality refers to, among others, the possibility to move objects and figures on the screen and thereby to better understand insurance issues, offering pieces of information in simple form (no insurance jargon) through balloons which are connected to objects and symbols, etc. Altogether five variables measured the functionality of the developed service concept.

The results indicate that 68 % of the respondents expressed positive attitude (selected values from 1 to 3) towards the possibility to move objects and figures on the screen. 63% of the respondents reposted positive attitude towards offering pieces of information through balloons. All in all, 66 % of the research participants perceived the functionality service concept as positive.

Attractiveness indicates customers' opinions on whether or not the service concept a) was interesting, b) increases the motivation to take care of insurance issues, and c) the level of interest towards insurance issues in general. Attractiveness dimension was measured through three distinct variables. Here, 62% of the respondents expressed positive attitude (selected values from 1 to 3) towards the service concept. However, the influence of the service concept in order to increase general interest towards insurance was perceived slightly more negative than positive. All in all, 50 % of the respondents reported positive attitude towards the attractiveness of the service concept.

Utility measures the usefulness of the insurance cover proposals and the insurance information offered through balloons, and the intelligibility of the insurance cover proposals. Utility dimension was measured through five variables. 59% of the respondents reported positive attitude (selected values from 1 to 3) towards the utility dimension.

Layout dimension indicates the aesthetic factors of the service concept by considering the graphics, used colours, and positioning of the buttons and icons. The layout dimension was measured through six variables. Altogether, 59% of the research participants indicated positive attitudes (selected values from 1 to 3) towards the layout of the service concept.

Social Acceptance was the last dimension to be measured in order to evaluate the insights of the customers on the "eInsurance". Social acceptance refers to likelihood to use this kind of service or recommend it to a friend if it was available, and the utilization of game-based logic in order to increase customers' interest towards insurance issues or to make insurance issues more understandable. 61% of the respondents reported positive attitude (selected values from 1 to 3) towards the social acceptance dimension.

"Safety advisor"

The second part of the service concept, the "Safety advisor" aims to narrow the gap between the customer's perceived risk and the objective risk (figure 8). The concept is based on the idea that a good insurance policy decreases the perceived subjective risk, which is preferable from the marketing point of view. However, the decrease of the subjective risk should be compensated by positive safety communication about the objective safety risks and the related safety measures. From the designer point of view, the problem is: how to maintain the customer satisfaction and the positive feelings related the decreased subjective risk and simultaneously inform about the residual objective safety risks and about the recommendable safety precautions.

The "Safety advisor" is planned to identify the customer's current life situation and the selected insurance cover by the "eInsurance". After that, the "Safety advisor" would generate personalised safety messages, safety checklists and useful Web -links for the customer. In addition, it might compare the possible gaps between the current life situation and the selected insurance cover. The content of the safety information would be based on the objective risks known by the insurance company and the typical accidents covered by the selected insurance policies (figure 8).

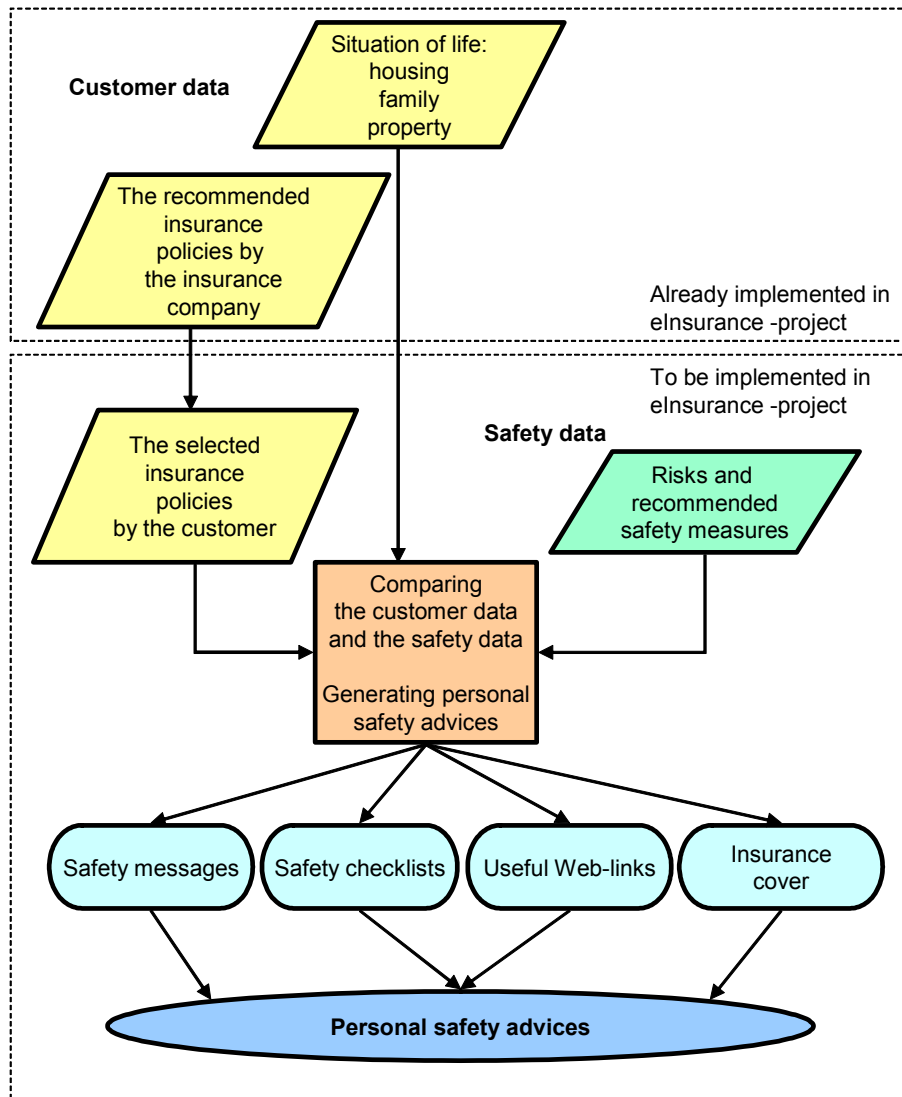


Figure 8. The first draft of "Safety advisor".

DISCUSSION

The concept of the customer service life cycle [8] was found a helpful and feasible tool supporting the early phases of the development of a new insurance service. The main advantage was the general view of the service life cycle making it possible to place the current services into the concept and then analyse the missing parts. The analysis showed an evident need for the "eInsurance" and the "Safety advisor".

About 60 to 70% of the respondents expressed positive attitude toward the "eInsurance" service concept. The result can be construed as an encouraging signal in the customer markets where it is difficult to please all customers at the same time. It seems that the service may offer added value for a significant customer segment. The positive characteristics of the service were, for example, the possibility to move objects and the safety information. On the other hand, the service did not increase the respondent's interest in insurance. The result was predictable, because the service was

not developed from the advertising point of view, and it was designed independently from a larger representation of insurance companies. In the future, however, it may be useful to consider the service also from the marketing point of view.

The "Safety advisor" concept will make it possible to provide more personalised safety information for the customer than before. The "eInsurance" service helps to define the customer's needs, situation of life, and the most important insurance policies in an explicit way. After that, it will be possible to implement the Web-based "Safety advisor" service that evaluates the selected insurance cover and instructs the customer about the objective safety risks that are typical for the customer. An important communication subject should be also the fact that insurance is for financial risks and the safety risks require additional precautions. It must also be noted that the explicit safety communication does not necessary cause any changes to the customer's safety behaviour. Customers may need more motivational signals than persuasion and facts. Therefore, additional studies are needed about the Web-based safety communication and behavioural change.

CONCLUSIONS

The concept of the customer service life cycle is a feasible tool for drafting and engineering new Web-based insurance services.

The majority of respondents had positive attitude toward the "eInsurance" service. The result is good in customer markets, where one service seldom pleases all customers. Therefore, it is possible to further develop the service and related concepts.

The "Safety adviser" concept will make it possible to support customer personal risk management. However, before the concept is implemented, additional study or studies should be conducted to find out how the Web can be utilised to make changes in safety behaviour.

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