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INTERACTION, INTERCONNECTEDNESS AND INSIGHT: TACIT KNOWLEDGE IN A TOURISM ORGANIZATION'S CUSTOMER RELATIONSHIPS

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Abstract

The research problem of this study is "tacit knowledge in a service organization's customer relationships". Traditionally, the widely foregrounded concepts of tacit knowledge and customer relationship have been examined separately, but now they are brought together in the same study. Based on the research problem, the multi-component framework model is constructed by systemically exploring and analyzing theoretical background material. The framework model as such emphasizes the role of interaction as an all-embracing fountainhead and a regulator, as well as the cyclic nature of processes. Also, the need to perceive the big picture and connections – even overlapping – between the research elements is accentuated. The research hypothesis is that mainly via rational and experiential customer insight, an organization aims to offer emotional and affective experiences for a customer – which eventually leads to mutual value and the strengthening and continuation of a customer relationship.

The study is executed from the qualitative perspective, with an objective to test the research framework model and the research hypothesis. The subject of an intensive/intrinsic case study is a small Eastern Finnish tourism company. The empirical data is collected and analyzed mainly by implementing the narrative research method and content analysis.

The results of this study support the view of the centrality of interaction, as well as highlight the multi-dimensionality, interconnectedness and overlapping of elements and phenomena. Besides experiential and rational, also intuitive and sensorial aspects are accentuated, which leads to the completion of the research hypothesis. According to the findings, parties of a customer interaction process sense each other comprehensively, and even momentary interaction can have a defining role in terms of the whole framework model. From the organizational perspective, a critical matter is the ability to create pervasive, personalized customer insight and transfer this insight into concrete customer service and -interaction. In future research, multidisciplinary dialogue between different research elements and reinforcing quantitative examinations by intensive and subjective qualitative analyses, is called for. Eventually, the main research target should be the widening and renewing of understanding inside the academic field.

Key Words

tacit knowledge, customer insight, customer orientation, customer relationship, interaction, customer experience, customer value

ITÄ-SUOMEN YLIOPISTO

Tiedekunta	**Yksikkö**
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Tiivistelmä

Tämän työn tutkimusongelma on ”hiljainen tieto palveluyrityksen asiakassuhteissa”. Perinteisesti näitä keskeisiksi määriteltyjä konsepteja, eli hiljaista tietoa ja asiakassuhdetta, on tarkasteltu erikseen, mutta nyt ne halutaan tuoda saman tutkimuksen alle. Teoria-aineistoa systemaattisesti läpikäymällä ja analysoimalla rakentuu useista komponenteista koostuva viitekehysmalli, joka sisältää tutkimusongelman. Viitekehysmalli itsessään painottaa vuorovaikutuksen merkitystä kaiken alkulähteenä ja säätelijänä sekä prosessien syklisyyttä. Myös elementtien väliset yhteydet - jopa päällekkäisyydet - ja kokonaiskuvan hahmottamisen tärkeys korostuvat. Tutkimushypoteesina esitetään, että pitkälti rationaalisen ja kokemusperustaisen asiakasymmärryksen pohjalta organisaatio pyrkii tuottamaan asiakkailleen tunnepitoisia kokemuksia sekä elämyksiä, mikä lopulta johtaa molemminpuoliseen arvonluontiin sekä asiakassuhteen jatkuvuuteen ja vahvistumiseen.

Tutkimus toteutetaan kvalitatiivisena tutkimuksena, jonka tavoitteena on testata viitekehysmallia ja tutkimushypoteesia. Intensiivisen, itsessään arvokkaan tapaustutkimuksen kohteena on pieni itäsuomalainen matkailuyritys. Empiirinen aineisto kerätään ja analysoidaan hyödyntäen pääasiassa narratiivista tutkimusmenetelmää sekä sisällönanalyysia.

Tutkimustulokset vahvistavat näkemystä vuorovaikutuksen keskeisyydestä ja painottavat ilmiöiden päällekkäisyyttä, yhteenliittyvyyttä sekä moniulotteisuutta. Paitsi kokemusperäiset ja rationaaliset, myös intuitiiviset ja aistimukselliset aspektit korostuvat, mikä johtaa tutkimushypoteesin täydentymiseen. Tutkimustulosten perusteella asiakaspalvelu-vuorovaikutusprosessin osapuolet aistivat toisiaan kokonaisvaltaisesti, jolloin lyhytaikaisellakin vuorovaikutuksella voi olla koko viitekehysmallin kannalta ratkaisevan suuri merkitys. Organisaationäkökulmasta keskeistä on kyky muodostaa laaja-alaista ja yksilöllistä asiakasymmärrystä ja siirtää tätä käytännön asiakaspalveluun sekä -kohtaamiseen. Tulevaisuuden tutkimuksessa peräänkuulutetaan tutkimuselementtien välistä vuoropuhelua, monitieteellisyyttä ja määrällisen tutkimuksen täydentämistä syväluotaavalla laadullisella tutkimuksella – viime kädessä tutkimuskentän sisäisen ymmärryksen uudistamista sekä laajentamista.

Avainsanat

hiljainen tieto, asiakasymmärrys, asiakaslähtöisyys, asiakassuhde, vuorovaikutus, asiakaskokemus, asiakasarvo

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1 Introduction

As the focal point of this research, there are two entireties that have been widely foregrounded in business sciences and in the organizational context (e.g. Harlow 2008; Matthing, Sandén & Edvardsson 2004; Shaw & Williams 2008; Özgener & İraz 2006). The entireties in question are tacit knowledge and the customer relationship. They both have, for instance, been named as key resources for an organization, which reflects their general cruciality (Clulow, Barry & Gerstman 2007). In the era of customer oriented thinking, the customer is typically seen as the ultimate purpose of business processes – as a goal, towards which all operations are eventually adjusted and targeted to (Alam & Perry 2002; Brown, Mowen, Donavan & Licata 2002; Galbraith 2005, 5-6). Especially inside the service industry, companies are often striving for established, long-term relationships with their customers (Zillifro & Morais 2004). Tacit knowledge on the other hand is a highly multilateral and extensive concept that can be perceived as being involved in basically all human activity: from concrete, physical actions to sensorial and mental processes (e.g. Hislop 2009, 20-22; Puusa & Eerikäinen 2010). In this research, the aim is to find a connection between the two constructs, and more specifically to analyze the role and manifestation of tacit knowledge in the context of customer relationships.

The study has been carried out by creating a framework model based on the research problem and the theoretical review, and testing the outlined model via empirical analysis. One goal in the study has been to bring some different yet interconnected, traditional and so-called emerging elements under the same scope of research, and thus to create an outlook of potential linkages between them. The research problem is approached from the qualitative perspective, the dominant research method being narrative research. The subject of the study is a small tourism company, since especially in the tourism business both (customer) knowledge and relationships with customers have been recognized as particularly essential entireties (Hjalager & Nordin 2011; Cooper 2006).

KNOWLEDGE AND TACIT KNOWLEDGE

Knowledge can be defined as a combination of information that has a specific content and a meaning (Berčič 2008, 2-3; Dretske 1981, 2). In current scientific research, knowledge has been named as one of the most important success factors for an organization – or even the most crucial one (e.g. Puusa & Eerikäinen 2010). According to one quote “Knowledge is the only meaningful resource today”, which is a subjective evaluation, but which may stand true at least to some extent (Shaw & Williams 2008, 325-326). Another author writes that “Knowledge has become the key economic resource and the dominant – and perhaps even the only – source of competitive advantage” (Harlow 2008, 148). It has even been estimated that “The primary role of a firm, and the essence of organizational capability are the integration and creation of knowledge” (Lam, 2000, 488). Together these statements created a starting point for this research - a starting point, from which the process began to evolve.

It has been suggested that in the organizational context, there is an interactive relationship between knowledge and organizational forms (Lam 2000). Some authors understand organizations as “machines for information processing”, with the main goal of creating new knowledge and insight based on already existing knowledge resources (Nonaka & Nishiguchi 2001, 4; Nonaka, Konno & Toyama 2001, 13). It has been estimated that insight or understanding, besides being an output of the process, is also a factor that enables adopting, utilizing and modifying knowledge resources in an optimal way (e.g. Berčič 2008, 2-3; Dretske 1981, 2). Knowledge management on the other hand can be seen as a tool or a procedure to support the knowledge-related processes for organizational benefit (Dalkir 2011, 5-7).

Knowledge and its management affect practically all elements of organizational competitiveness, such as innovativeness, stakeholder relationships and product planning (Shaw & Williams 2009). In addition, for tourism organizations, knowledge is crucial in terms of overall performance and competitiveness (Liao, Chen & Ding 2010; Shaw & Williams 2009). For tourism companies, knowledge and knowledge management have even been named as prerequisites for survival. Tourism operators especially are constantly being pressured to adapt to environmental changes, as well as to changes in customer preferences and needs. (Cooper 2006, 48; Ruhanen & Cooper 2003.) With respect to this, in a rapidly changing world, the importance of internal knowledge and organizational learning has been emphasized when answering to external – for example customer-based - challenges (Hjalager & Nordin 2011; Liu & Lee 2015).

Of all knowledge types, the role of tacit knowledge as a value creator and as a precondition for success has often been foregrounded in the context of the business world (Lam 2000; Shaw & Williams 2008). Briefly expressed, tacit knowledge has been defined as multi-dimensional or multi-level knowledge – something that has not been, and cannot completely be, expressed explicitly (Hislop 2009, 20-21; Leonard & Sensiper 1998). In other words, tacit knowledge cannot be adapted for instance directly from a book. Instead, it is hidden in our divergent skills and routines, feelings and emotions, attitudes and valuations, cognitions and intuitions, sensations and social communication – virtually in almost everything that we do, go through and experience as human beings, both consciously and unconsciously. (e.g. Bennet & Bennet 2008; Harlow 2008; Hislop 2009, 20-21; Koskinen 2000; Puusa & Eerikäinen 2010.)

Due to its general extensiveness and complicated nature, tacit knowledge is commonly found difficult to understand, explain and transfer (Hislop 2009, 20-21; Koskinen 2000; Leonard & Sensiper 1998; Puusa & Eerikäinen 2010). In addition, there is no universally applicable tool for its utilization and management (Haldin-Herrgard 2000; Koskinen 2003). If managed and applied successfully, it can however create an indispensable competitive advantage for an organization. All this complexity and concurrent business potential creates significant challenges for companies and other business operators trying to “deal with” tacit knowledge in an optimal way. (Harlow 2008; Koskinen 2000; Lawson & Lorenz 1999; Puusa & Eerikäinen 2010; Shaw & Williams 2008.) Since the need to support organizations in their tacit knowledge-related operations has been recognized in academic communities, the concept has been identified as a highly relevant, justified and meaningful research topic in the field of service management (Ostrom, Bitner, Brown, Burkhard, Goul, Smith-Daniels, Dermikan & Rabinovich 2010; Puusa & Eerikäinen 2010). So far, tacit knowledge has often been analyzed intra-organizationally, for instance in work communities and -hierarchies (e.g. Koskinen 2000; Koskinen 2003; Savolainen 2008). One purpose of this study is to extend this focus and stretch it partly outwards from an organization – to the relationship between a company and its customer.

THE CUSTOMER RELATIONSHIP

It has been estimated that trying to obtain the full potential of customer relationships should be the baseline for all business activity (Özgener & İraz 2006). According to some common views, this potential can often be achieved via a customer-oriented business mentality and offering first-rate customer value (Alam & Perry 2002, 518; Brady & Cronin 2001, 241; Dagger, David & Ng 2011; Slater 1997). In other words, the customer has generally become the most important single stakeholder for an organization - and especially for service companies, customers are currently not only a necessity, but also an important business opportunity (Brown et al. 2002; Galbraith 2005, 5-6; Matthing et al. 2004).

Instead of simply trying to tempt as much new customers as possible, organizations have widely realized the benefits connected to long-term customer relationships (Bolton 1998; Egan 2008, 16; Reinarz & Kumar 2003; Özgener & İraz 2006). Different loyalty programs, membership cards and specialized offers are these days undoubtedly familiar to everyone, and they are only some examples of organizational efforts to stabilize their customer base and attach customers to an organization. For service companies, established and high-quality customer relationships are typically even more essential than for firms operating in other industries. (e.g. Storbacka, Strandvik & Grönroos 1994; Zillifro & Morais 2004; Özgener & İraz 2006.) It has for instance been highlighted that selling a service product once is not enough, but instead service customers have to be kept satisfied every day.

According to some evaluations, succeeding in this task requires close customer relationships and a situation in which both parties of a relationship know each other well. (Arnould & Price 1993; Kaasinen, Ainasoja, Vulli, Paavola, Hautala, Lehtonen & Reunanen 2010, 3; Özgener & İraz 2006.)

Of all service companies, productive and long-term customer relationships have become important especially to the kind of organizations that are included in this study, namely SMEs (small and medium sized enterprises) operating in the tourism industry (Özgener & İraz 2006; Morais, Dorsch & Backman 2004). For tourism operators, the ability to observe customers and learn from them during interaction situations – for example while delivering a service product – has been determined to be extraordinarily crucial (Hjalager & Nordin 2011; Özgener & İraz 2006). Despite this essentiality, small and medium sized enterprises usually have limited resources and constricted possibilities in communicating with their customers and potential customers. If tourism SMEs are able to manage their customer relationships and customer interaction successfully, limited resources can offer them higher revenues, and eventually their overall competitiveness is improved. (Morais et al. 2004; Özgener & İraz 2006.)

THE CONNECTION BETWEEN THE MAIN RESEARCH CONCEPTS

From the perspective of this research, the connection that has been recognized between the concepts of customer relationship and tacit knowledge is a fundamental issue. All relationships are eventually based on some form of communication and knowledge transmission, and thus the view that a customer relationship in a way "nurtures in knowledge" has been expressed in various forms (e.g. Coulter & Coulter 2002; Liljander & Roos 2002, 599; Özgener & İraz 2006). According to one evaluation, organizational success is formed via interaction between individuals and different types of knowledge (Koskinen 2003). When it comes to the utilization of tacit knowledge, it has been stated that "In order to benefit from tacit knowledge, one must bring it out through communication between people" (Koskinen 2000, 43). In other words, exploiting tacit knowledge requires some form of communication, interaction and/or connection between the actors – which in this case can be identified as a customer contact, customer interaction and/or customer relationship. In the context of these connections, the role of direct interaction and face-to-face contact has been foregrounded (e.g. Lawson & Lorenz 1999; Nätti, Halinen & Hanttu 2006, 307; Puusa & Eerikäinen 2010).

THE RESEARCH PROBLEM AND THE FORMATION OF THE RESEARCH FRAMEWORK

In line with the ideas introduced above, the research problem of this study is "**tacit knowledge in a service organization's customer relationships**". Since expressing the research problem comprehensively in research questions turned out to be an impossible task, a visual framework model (figure 5) was created to support the empirical analysis. The components and outlining of the framework model have primarily been defined, while going over tacit knowledge- and customer relationship literature and focusing on some widely-discussed phenomena in it. During this process, attention was paid for example on factors that were repeated and emphasized by different authors in differently constructed and conducted studies.

Besides the “direct” theoretical linkage between the main research concepts, during the theory analysis some other hypothetical relations, even overlaps, were also recognized. As a result, the widely discussed and studied so-called customer relationship elements – commitment, loyalty, trust, customer satisfaction and service quality – were placed in the framework model and reflected upon via the original research concepts. Additionally, relationships have been defined both as experiences as such, as well as being composed of experiences (Gentile, Spiller & Noci 2007). According to some authors, the main goal of a service business is providing satisfying customer experiences, which are the basis for customer value (Palmer 2010; Walls, Okumus, Wang & Kwun 2011). It has been stated that particularly the tourism sector is strongly dependent on the quality of customer experiences and experience-based customer value (Walls et al. 2011; Zehrer 2009). With respect to these ideas, customer experience and customer value were also seen as natural, even necessary, components of the research framework.

Research hypothesis

Specifically, the hypothetical process behind the research framework is that via mainly cognitive, experience-based and rational customer insight, an organization aims to provide versatile affective, emotional and satisfying experiences to a customer (figure 8). It was assumed that eventually this process drives mutual value and preserves customer relationships. The empirical analysis provided significant changes to this original conception. The new outlook of the process (figure 9) is presented in the Conclusions-chapter of this paper.

Structure of the paper

The paper is organized as follows: after the first introductory chapter, chapters 2 and 3 encompass the theoretical literature review. The cyclic framework model, the preliminary research hypothesis and some concept analysis connected to them are presented in chapter 4. In chapter 5, the main research methods are introduced. The results of the empirical data collection are presented in chapter 6, which is followed by discussion and analyzation of findings in chapter 7. Finally, in chapter 8, the primary conclusions, as well as managerial implications and suggestions for future research, are drawn together.

1.1 Previous research

Generally, it can be stated that although the components of this study have been previously analyzed, this research is a unique attempt to illustrate the complex, wider-scale interconnectedness between them. Based for instance on this thesis' entire list of references, it can be claimed that typically scientific examination inside the research field has been quite narrowly focused, which has hindered overall understanding of the research concepts. For example, often single, unidirectionally presented linkages between the research elements (e.g. trust → commitment, satisfaction → loyalty) have been emphasized, although the reality of connections and processes may not be that simple and straightforward (Chenet, Dagger & O`Sullivan 2010; Liljander & Roos 2002). Traditionally, the dominating research approach has been quantitative, and even qualitative analyses have commonly been focused on investigating a single or a few research components at a time (e.g. Decrop 2004, 156-157; Eriksson & Kovalainen 2008, 3-5). One aim of this study is to outline a new kind of framework, via which the gaps of previous research could to some extent be fulfilled.

1.2 Key concepts

Knowledge has been described as an interactive, shared space, a belief and/or a combination of interconnected information, which invariably carries a meaning (Berčič 2008, 2-3; Dretske 1981, 2; Nonaka & Konno 1998). **Insight** on the other hand has been defined as a process of deeper **understanding**, which can manifest as or be a result of, for instance, utilization, synthetization and/or creation of knowledge (Berčič 2008, 2-3; Dretske 1981, 2-4).

In the organizational context, knowledge somehow connected to customers has typically been called **customer knowledge**. Understanding that, for example, allows for the utilization and application of customer knowledge, has been called **customer insight**. (Arantola 2006, 51-53; Gebert, Geib, Kolbe & Brenner 2003.)

In this study, **tacit knowledge** is viewed as an "invisible", latent knowledge type, which enhances for instance cognitive, rational, sensorial, emotional, physical and intuitive aspects, as well as their various combinations. The dominant characteristics of tacit knowledge are ambiguousness, dynamicity and subjectivity. (e.g. Harlow 2008; Hislop 2009, 20-21; Koskinen 2000; Puusa & Eerikäinen 2010.)

In the context of this research, the term **interaction** refers both to communication between human beings and communication between a human being and the world. Practically, interaction is a multilateral, dynamic, subjective and complex process involving for instance sensorial, cognitive, physical and affective dimensions. (e.g. Arnould & Price 1993; Koskinen 2000; Yacobi 2013.)

A **relationship** has been defined as a setting, where there is a special kind of connection and repetitive contacts between the relationship partners. In a relationship, both or all parties are aware of the existence of a specific connection, which is not based for instance on randomness or accidentality. (Egan 2008, 38; 153-154; Peelen 2005, 25-26; 35-36.)

In the context of this study, the term **customer relationship** refers to a relationship between an organization and its consumer customer. In a customer relationship, repetitive contacts typically actualize for example in the form of purchases and/or service encounters. (Egan 2008, 153-154; Lewicki, McAllister & Bies 1998, 132.)

Customer orientation is a business mentality, which has been characterized as putting the customer in the focal point of all organizational activity, executing all business actions customer-centrically and fulfilling customers' needs as thoroughly as possible (Alam & Perry 2002; Brady & Cronin 2001; Brown et al. 2002).

In this study, so-called **customer relationship elements** are viewed as concepts and/or phenomena that emerge and evolve "inside" a customer relationship, for their part influencing the relationship in question. The customer relationship elements are **commitment**, **loyalty**, **trust**, **customer satisfaction** and **service quality**. According to academic evaluations, all these partly overlapping constructs are multidimensional combinations of mainly cognitive/rational and emotional/affective aspects (e.g. Fullerton 2003; Gee, Coates & Nicholson 2008; Homburg & Giering 2001; Sekhon, Roy, Shergill & Pritchard 2013).

- **Commitment & loyalty**: motivation to maintain a relationship and execute behavior supporting this intention, feelings of being attached to something (Fullerton 2003; Gustafsson, Johnson & Roos 2005; Morais et al. 2004; Sirdeshmukh, Singh & Sabol 2002).
- **Trust**: intentional risk-taking, willingness to be vulnerable, positive expectations towards for instance a relationship partner (Lewicki et al. 1998 129-130; Rousseau, Sitkin, Burt & Camerer 1998, 544; Coulter & Coulter 2002).
- **Customer satisfaction**: Customer's subjective evaluations concerning for instance the overall experience of a firm or a single purchase. In this evaluation process, expectations are typically compared to the actual experience. (Gustafsson et al. 2005; Homburg & Giering 2001.)

- **Service quality**: Customer's expectations and actual perceptions of the quality of for instance a service process or a -product (Bolton & Drew 1991; Oh 1999).

C**ustomer experience** has been designated as a subjective, multi-level and interaction-based process, in which a customer reacts to stimuli sent by an organization and/or the environment (Zehrer 2009; Walls et al. 2011). This kind of experience can for example be linked to knowledge adoption and/or "living through an event" (Komppula & Gartner 2013, 169).

Customer value refers to the interaction-based, experiential value and benefit that a customer gains via a service encounter, an interaction situation and/or a customer relationship. In the context of this study, the close-knit connection between customer value and customer experience should be emphasized. (Holbrook 2006; Smith & Colgate 2007; Woodruff 1997.)

1.3 Methodology and the research process

Since the objective of this study is to gain understanding of a specific phenomenon that has not been widely – if at all - analyzed from this perspective, the **qualitative approach** was a natural choice (Birkinshaw, Brannen & Tung 2011; Eriksson & Kovalainen 2008, 5). In the context of business research, the qualitative approach can "provide a critical and reflexive view about the social world of business and its core processes" – an intent which in this case is highly crucial (Eriksson & Kovalainen 2008, 3). Other methodological alignments were chosen during the overall research process. As the first in-depth interviews with the case company's entrepreneur offered rich, high-quality and in a way narratively interconnected data, it was a logical decision to continue working with the same interviewee. As a result, the methodological approach is highly subjective, aiming to achieve deep understanding and an illustration of the big picture in the context of this case. In academic literature, this kind of methodology has been called **intensive case study**. Besides gaining deep understanding, another aims of intensive case studies are to recognize and interpretatively describe the reasons and meanings behind the case and to construct a narrative. (Eriksson & Kovalainen 2008, 120-121.) A more specified form of intensive case study research is **intrinsic case study**, which refers to a case that is "valuable in itself" and selected due to its particularity (Baxter & Jack 2008; Eriksson & Koistinen 2005, 9).

Despite the subjective approach, it should be noted that the ultimate goal of this study is to some extent obtain *potentially generalizable insight* that could also be transferred to other contexts in the conventional meaning. Although generalization and theory-building is not typically the main purpose of intensive and intrinsic case studies, it can still be an option. (Baxter & Jack 2008; Eriksson &

Kovalainen 2008, 121.) In this research, academic literature creates the background for theory construction, which is then tested and completed by empirical analysis. In other words, empirical findings are not per se directly generalized, but instead used to support theory-building and recognizing relevant future research topics. The research process and its progression is visualized in figure 1. It should be underlined that the last stage of the process should not be thought of as “the end of the story”, but as a phase after which, for example, generalization potential and manifestation of certain phenomena could be studied further.

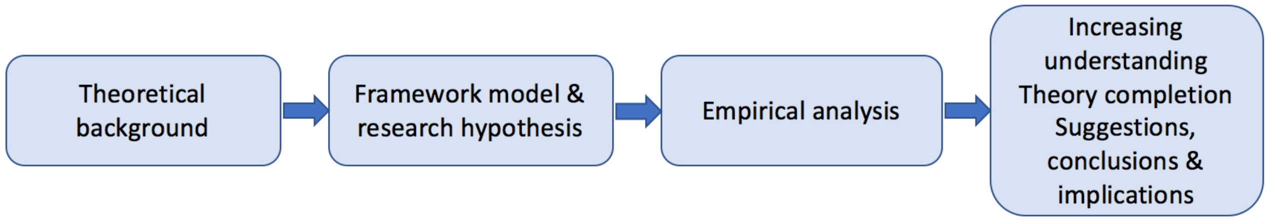

Figure 1. The research process.

The theoretical background material of this study consists mainly of scientific journal articles and other publications. If the referenced publication has been written for example from the intra-organizational perspective, validity estimation has been performed with extreme care. Generally, although narrative research can be named as the primary research method, the study does not unequivocally fit any specific branch of research. Instead, it also includes characteristics of, for instance, grounded theory and content analysis (Eriksson & Kovalainen 2008, 160-161; Tuomi & Sarajärvi 2002, 98-100). It has been estimated that particularly in qualitative research, research problems and goals commonly guide methodologic choices. This also holds true in this case, as different methods and techniques have been refined and adapted to gain an optimal result. (Eriksson & Kovalainen 2008, 217.)

1.4 The subject and context of the study

The subject of this analysis is a small tourism company located in Eastern Finland, by The Great Lake Saimaa. With 187 888 lakes, Finland is the leading country in terms of water areas in the whole Europe, and The Great Lake Saimaa is the largest one of the Finnish lakes. Factors like silence, a feeling of calmness and space, clean and untouched nature and the lake landscape have traditionally attracted both Finns and foreign tourists – and Eastern Finland is especially rich in these elements. (Konu, Tuohino & Komppula 2010; VisitFinland.com 2016a.) It can be stated that currently the

Finnish tourism sector is growing for instance in terms of international media attention. In 2016, Finland was in third place on the Lonely Planet's "Best in Travel 2017" -list, and National Geographic Traveler named Finland as a "Best of the World" -destination for 2017 – both accolades are from international media channels with a wide and diverse audience base (Lonely Planet 2016; VisitFinland.com 2016b). So far, the general emphasis of foreign tourism in Finland has been on Lapland and the capital Helsinki, but there are plans to guide tourist flows more efficiently also to the coastal area and the lake regions in the future (Kaleva 2016).

It has been estimated that 94 % of European tourism companies have less than six employees, and they are often family owned businesses. Typical issues for tourism SMEs are limited resources, insufficient internationalization, tenuous concentration on growth, inability to evaluate business opportunities and demands objectively, challenges in coping with peak seasons, limited access to capital markets, weak management and deficient market information. (Zehrer 2009.) Common privileges on the other hand are efficient and quick decision-making, good employee- and customer relationships, general familiarity and small-scaleness (Zehrer 2009). It has been claimed that in a small tourism company, the role of an entrepreneur or for instance an entrepreneur family often stands out – in practice, one or a few person(s) can basically be running the whole business (Liu & Lee 2015).

1.5 The case organization

The case organization is a small family-owned tourism company located in Eastern-Finnish countryside. The first rentable holiday cottages were built in 1960s, and until the mid-1990s the family's main livelihood was in agriculture. The Finnish interviewee represents the age class 35-40 years old, and has been heading the company for around 15 years after his parents. To support the anonymity of the study, the specific location information or other jeopardizing details are not presented.

The main business of the case organization is renting fifteen holiday cottages or villas, all of which are MALO-classified with four or five stars. This means that the cottages are equipped with basic modern supplies, like running water, electricity, an Internet connection, a satellite TV, saunas and bathrooms, barbequing facilities, laundry machines, refrigerators, dishwashers and other kitchen equipment. In addition, all cottages are situated on the shore of The Great Lake Saimaa, and have their own jetties on the shoreline. As a secondary business, the company offers restaurant-, conference- and catering services year-round by appointment. During the summer season, the summer café is open daily, lunch is served weekly and the main building is surrounded by a farm courtyard with some animals and traditional buildings. Saimaa sailors are served at the guest harbor equipped with electricity-, water- and waste disposal points, saunas and barbecuing facilities.

The basic business idea of the company is to combine good, "*from the heart*" customer service to the unique, natural environment characterized by the terms "*natural peacefulness*", "*purity*" and "*genuineness*". The entrepreneur has the main responsibility of running the company, and the previous hosts, in other words the entrepreneur's parents, participate extensively especially in various maintenance tasks and organizing the restaurant services. Additionally, during the peak seasons from the end of December to the beginning of January, and especially summer months from June to August, the company hires approximately three part-time season workers. Also, the siblings of the entrepreneur, together with their families, assist at times. Over the years, the company has gained acknowledgements on national, regional and municipality levels. It is a member in certain official combines, of which the most important ones are the national intermediate organization for accommodation bookings and some regional guardian and marketing collaborations.

According to the company's statistics, in 2016, the number of customers' overnight stays was 5 700. Approximately 56 percent of the customers were Finnish and 44 percent from foreign countries. Of foreign customers, 59 percent were Russians, 13 percent German, 10 percent British, six percent Swiss and the rest from other European countries. When examining bookings, approximately 70 percent were made by direct contacts – mostly phone calls and e-mails - to the entrepreneur, 25 percent on the company's own web site and 5 percent via the intermediate organization's booking system. The average utilization rate of the holiday cottages was 16 weeks per year, with the most high-quality accommodation 24 weeks per year. In general, the business is highly seasonal, and 80 percent of all accommodation reservations were dated to the summer period from June to August. During this peak season, the company's accommodation capacity is typically fully, or at least highly, booked.

The case company has an electronic customer database, in which all general customer information, like addresses and phone numbers, is stored. According to the interviewee, the major part of the company's customer feedback is received directly in oral discussions. Often some kind of feedback is also included in e-mails, phone calls and SMSs. The intermediate organization has its own customer feedback system, which sends the feedback given to the case organization regularly to the entrepreneur. Additionally, all cottages have their own guest books, in which the customers have typically been motivated to write their greetings and comments. Currently the company is also active in social media, this being an additional channel to both give out to and receive information from customers.

1.6 The main criticism and restrictions

When analyzing the general riskiness of this research, first and foremost it should be highlighted that, for various reasons, the risk level is both recognized and admitted as being rather high. Due to the limited length of this paper, it is not possible for instance to present the theoretical background of each research component comprehensively. Instead, the rule of thumb has been to bring forth the most crucial aspects. All key components of the framework model have also been described as ambiguous, challenging and multidimensional, and for instance examining tacit knowledge has been characterized as “a risky business” ipso facto (e.g. Gustafsson et al. 2005; Harlow 2008, 148; Lewicki et al. 1998; Morais et al. 2004; Zehrer 2009). With respect to this, it seems to be impossible to carry out this kind of study without a certain level of riskiness.

One factor that increases the overall riskiness of this study is outlining the theoretical framework model based strongly on personal interpretations of scientific theory. Even though the basis of the framework process has been adapted from academic literature, subjective evaluation was executed when, for example, identifying and depicting potential linkages between the research components. If this process includes errors, they are transmitted to the final framework model and that way also to the empirical part of the research. Partly to decrease the overall risk level, the study as a whole should be perceived as an open-mindedly executed directional analysis, rather than a pursuit to find unequivocal truths and/or express heavy arguments.

The main idea behind the research framework model is that especially service organizations generally strive for established, high quality customer relationships and customer orientation (e.g. Storbacka et al. 1994; Zillifro & Morais 2004; Özgener & İraz 2006). However, it should be noted that hypothetically this does not hold true with all companies and actors. For instance, a dominant business position and/or a lack of options from the customer’s perspective may decrease the need and motivation to operate in a customer-oriented manner (e.g. Curasi & Kennedy 2002). Therefore, the framework model and the research findings are not necessarily applicable in all situations, but their implementation should be executed situation-specifically.

2 Knowledge

The theoretical outlook of knowledge adapted to this research is originally based on Japanese authors Nishida’s and Shimizu’s ideas, which Nonaka and Konno have developed further. According to them, knowledge is an intangible, shared space, in which dynamic, emerging relationships and connections occur. (Harlow 2008; Nonaka & Konno 1998.) These relationships and connections can be either virtual, mental, situate in physical space or be various combinations of the listed attributes. In this emergence process a so-called shared place, “Ba”, is finally formed. It is “Ba” that offers a meaning – or, in other words, leads to the formation and existence of knowledge. (Harlow 2008; Nonaka & Konno 1998, 40-41; Nonaka & Nishiguchi 2001, 4.) In practice, knowledge emergence requires at least two actors and is realized via human beings, when information is separated and brought out from “Ba”. Therefore, the whole concept is interactive and socially embedded. (Lam 2000; Nonaka & Konno 1998, 40-41.)

It should be highlighted that in the theory of knowledge, there is no clear consensus in the application and definition of terms and constructs (Puusa & Eerikäinen 2010). One widely adapted outlook is to separate explicit and tacit - or explicit, implicit and tacit - knowledge types. The terms implicit and tacit knowledge have been used both as synonyms and for referring to different concepts, when there are three main components in the classification. (Bennet & Bennet 2008; Puusa & Eerikäinen 2010.) In this paper, the basic two-component, explicit/tacit knowledge -model has been used as a theoretical baseline, even though it has received criticism for over-simplicity and blurriness of the boundaries (Puusa & Eerikäinen 2010). Actually, it has been argued that instead of being a separate construct, tacit knowledge is a part or a component of all knowing (Puusa & Eerikäinen 2010). This statement is in a way assimilated and supported in this paper, but to keep the research understandable, some distinguishing, classifications and divisions need to be made.

Before analyzing knowledge and its subtypes in greater detail, it is necessary to clarify the separation between data, information, knowledge and understanding, and to depict the hierarchical relationship between them. In scientific theory, data has been defined as symbols; simple “raw material” without any meaning. Information, on the other hand, has been understood as a construct of interconnected data. (Berčič 2008, 2.) Information invariably carries a meaning and it has been described as objective and asymmetrically distributed. According to some authors, information enhances data linked to the events and structures of the world, the lawful dependency relationships inside these linkages and outputs of different phenomena. (Dretske 1981, 2; Fransman 1998, 148.)

In the relationship between data, information, knowledge and understanding, knowledge has been presented as a belief, a deeper meaning or an output produced by information. Sometimes knowledge has been defined as a collection of interconnected information – the same way as information has as a composition of data. When compared to objective information, knowledge is typically more subjective by nature. (Berčič 2008, 2-3; Dretske 1981, 2-3.) Finally, the highest stage of the hierarchy is understanding, which has been described as a cognitive and analytical process, via which new knowledge is created or synthesized based on already existing knowledge. Terms "memorizing" and "learning" have been used to demonstrate the difference between knowledge and understanding. Generally, possessing knowledge is not enough, but the key is to bring it out and into use through and as deeper understanding. (Ackoff 1999, 170; Berčič 2008, 2-3; Dretske 1981, 2-3.) The essence of knowledge and the hierarchy inside it have also been portrayed by a poem: "*An ounce of information is worth a pound of data. An ounce of knowledge is worth a pound of information. An ounce of understanding is worth a pound of knowledge.*" (Ackoff 1999, 170). The structure of the knowledge hierarchy, both generally and in the context of a customer relationship, is visualized in figure 2. The components of the customer relationship knowledge hierarchy are introduced in more detail in the following sub-chapters.

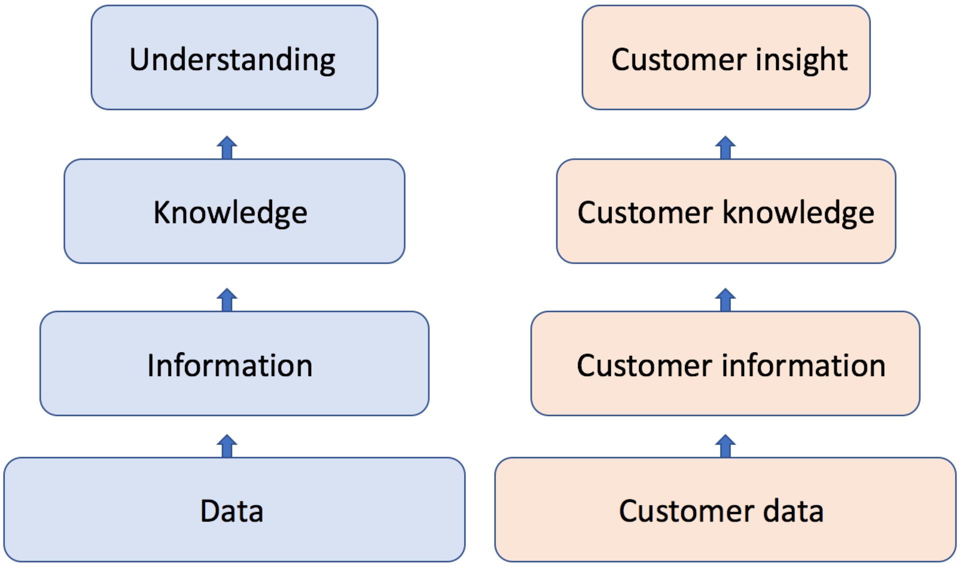

Figure 2. Hierarchy of knowledge at the general level and in the context of a customer relationship.

2.1 Tacit knowledge

It can be claimed that also in the context of tacit knowledge, the relevant scientific theoretical background is partly complex - even inconsistent. When there are no unequivocal conceptions, the theoretical background can be characterized as complicated and partly overlapping. (Puusa & Eerikäinen 2010.) One of the most famous tacit knowledge descriptions is Michael Polanyi's quote "*We can know more than we can tell*" from 1960s (Koskinen 2003, 68; Polanyi 1967, 4). According to the traditional definition, tacit knowledge is a subjective, dynamic and ambiguous entirety connected to both physical and mental aspects. People possess, process, apply and utilize tacit knowledge in their day-to-day life, but mainly due to its subjective and experiential essence, it is impossible to completely transform it into an explicit form. (Hislop 2009, 20-21; Leonard & Sensiper 1998.) Especially the genuine and/or affective tacit knowledge type, which consists of the most personal dimensions of the construct, cannot be articulated or made visible comprehensively (Puusa & Eerikäinen 2010). Often it may also be challenging – or again impossible - to verbally describe the process of tacit knowledge application and utilization. Someone riding a bike, for example, might say "I don't know how I'm able to do it, I just can do it somehow". (Hislop 2009, 20-21; Leonard & Sensiper 1998.) This phenomenon has, in part, been explained by two relational dimensions of consciousness: focal and subsidiary awareness. It has been suggested that tacit knowledge lies in subsidiary awareness, but manifests via an object in focal awareness. If a person tries to concentrate on or explain this process, he/she may get confused. (Puusa & Eerikäinen 2010.)

In line with the previous ideas, tacit knowledge has been characterized as deeply personal and difficult to transfer (Hislop 2009, 21-22). In the organizational context, this may cause problems for example in situations, where experienced employees, who have gained considerable amount of tacit knowledge during their careers, retire. Often the transference of crucial tacit knowledge from one employee to another has been found challenging – especially when some tacit knowledge types can only be adopted via practice. (Calo 2008; Koskinen 2003.) Additionally, it should be noted that tacit knowledge is very context dependent. Even when operating in the same industry, the tacit knowledge that is highly important for one organization, can be totally useless for another. (Virtainlahti 2011, 33.)

Originally Koivunen (1998) has stated that "tacit knowledge includes all the genetic, bodily, intuitive, mythical, archetypical and experience-based knowledge that we have and that cannot be articulated" (Koivunen 1998, 78-79; ref. Puusa & Eerikäinen 2010, 309). Some authors have considered tacit knowledge as being hidden in the ways we work, think and communicate with others, when others highlight the sensorial aspects (Puusa & Eerikäinen 2010; Savolainen 2008). On some occasions, tacit knowing has been referred as "an origin of human knowledge" (Lam 2000, 488). With respect to this, it has been presented that practically all knowledge either is tacit or based on it (Puusa & Eerikäinen 2010).

Inside the concept of tacit knowledge, various, yet interconnected and not unequivocally differentiated, tacit knowledge types and -components have been recognized (Bennet & Bennet 2008; Puusa & Eerikäinen 2010). The first one of them is knowledge connected, for example, to some certain task, routine, social manner or a skill (bike riding was already used as an example) (Hislop 2009, 21; Puusa & Eerikäinen 2010). This knowledge type has sometimes been named experience, since it is highly experience-based (Puusa & Eerikäinen 2010). In some alternative evaluations, the experiential aspect has been included to the embedded tacit knowledge component, which is also comprised of various sensations and so-called skin-memory (Bennet & Bennet 2008).

Another recognized tacit knowledge type has been characterized by multi-facetedness, which indicates the ability to "master the big picture", handle wide entities and understand cause-effect relations (Koskinen 2000, 42; Puusa & Eerikäinen 2010, 312). In the organizational context, these abilities are connected to, for instance, planning and decision-making. The next category, social skills, manifests in the business world for example when communicating with customers and other stakeholders. Sometimes social interaction itself has also been seen as an expression of tacit knowledge. (Koskinen 2000; Puusa & Eerikäinen 2010.) The fourth tacit knowledge type, expert networks, refers to often unofficial networks of people, who have been brought together around some problem, project, an assignment or a task (Puusa & Eerikäinen 2010).

Finally, some parts of tacit knowledge can be even completely unconscious and attached to ambiguous factors like feelings, intuitions and emotions. This component has sometimes been called affective tacit knowledge, when in alternative evaluations it refers to a so-called genuine tacit knowledge type, which also enhances an individual's personal relationships. (Bennet & Bennet 2008; Puusa & Eerikäinen 2010.) Additionally, some authors have further separated a spiritual tacit knowledge dimension connected to values, moral, learning, self-growth, wisdom and living a meaningful life (Bennet & Bennet 2008). Intuitive tacit knowledge on the other hand indicates, for instance, a gut feeling, which means knowing, feeling or successfully concluding something without any rational explanation behind the process (Bennet & Bennet 2008; Haldin-Herrgard 2000). Partly with respect to this, the third category, namely self-transcending knowledge, has been introduced to complement the original tacit-explicit knowledge division. So far, self-transcending knowledge has been defined both as a tacit knowledge type as well as a pre-phase of tacit-embodied knowledge. (Kaiser & Fordinal 2010; Puusa & Eerikäinen 2010.) In practice, self-transcending knowledge has been described as "the ability to sense the presence of potential" and "to see what does not yet exist" (Kaiser & Fordinal 2010, 931). The concept is related to intuition and "hunches", and it has been noted as the most important competition advantage element of the future. (Kaiser & Fordinal 2010, 931).

Another way to classify tacit knowledge is to make a separation between work-related and cognitive aspects. The work-related aspect may again reflect for example executing some specific task or a routine adopted via practice. (Leonard & Sensiper 1998; Harlow 2008.) The cognitive aspect comprises of beliefs, attitudes, values and ideals, as well as those synthetizations and classifications of knowledge via which we think, act and experience the world - namely mental maps and schemata. Also, elements like evaluations, motivations, rule-of-thumb and commitments can hypothetically be included to this itemized list - at least they have been named as other tacit knowledge expressions. (Haldin-Herrgard 2000; Koskinen 2003; Savolainen 2008.) It has been stated that the cognitive aspect is the most crucial – and simultaneously the most challenging – dimension in terms of knowledge sharing (Leonard & Sensiper 1998; Harlow 2008). One possibility to develop the idea further in the organizational context is to distinguish four categories that can be understood as representing the two "upper" aspects mentioned above. These categories are skills that are difficult to express and/or define, different ways of approaching problems, so-called organizational routines and mental models. Mental models typically consist of both explicit and tacit knowledge, represent individual world views and create preconditions for information processing. (Harlow 2008; Koskinen 2000; Koskinen 2003.)

In the current field of knowledge management, tacit knowledge has been named as an important value-holder for organizations in all industries, and particularly as a key success factor for service organizations (Koskinen 2000; Shaw & Williams 2008). It has been estimated that possessing great amounts of tacit knowledge is directly connected to economic success (Harlow 2008). Additionally, it has been stated that a critical knowledge-related competitive advantage is strongly attached to the concept – to its existence, depth, quality and application capability (Koskinen 2000; Shaw & Williams 2008). Some authors see tacit knowledge, in the form of organizational culture and routines, as a maintainer of organizational structures, unitedness and consistency (Leonard & Sensiper 1998; Puusa & Eerikäinen 2010).

In general, three alternative ways have been recognized for tacit knowledge application and utilization: recognizing problems, solving problems and forecasting/foreshadowing upcoming problems (Harlow 2008). Tacit knowledge has been found to be linked to organizational learning, intuition and to the ability to estimate what information is needed in a certain situation ("self-transcending knowledge"). This enables approaching challenges in a practical way and concentrating on their most relevant aspects. (Koskinen 2000; Lawson & Lorenz 1999.) As a result, resources are targeted efficiently, which in the end improves the general cost-effectiveness of an organization. Additionally, tacit knowledge has been noted as background information for the formation of intellectual capital, as well as being involved in the structuring of personal competence and human capital – all elements that these days are more and more essential for many organizations (Harlow 2008; Koskinen 2003; Virtainlahti 2011, 33-34). Also, the terms "practical intelligence" and "social software" for information processing have been applied in this context (Harlow 2008, 148; Koskinen 2003, 70).

From the organizational perspective, the most important factor and simultaneously the biggest challenge of tacit knowledge might be understanding the ambiguous concept, as well as its application and management, adequately, so that the utilization becomes possible in the first place (Koskinen 2000). It has also been stated that there is no single way or a tool for successful tacit knowledge management and utilization. Instead, the concepts must be implemented and executed situation-specifically, on different levels and by combining different methods. (Haldin-Herrgard 2000; Koskinen 2003.) The factors that affect tacit knowledge utilization can be divided into internal and external – or interpretatively individual and organizational. Internal factors are possessed by an individual, and they include elements connected to memory, communication and motivational systems. Some examples of these elements are experience, mental models, intuition, interaction, language, proximity, commitment and trust. (Haldin-Herrgard 2000; Koskinen 2003.) External factors, or situational systems which is a synonym for the construct, consist of leadership style and organizational culture – in other words, they determine the circumstances for tacit knowledge management and application (Koskinen 2003). In an optimal case, tacit knowledge utilization leads to mutual benefit and a win-win situation between the parties involved in the process. (Harlow 2008.)

2.2 Explicit knowledge

If tacit knowledge is for example codified or written down, it transforms into explicit knowledge – another knowledge type, which is typically objective and non-personal. Unlike tacit knowledge, explicit knowledge is usually easy to define, recognize and share. (Hislop 2009, 21; Savolainen 2008.) In addition, it has been described as formal and systematic. It lies in a written or a codified form, which can for example be a scientific formula, a manual, an article or a book. (Nonaka 1991; Savolainen 2008.) Some authors have seen the creation process of knowledge as being based on interaction between tacit and explicit knowledge, due to which the necessity of both concepts should not be underestimated (Lam 2000). Regardless, it has been suggested that all human knowledge is ultimately based on tacit knowledge, and tacit and explicit knowledge are mostly "two sides of the same thing" that complete each other (Lam 2000; Puusa & Eerikäinen 2010, 308). In practice, gaining and applying tacit knowledge is often supported by explicit knowledge – and the other way around. By and large, the boundary between the knowledge types is not clear, and the main defining factor seems to be the entity that somehow manifests via the interactive process. This entity is usually tacit by nature, until it is brought into a human consciousness and somehow made visible – which can perhaps be thought of as one emphasizer of the tacit knowledge dimension and subjective understanding. (Lam 2000; Puusa & Eerikäinen 2010.)

2.3 Customer knowledge and customer information

It has been estimated that those organizations that manage to gather relevant customer information and customer knowledge, as well as to utilize both in an optimal way, exhibit superior performance (Gee et al. 2008). Generally, customer knowledge has been thought of as a crucial element in, for example, the structuring of so-called customer competence and an organization's overall competitiveness (Campbell 2003). Simply defined, customer knowledge is knowledge somehow connected to customers – for instance knowledge for customers, knowledge about customers and/or knowledge from customers (Arantola 2006, 51-52; Gebert et al. 2003). It should be noted that sometimes the term is used in a varying manner to refer to various concepts and/or sources of an organization's customer information. Some examples of these include recorded customer data, customer feedback and analyses based on them. (Arantola 2006, 51-52.) In the context of this study, the first-mentioned, more comprehensive outlook is adopted.

In line with the theory of knowledge, one definition presents customer knowledge as an output of systematic customer information. In its creation process, a critical issue is the ability to transform customer data into customer information, and eventually apply the output inside the organization as utilizable customer knowledge. (Campbell 2003.) Another theoretical correspondence between the concepts of knowledge and customer knowledge is that they both can be divided into tacit and explicit dimensions. In both contexts, the importance of the tacit dimension has been accentuated. (e.g. Lam 2000; Nätti et al. 2006; Shaw & Williams 2008.) If an organization succeeds in collecting, implementing and utilizing tacit customer knowledge, it can, for example, be aware of the real-time state of its customer relationships, as well as the prevalent customer preferences and trends (Arantola & Simonen 2009, 27). In general, the single most critical aspect connected to tacit customer knowledge – without which the whole concept becomes useless - is again the capability to transfer it into practice. This utilization process may actualize, for instance, as customer insight, which is analyzed in greater detail in the following chapters. (Nätti et al. 2006; Korhonen, Valjakka & Apilo 2011, 104.)

A concrete example of explicit customer knowledge could be an electronic customer database, from which information is easily available and transferrable (Nätti et al. 2006). Tacit customer knowledge on the other hand is often created at the grassroots of an organization, in concrete customer service situations. In an optimal scenario, tacit customer knowledge facilitates the contact personnel's customer interaction and supports the organization's strategic decision-making. (Arantola 2006, 67; Bitner, Booms & Mohr 1994.) Often employees who have direct customer contacts receive unofficial customer feedback, which is not systematically recorded and/or transferred into an explicit form. This unofficial feedback typically consists of customers' opinions, preferences and experiences. (Arantola 2006, 67.) Due to limited resources, in a small company the entrepreneur him-/herself is often the main receiver of unofficial customer feedback and other kind of tacit customer knowledge (Arantola & Simonen 2009, 26).

In line with the previous statements, in the context of SMEs operating in the tourism sector, knowledge possessed by an entrepreneur has been determined to be a critical element in terms of overall service quality and competitive position (Hernández-Maestro, Munoz-Galleco & Santos-Requejo 2009). Due to tourism organizations' generally interactive service delivery, customers have particularly been named as a potential "goldmine of information" for them (Hjalager & Nordin 2011, 291). Inside the industry, operators are typically aware of the necessity to gather, apply and share "better" customer knowledge (Liao et al. 2010; Shaw & Williams 2009). It has been evaluated that currently tourism companies have both more numerous and more versatile possibilities to gain knowledge about their customers than ever before (Gamble, Chalder & Stone 2001). Along with so-called unofficial customer feedback, some examples of these potential sources of information and knowledge are guest books, product ratings, customer surveys, blog mining, customer complaints, virtual communities and exit interviews (Hjalager & Nordin 2011). Despite this variety of options, there are also some significant knowledge-related challenges among tourism organizations that have been recognized, such as insufficient knowledge management and unsystematic involvement of customers (Hjalager & Nordin 2011; Gamble et al. 2001; Zehrer 2009).

2.4 Customer insight

It can be stated that customer insight is an understudied concept, and the academic literature written of the topic is quite limited. However, nowadays the ability to understand customers and transfer the gained insight into concrete business actions and processes has been evaluated as crucial for all organizations (Arantola 2006, 53). When observed based on the theory of knowledge, customer insight, or customer understanding, which has been used as a synonym to the concept, can be thought of as a synthetization of customer knowledge and as a representor of the highest stage of the knowledge hierarchy. It can be described as a process or a way, via which customer knowledge is harnessed into use. In fact, it has been argued that customer knowledge turns into customer insight only by utilization. (Korhonen et al. 2011, 104; Arantola 2006, 52.) According to some evaluations, customer insight consists of both tacit and explicit components, and on other occasions it has been perceived as a hyponym of tacit knowledge (Arantola 2006, 52-53; Maklan & Knox 2009; Smith, Wilson & Clark 2006). Customer insight has been identified as belonging to an organization's dynamic capabilities, which have been determined to be tacit knowledge-based elements (Maklan & Knox 2009).

A simple definition for customer insight is "knowledge about customers, which meets the criteria of an organizational strength" (Smith et al. 2006, 136). According to another outlook, the construct is a customer-based view, in which the customer's role as a creator of understanding is critical. Expressed slightly differently, customer insight has been described as deep understanding of customers' needs. (Arantola 2006, 53.) It may be thought of as a lens, through which business possibilities and so-called critical points can be spotted (Arantola & Simonen 2009, 6). In certain contexts, the term refers to those functions of an organization that collect the information of individual customers, or those abilities that make customer-specific information gathering possible (Arantola 2006, 53). These aspects might be linked especially to the explicit components of the construct, but in general and particularly in the context of this research, the more encompassing perspective is adapted.

When discussing customer insight, some common attributes of a competitive advantage, like uniqueness and high value, can be brought forth (Hannus 1994, 22-24; Smith et al. 2006). It has been stated that the process of customer insight is a two-way flow based on interaction: a flow for example from a customer to a service provider and the other way around (Korhonen et al. 2011, 104-105). Generally, the most crucial matter is to realize what drives value for each customer - often especially for the most important and profitable ones. In this process, being aware of customers' preferences and needs and understanding how customer value is experienced and produced, has become indispensable. (Arantola & Simonen 2009, 2-3; Korhonen et al. 2011, 104-105.) Some viewpoints highlight the need to recognize and control particularly those motives and bonds that keep customers attached to a certain organization (Arantola 2003, 147). From the managerial perspective, the significance of internalizing two customer insight-connected cause-effect relations has also been underlined: firstly, the effect that customer behavior has on an organization's economic performance and secondly, recognizing those mental constructs that motivate customers' concrete actions (Langford & Schulz 2006). In the optimal case, the outcome of customer insight is a win-win situation and mutual benefit - which should be the basic principle of all customer-related business activity (Korhonen et al. 2011, 104-105).

The dynamic capabilities that were mentioned in the previous sub-chapters reflect an organizational capacity to regenerate. In practice, regeneration can refer to, for example, knowledge synthetization, other resource combination and/or simply development via transformation. (Arantola 2006, 77; Korhonen et al. 2011, 3; Maklan & Knox 2009.) The demand for dynamicity comes originally from markets and is quite logical, since for example trends change over time and customers may not want to continually purchase similar products (Arantola 2006, 77). Especially in the context of the service industry, the organizational ability to predict the evolution of preferences and trends and to regenerate analogously with them, has been emphasized (Arantola 2006, 77; Korhonen et al. 2011, 3). Some authors have also brought forth the role of so-called strategic agility, which is created via agile customer insight. Briefly expressed, strategic agility indicates the readiness and capacity to change when change is required. A successful organization can also target change towards the right direction and keep the transformation at an optimal level. (Arantola 2006, 48; 50.)

Another element that the authors have foregrounded when discussing customer insight is the requirement to understand customers beyond words, further than what the customer expresses and describes verbally. This phenomenon is connected for instance to unexpressed, latent customer needs. (Arantola 2006, 53; Matthing et al. 2004.) In practice, customers' preferences and needs may be unconscious, even hidden from themselves, or customers may simply not be able to share them with words. Sometimes customers can be inconsistent – first say something and then act totally differently, or act differently in two "similar" situations. (Langford & Schulz 2006; Matthing et al. 2004.) All this reflects the complex nature of the research context, as well as highlights the role of the most ambiguous parts of the framework entirety.

Depending on an organization, customer insight can be a critical, important or even a marginal resource (Arantola 2006, 23). In any case, it has been estimated that the concept should somehow be involved in all business processes from the beginning to the end. For example, business targets and -goals should be set in a customer-oriented way, by applying customer insight to the concrete planning and development work. (Arantola & Simonen 2009, 6; 34.) Inside an organization, customer insight can be a component of or a prerequisite for factors like successful marketing, personal customer service, personalized, high-quality service products – and, eventually, of a satisfying customer experience, customer value and competitive advantage (Arantola 2006, 78; Korhonen et al. 2011, 3).

Heli Arantola (2003; 2006) has noticed some common challenges connected to customer insight. Her research is concentrated on Finnish companies, but the same issues may also exist in other geographical areas. Firstly, high-quality customer insight should consist of both quantitative and qualitative elements and of synthetized material from different sources. In Finland, organizations have often concentrated too strongly on the quantitative aspect, in some cases neglecting the qualitative part completely. (Arantola 2003, 81.) Secondly, firms may collect and store great amounts of useless customer information, which cannot be included to customer insight formation and does not have any impact on organizational performance (Arantola 2006, 52). Arantola and Simonen (2009) have also argued that customer information and knowledge that is used as a prerequisite for customer insight is commonly under-utilized and/or isolated in different parts of an organization – for instance to already mentioned grassroot employees. Additionally, some sources of customer insight may be completely unutilized, even unrecognized. (Arantola & Simonen 2009, 5-7.)

3 Customer orientation

In the current business world, customer orientation is often understood as a self-evident baseline for all activity (Alam & Perry 2002; Arantola & Simonen 2009, 2). Moving from so-called product orientation towards customer-, relationship- and experience orientation has been a typical development in all industries (Bruhn 2003, 2-5; Shah, Rust, Parasuraman, Staelin & Day 2006). Succinctly described, customer orientation indicates recognizing and fulfilling customers' - and potential customers' - expressed and latent needs as well as possible, and taking them comprehensively into account in business processes (Alam & Perry 2002; Brady & Cronin 2001). This has for instance been described as "organizing around the customer" and putting the customer in the focal point of all organizational actions (Brown et al. 2002; Galbraith 2005, 5).

In an optimal scenario, customer orientation leads to first-rate innovation, overall customer satisfaction and superior value attribution - and eventually to profitable, high-quality customer relationships and competitive advantage (Alam & Perry 2002; Brady & Cronin 2001; Dagger et al. 2011). It has been argued that customer orientation also sets one precondition for organizational learning, which is a baseline for customer insight and organizational regeneration (Brady & Cronin 2001). According to some opinions, customer orientation is directly linked to customer interaction – in other words, the process via which for example customers' needs and preferences are, in part, uncovered (Alam & Perry 2002).

It should be noted that some arguments presented in scientific literature are the direct opposite of the basic ideas of customer orientation. Since customers have been viewed as inconsistent actors and bad communicators regarding their own needs, it has been suggested that business managed in a customer-centric manner can cause serious issues to a company. (Alam 2006.) Even in less radical discussions, it has been pondered whether an organization should try to serve all customers with the same intensity, or concentrate only on the most profitable ones. Some opinions favor the possibility of getting some revenue from each customer, which is in every situation considered better than no revenue at all. (Gee et al. 2008; Venkatesan & Kumar 2004.) Opposing ideas emphasize the importance of targeting limited resources in a cost-efficient way, first and foremost on the most valuable customers. It has been claimed that if all customers are served with the same intensity, overall profitability is being harmed. (Gee et al. 2008; Venkatesan & Kumar 2004.) Generally, the need to balance profitability with customer orientation has often been brought forth in academic discussions (e.g. Arantola & Simonen 2009, 2).

3.1 The customer relationship

Regarding customer relationships, some authors have argued that the discussed entirety has become outdated in a sense, due to which it should be, for example, replaced by or connected to the construct of customer experience (Gentile et al. 2007). On some occasions, the traditional outlook and the implementation of classic customer relationship management have even been viewed as hindrances to service business. This view is based on cases, where the concepts have not fulfilled their promises and delivered the expected benefits, but rather, at their extreme, caused for instance customer trust violation. (Palmer 2010.) It should be clarified that despite the criticism, in this analysis the customer relationship is regarded as a relevant entity, which also creates the context for the research.

Contacts and/or single purchases between a service company and a customer have often been called service encounters. From single encounters, the process may develop towards a service provider-customer relationship, if certain conditions, like the motivation of actors involved, are fulfilled. (Egan 2008, 153-154.) From the organizational perspective, a relationship has been defined as a composition of continuing interactions, in a setting in which both or all parties are aware of the existence of a connection. It has been stated that in a relationship, interaction is more than coincidental, random contacts – in other words, it has a special status. (Egan 2008, 38; Peelen 2005, 25.)

Generally, relationships have been described as dynamic, multidimensional and multiplex by nature. They evolve via encounter frequency, interaction duration and "the diversity of challenges", which in the context of customer relationships can refer to the amount and variety of contact points between the relationship partners. (Egan 2008, 153-154; Lewicki et al. 1998, 132.) When an interpersonal service consumption process is mutually constructed and, from the service provider's point of view, includes a direct customer contact, it creates the basis for relationship building – again, only if both parties are motivated. (Egan 2008, 153-154; Liljander & Roos 2002; Özgener & İraz 2006).

By and large, when relationship partners communicate and are happy with the way that the relationship evolves, they learn about each other, share knowledge and, in an optimal case, bond positively with each other (Chenet et al. 2010; Coulter & Coulter 2002; Liljander & Roos 2002). When various bonds have been analyzed, the role of emotional and psychological bonding has often stood out in terms of relationship quality, strength and mutual satisfaction (Palmer 2010). Simultaneously, it seems that the emotional and/or psychological part of the engagement process is also the most challenging one, and often the biggest obstacles and issues are recognized in this area. (Morais et al. 2004). Customer-supplier relationships are typically secondary by nature, which means that for example emotional involvement is less common and less intense than in love- and other primary relationships. Sometimes a customer relationship may be situated somewhere in between primary and secondary relationship – and in such cases especially, the impact of positive feelings and emotions is accentuated. (Peelen 2005, 25-26.)

Some research-based implications for service organizations' managers suggest that customers should be "treated as partners in the quest" for successful new services and mutual value (Alam & Perry 2002, 528; Zillifro & Morais 2004, 160-162). Additionally, it has been underscored that a service customer should not solely be thought of as a consumer and/or a thinker and doer, but also as a person with feelings and emotions (Gentile et al. 2007). Even though both new and regular customers can be profitable, keeping and satisfying existing customers has been found to be more reasonable than attracting new ones. According to one evaluation, it costs five times more to tempt a new customer than to keep a regular one. (Reinarz & Kumar 2003; Özgener & İraz 2006.) Also, certain relationship benefits connected to long-term customer relationships have been recognized (e.g. Bolton 1998; Egan 2008, 16). These benefits are presented in greater detail in the empirical section of this thesis.

It has been estimated that since service encounters generally last longer than a purchase of physical products, customer relationships inside the industry tend to be more intimate and long-term than on average in other fields (Alam & Perry 2002). Long encounters enhance the period of mutual interaction, and, for example, make more room for emotional stimulations and reactions – in other words, "slow times have more scenes" (Arnould & Price 1993, 28). With respect to this, some authors have stated that single service employees may have special and close relationships with their customers more often than employees working in other industries. Sometimes these kinds of service encounters have even been characterized as "meetings with friends". (Arnould & Price 1993, 27.) In any case, although it has been argued that a customer relationship can develop towards a friendship, some studies have also suggested that in social interaction especially new customers tend to prefer a certain level of privacy and appropriateness from the company representative. If that implicit line is crossed, it can cause negative feelings such as discomfort and dissatisfaction. (Eisingerich & Bell, 2008; Ford 2001; Morais et al. 2004.)

Besides the basis that the nature of a service product creates for relationship building, there are also some other aspects highlighting the importance of high-quality customer relationships especially in the context of the service industry (e.g. Zillifro & Morais 2004). Because many service companies are competing with rather similar organizations, competition is constantly increasing and the general loyalty of customers is abating, building profitable customer relationships and protecting the existing customer base is crucial for them (Storbacka et al. 1994; Özgener & İraz 2006). In addition, the riskiness of a service product from the customer's perspective has been noted. Typically, service encounters are characterized by information asymmetry caused by intangibility and defective transparency. (Zillifro & Morais 2004.) Since service consumption happens simultaneously with production, a customer does not normally have the same kind of expertise and "pre-knowledge" about the product and the process that a service provider has. Also, from the customer's point of view, potential consequences of poor service and service failures are often regarded as significant. (Singh & Sirdeshmukh 2000; Zillifro & Morais 2004.) Some authors have argued that customers evaluate tourism products as being even more uncertain and risky than service products are at a general level (Morais et al. 2004; Zillifro & Morais 2004).

The evolution of a customer relationship

Generally, customer relationships can be portrayed "along a continuum" – via different stages that have been presented in scientific literature (Liljander & Roos 2002; Sashi 2012). It should be noted that the relationship theory represented here is an interpretation based on various divergent sources. Simultaneously, it is only one illustration of a hypothetical situation, in which a relationship evolves in stages and does not, for instance, terminate for some reason or other. In this theoretical outlook, the motivation for continuing a relationship comes first and foremost from positive factors, such as feelings of attraction and satisfaction (e.g. Bruhn 2003, 47; Peelen 2005, 35-36). Since the applied terms in the common relationship models vary, they are not necessarily directly transferred to this thesis.

The first stage of a relationship can be regarded as a phase, in which actors become aware of each other. In the context of a customer relationship, the moment when a customer becomes aware of the existence of a company is organizationally important. Simultaneously with or after the first awareness, attraction may start to emerge. (Bruhn 2003, 47; Peelen 2005, 35.) Attraction can be understood as an aroused interest and/or a force that pulls an individual towards something. The basis for attraction can lie, for instance, in an expectation of pleasure. (Ellegaard & Ritter 2006, 2-3.) It should be noted that a potential customer can become aware of and/or attracted to an organization via a direct contact, or indirectly for example by media or friends' recommendations (Peelen 2005, 35). It has been estimated that from the marketing perspective, both generally and in the context of the tourism industry, one of the most important single issues of focus is the ability to create an expectation of an experience (Konu et al. 2010; Palmer 2010). Other opinions highlight the criticality of the moments when a purchase decision or a decision to carry out positive word-of-mouth behavior is made (Brown et al. 2005; Palmer 2010). All these are elements hypothetically connected to customer attraction.

After the emergence of attraction, the next step in the customer relationship continuum can be, for example, a customer asking more information about the available products, or simply the first purchase situation or a reservation for it. Briefly expressed, if both parties are content and motivated after the first contact(s) and/or the first actual service encounter - in other words the process of mutual socialization - purchases may become regular. Some authors have used the term customer retention to depict this development. (Bruhn 2003, 47; Peelen 2005, 36; Sashi 2012.) The phase of increasing retentions and intensifying communication has been called the growth stage of a relationship, which is followed by so-called maturation. In the maturation stage, a relationship has in a way reached its maximum level for example in terms of engagement and attachment. From this maximum level, a relationship typically starts to decline – perhaps with some recovery movements in between. (Bruhn 2003, 47; 49; Peelen 2005, 36; Sashi 2012.)

3.2 Service products, tourist products and the prerequisites for a service

It has been stated that service companies do not actually sell products or services, but opportunities and prerequisites for them (Konu et al. 2010). Service itself has been defined as a process targeted to solve customer problems and meet other customer-set goals (Kaasinen et al. 2010, 10). Sometimes a service product or a -process has been regarded as a composition of a so-called main service and supporting peripheral services (Zehrer 2009). In the context of the tourism industry, a tourist product creates the basis for the tourist experience of a customer (Konu et al. 2010). A tourist product has been described as a subjective and "complex human experience", with the purpose of answering customer needs and eventually delivering value to a customer (Komppula 2006, 137; Konu et al. 2010, 129).

When compared to physical products, service products have some special attributes. As processes, they are intangible and perishable, due to which it is impossible for instance to storage or explore them physically before consumption. (Alam & Perry 2002; Puusa & Karppinen 2011, 376-377.) Service products are also heterogeneous, since all service processes are different from one another, even if the purchased product is the exact same one. Additionally, they are inseparable: it is not possible to separate service production from consumption. Instead, they happen simultaneously, usually via direct customer-service provider interaction and overlapping and/or same processes. (Alam & Perry 2002; Alam 2006.) It has been estimated that a competitive service product involves a customer in multiple ways - for instance in various or even all levels of customer experience (Gentile et al. 2007).

According to some authors, the prerequisites for a service – be it either a tourist product or for example a beauty treatment – consist of three components: a service concept, a service process and a service system. The service concept indicates the value that a customer expects and/or desires to receive of the service product. (Konu et al. 2010.) Another outlook illustrates the service concept as an entirety of “what is done for the customer and how this is to be achieved” (Goldstein, Johnston, Duffy & Rao 2002, 23). The basis for both ideas lies in customer needs, wishes, goals and demands (Goldstein et al. 2002; Konu et al. 2010).

From the customer’s point of view, the service process refers to those concrete service components that are sometimes presented in an offer or a brochure (Konu et al. 2010). For an organization, the service process can be outlined, for example, in service modules and blueprints that support visualizing the chain of activities and stages that are required to deliver a service product (Fließ & Kleinaltenkamp 2004; Konu et al. 2010). Finally, the service system consists of those tangible and intangible resources that are (potentially) involved in an actualization of the service process. Some examples of possible service system elements of a tourism company are image and mission, staff, entrepreneurship, leadership, buildings and other physical equipment, destination resources, business partners and the level of hospitality. (Konu et al. 2010.)

3.3 Customer relationship elements

Subjectively defined, so-called customer relationship elements consist of commitment, loyalty, trust, customer satisfaction and service quality. After the theoretical review, all these elements are reflected upon in the context of other research components and transferred particularly to the context of this study.

3.3.1 Commitment & Loyalty

In scientific theory, customer commitment has been regarded as a baseline or an attitudinal facet of loyalty, which creates a strong linkage between the two concepts (Fullerton 2003; Lacey 2007). Even some overlapping may exist, since loyalty has been defined as "a deeply held commitment" and commitment has reciprocally been described as loyalty (Lin & Wang 2006, 272; Walter & Ritter 2003, 356). Both constructs have also been identified as the most crucial elements of customer relationships, as well as of relationship- and services marketing (Caruana 2002; Fullerton 2003; Walter & Ritter 2003). Additionally, there are strong correspondences in their theoretical definitions. The concepts – at least some dimensions of them - have for example been characterized as challenging and dynamic (Gustafsson et al. 2005; Morais et al. 2004).

Commitment

It has been evaluated that inside the service industry, customers' commitment tends to be longer than among other industries (Alam & Perry 2002). The simple definition for customer commitment presents the construct as an enduring attitude or a desire to maintain a relationship with a company or consume a certain brand (Fullerton 2003; Lacey 2007). In addition to loyalty, in the organizational context commitment has also been described as a pledge of continuity, long-term orientation, motivation to invest in a relationship, willingness to make short-term sacrifices, resistance to change and for abandonment of other options. According to some opinions, together these aspects create a glue that keeps relationship partners together in challenging situations or when satisfaction levels are temporarily low. (Fullerton 2003; Gustafsson et al. 2005; Walter & Ritter 2003.) The concept is ambivalent by nature: it has, for example, been depicted as multidimensional, but opinions about the number and essence of dimensions vary between authors (e.g. Fullerton 2003). Additionally, commitment has been regarded as a dynamic phenomenon that evolves during a relationship (Gustafsson et al. 2005).

One outlook of customer commitment makes a separation between normative, affective and calculative (or continuance, which has been used as a synonym) commitment. Calculative commitment is in a way a rational construct characterized by self-interest. It consists, for example, of a customer's evaluations of dependency, lack of alternatives and potential economic losses, such as possible switching costs, if a relationship would be replaced. (Gruen, Summers & Acito 2000; Gustafsson et al. 2005; Johnson, Sivadas & Garbariano 2008.) Normative commitment exists in situations where an individual is being tied to a company by feelings of moral obligation and/or duty. If for example a friend or a family member runs a business, it may create pressure to consume only his/her products or services – even when other alternatives would be more tempting. (Gruen et al. 2000; Jones, Fox, Taylor & Fabrigar 2007.)

The affective dimension of commitment reflects psychological bonding and/or the degree of attachment that a customer has towards an organization – in the context of this research, a certain service provider (Jones et al. 2007; Verhoef 2003). Some opinions emphasize the role of identification with a company and being proud of its "membership" (Fullerton 2003). The basis for affective commitment lies in emotional elements, such as attitudes, senses and beliefs. In practice, these often manifest as positive feelings, such as fidelity. Affective commitment has also been regarded as a predictor for the degree of intensity, with which a customer is willing to participate and invest in a service process and/or a service relationship. (Johnson et al. 2008; Jones et al. 2007; Morais et al. 2004.) Generally, affective commitment has been identified as the dominant, determinative and most crucial dimension of the construct (Jones et al. 2007).

Loyalty

In the context of the service industry, customer or consumer loyalty has been defined as "a consistent and devoted relationship" between a service company and a customer, and as a profound commitment to maintain this relationship by repurchases (Lin & Wang, 2006, 272; Morais et al. 2004, 235). Some viewpoints highlight the role of a customer's intention to carry out behaviors that express the willingness and motivation to stay with a company (Sirdeshmukh et al. 2002). In line with the previous ideas, a loyal customer has typically developed emotional attachment and positive attitudes towards an organization, which makes him/her execute "loyal behavior" (Morais et al. 2004).

In scientific theory, customer loyalty has been characterized as ambiguous and multidimensional. For instance, the number of recognized dimensions varies between different outlooks, and only some views are presented in this chapter. (Gee et al. 2008; Morais et al. 2004). Expressed briefly, the behavioral parts of loyalty indicate simply the number of purchases in a specific time and, slightly differently, the so-called action loyalty the amount of concrete actions – which in this context are usually purchases and repeated buying (Caruana 2003; Yang & Peterson 2004). Cognitive loyalty consists of evaluations of alternatives and conscious decision-making based on these evaluations (Caruana 2003).

Generally, the affective components of loyalty have been identified as its most complex, and perhaps the most crucial, ones. They reflect, for example, a customer's emotional attachment towards a company, as well as a customer's desire to maintain a relationship even when a similar product could be purchased more cost-efficiently somewhere else. (Ball, Coelho & Vilares 2006.) Affective loyalty is also linked to the willingness to express positive word-of-mouth behavior, for instance recommending services to friends and family members (Ball et al. 2006, 391; Brown, Barry, Dacin

& Gunst 2005). The most intensive level of customer loyalty has sometimes been described as a process in which strong affective motivations and desires eventually manifest as concrete actions (Caruana 2003).

Affective or emotional customer loyalty has on some occasions been called customer equity – another instance of overlapping between theoretical terms that should be noted (Ball et al. 2006). According to some authors, a greater volume of customer equity and customer-made investments correlates with a customer's deeper need to protect these investments and to maintain a relationship with the service provider. In such cases, loyalty is regarded as a form of opportunistic phenomenon. (Morais et al. 2004.) It should also be noted that a loyal customer is not always a satisfied one or emotionally attached to an organization. Sometimes a customer can simply be a victim of high switching costs or a limited selection of options – which corresponds with the criticism of the mainstream customer satisfaction theory. (Curasi & Kennedy 2002; Homburg & Giering 2001.)

3.3.2 Trust

It has been argued that trust is the most important relationship marketing tool (Liljander & Roos 2002). Trust has been characterized as an individual's motivation or willingness to rely on his/her partner in a relationship. Additionally, a certain type of motivation or acceptance to be vulnerable has been recognized. According to some authors, trust indicates those positive expectations and the level of confidence that a person has towards another in a situation where trust exists between them. (Liljander & Roos 2002; Rousseau et al. 1998, 543; Zillifro & Morais 2004.) With respect to this, for trust to develop, an individual should hold certain perceptions of a partner's positive qualities. In the context of a service organization-customer relationship and from the customer's point of view, these qualities can concern for instance the service provider's competence, abilities, reliability, honesty, benevolence, integrity and morality. (Coulter & Coulter 2002; Zillifro & Morais 2004.) One definition presents trust as a component or a glue that holds relationships together during different stages (Egan 2004, 101).

In scientific literature, trust has been described as a multidimensional, inconsistent and "uncertain" construct that can be difficult to define and understand (Lewicki et al. 1998, 133-134). One theory makes a distinction between cognitive and affective trust. Cognitive trust emphasizes the rational process, via which an individual evaluates the qualities of others, such as competencies and capabilities. Cognitive trust has been described as a learning process, but sometimes it may emerge rapidly, or even before the first actual contact with a potential partner. (Johnson & Grayson 2005; Sekhon et al. 2013.) Affective trust is connected to, for instance, feelings of confidence and security.

It has been determined to be “a reliance on a partner based on emotions”. (Johnson & Grayson 2005, 501.) Another perception divides the concept into competence and benevolence trust. Competence trust demonstrates the ideas that one has of a partner’s capability to accomplish a task, such as to deliver a service product. Benevolence trust on the other hand illustrates those presumptions that an individual has of a partner’s willingness to behave altruistically, inter alia to fulfill others’ needs before his/her own. (Zillifro & Morais 2004.)

Trust has been characterized as a psychological, dynamic concept that may develop and deepen via stages – the same way as for example customer relationships do (Rousseau et al. 1998, 544). When the length of mutual interaction extends and/or purchases become regular, partners change information and learn about each other, which eventually fosters trust building (Coulter & Coulter 2002). Partly connected to this, the last trust outlook presented in this thesis distributes the concept into three separate levels: 1) calculus-based trust 2) knowledge-based trust and 3) identification-based trust. The basic idea is that when a relationship evolves, an actor moves from the first level to the following ones. It is also possible that the level remains the same throughout a relationship. (Liljander & Roos 2002; Sekhon et al. 2013.) Briefly defined, calculus-based trust is formed when an actor thinks that the violation of trust would cause such high costs to a partner, that it exceeds any possible benefits. In the development of knowledge-based trust, two-way communication is a central element, since the concept is based on comprehensive knowledge that one has of a partner’s qualities and potential actions. Finally, identification-based trust is linked to factors like full confidence, emotional attachment and in-depth knowledge. To exist, it requires a certain history of mutual interaction. (Liljander & Roos 2002; Sekhon et al. 2013.)

In the context of trust formation, so-called personal disposition to trust has been named as an affective element. Different people have different personality characters, and one individual may naturally have a higher tendency to trust than another - which emphasizes the subjectivity of the concept. (Sekhon et al. 2013) In customer relationships, trust may develop in direct contact between a certain employee and an individual customer, and in those cases the level of trust tends to be stronger than that exhibited towards the whole company (Virtainlahti 2011, 35-36; Sidershmukh et al. 2002).

Along with the previous ideas, trust has been described as a vulnerable construct that can be violated or broken easily. In the most dramatic case, trust violation may end the whole relationship. (Gillespie & Dietz 2009; Sekhon et al. 2013.) However, without any risk and interdependence, there is basically no need to trust. Therefore, trust and distrust exist simultaneously, and they should not be understood as opposite elements. It has been underscored that trust cannot be separated from distrust, and that distrust is not always a purely negative phenomenon. (Lewicki et al. 1998, 129-130; 134; 138;

Rousseau et al. 1998, 544.) In the context of travel and tourism, it has been claimed that customers may face, for instance, social, physical and emotional risks, as well as defective transparency, more often than in other industries. This, in part, highlights the role of trust management and the essential factors behind it – smooth communication, knowledge exchange and close relationships. (Zillifro & Morais 2004.)

3.3.3 Customer satisfaction

It has been suggested that engendering customer satisfaction should be the main reason for the existence of organizations, which indicates the criticality often linked to the concept (Slater 1997). It has been evaluated that mutual feelings of satisfaction foster the motivation to nurture and develop shared service processes, and eventually the whole customer relationship, in co-operation (Korhonen et al. 2011, 104-105). In general, it can be claimed that for instance in terms of positioning, customer satisfaction is perhaps the most complex component of this study. It can be regarded as an essential element of a high-quality customer relationship, and as a crucial output of a single service process. It should also be noted that the overall customer satisfaction is basically a synonym for the overall service quality experienced by a customer, which again illustrates the blurriness and overlapping inside the research context (Gustafsson et al. 2005). Some authors have argued that in scientific analyses, customer value and customer experience have replaced or are replacing the construct of customer satisfaction (Kaasinen et al. 2010, 10). Regardless, the term is still widely applied and recognized, and in this study the concept – despite its complicated nature - is regarded as a natural and at least partly separate component of the research framework.

According to the most common definition, customer or consumer satisfaction is a customer's individual evaluation of the overall experience of a firm or a single purchase. A customer may for example estimate how well expectations of a service product were eventually fulfilled in a service process. Besides cognitive evaluations, customer satisfaction also includes strong affective components, which indicate the important role of emotions and feelings. (Gustafsson et al. 2005; Homburg & Giering 2001.) The concept can be regarded as bipolar by nature, with the endpoints of "low" and "high" satisfaction (Söderlund 1998, 171). In the context of the tourism industry, customer satisfaction rates have typically been widely measured and recorded with questionnaires, customer interviews and other sources of feedback (Hjalager & Nordin 2011). Although customer satisfaction and dissatisfaction have often been measured and analyzed with the same tools, the constructs are separate – the same way as, for example, trust and mistrust are (Söderlund 1998).

Customer satisfaction has been described as a multidimensional entirety comprised of different satisfaction aspects. Some examples of these aspects include satisfaction with the actual product, satisfaction with the sales process and after-sales service and satisfaction with the interaction experience with the company. (Homburg & Giering 2001.) According to some evaluations, in addition to being connected to the outcomes of a service, satisfaction and/or dissatisfaction are also connected to the process via which a service has been produced, delivered and consumed (Alam 2006). Arnould and Price (1993) have identified the setting, the service process and the provider-customer relationship as the key determinants and/or targets of customer satisfaction. Together the satisfaction aspects – with their cognitive and affective components - create the overall customer satisfaction (e. g. Arnould & Price 1993; Homburg & Giering 2001).

It should be noted that each customer performs the evaluation process of customer satisfaction personally, due to which the concept is highly individual. In an ongoing service relationship or a -process, evaluation is constantly carried out, which also makes the construct dynamic and cumulative. It often has a kind of historical, post-purchase focus, since for example comparisons are made between expectations and actualized experiences. (Caruana 2002; Homburg & Giering 2001.) The intensity of customer satisfaction can vary significantly in different situations. If the overall experience is, for example, emotional and intense, the role of affective components is clearly emphasized when compared to the cognitive ones. (Caruana 2002.) It should be noted that besides product qualities and other elements that a company can manage, also the factors that cannot be controlled – for instance the weather – easily affect the overall satisfaction experienced by a customer (Palmer 2010).

In general, the widely-used cause-effect relations based on customer satisfaction are not always straightforward, due to which analyses based on them should be critically evaluated (Palmer 2010). Customer satisfaction has, for example, often been regarded as a precursor for the motivation to continue a customer relationship. In reality, the customer can simply suffer from a lack of options, and for that reason purchases with a particular company occur repeatedly. (Curasi & Kennedy 2002.) Another widely presented and applied linkage exists between high service quality, customer satisfaction and loyalty. However, sometimes factors like low price may in a way overcome the customer's expectations of quality and, as a result, widen the customer's so-called zone of tolerance. Therefore, a customer may be satisfied and motivated to continue a customer relationship, even when service quality would be rated as low. Additionally, on some occasions a customer does not repurchase after being satisfied with the first consumption experience, which means that satisfaction does not always determine the actual behavior. (Gee et al. 2008; Johnston 1995; Palmer 2010.)

3.3.4 Service quality

It has been argued that, generally, service quality from the customer's point of view is more challenging to estimate than physical product quality (Parasuraman, Zeithaml & Berry 1985). The common definition for service quality indicates the comparison that a customer makes between expected and perceived quality (Bolton & Drew 1991; Oh 1999). Expected service quality typically refers to those expectations that an individual has towards the service product that he/she is going to purchase. Perceived service quality on the other hand illustrates a customer's evaluation of the overall excellence or inferiority of the service – which means that again perceptions are compared to expectations. (Bolton & Drew 1991; Grönroos 1984; Brady & Cronin 2001.) Additionally, the term "objective quality" has been used to reflect an individual's attitude towards an object or an event (Boulding, Kalra, Staelin & Zeithaml 1993, 7; Parasuraman, Zeithaml & Berry 1988, 15).

The theoretical models of service quality dimensions and determinants vary between authors. One outlook separates two components: functional and technical quality. Expressed briefly, functional quality is connected to a service delivery process and technical quality to the outcome that a customer receives of it. (Brady & Cronin 2001.) Chenet, Dagger and O'Sullivan (2010, 337) organize their analysis around three service quality levels: reliability, responsiveness and empathy. In practice, these dimensions indicate the overall dependability and accuracy of a service product, as well as the supplier's customer oriented and empathetic attitude – for example the willingness to offer individual support and attention. (Chenet et al. 2010.) Another model describes service quality as an interaction-based construct with three components: 1) physical quality derived from the physical aspects of a product, 2) corporate quality, reflecting a company's image and/or -profile, and 3) interaction quality, comprised of the customer's interaction with both company personnel and other customers (Parasuraman et al. 1985, 43). Besides quality dimensions, some concrete determinants for good service quality have also been presented. One of the most widely used outlooks, created by Parasuraman, Zeithaml and Berry (1985, 47), consists of ten factors: access, communication, competence, courtesy, credibility, reliability, responsiveness, security, understanding and tangibles (Johnston 1997, 111).

It should be highlighted that even though some service quality determinants have been recognized, the concept is experienced individually and different customers have different preferences, demands and needs. An individual experience of quality also evolves dynamically during, for example, a service consumption process and/or a customer relationship. (Bolton & Drew 1991; Johnston 1995.) In the context of the tourism industry, customer-centric understanding of service quality has sometimes turned out to be a problematic issue. For instance, a common gap has been spotted between service provider's perceptions and customer's experiences of quality. This eventually leads to a mismatch between the actors of a service process. (Hjalager & Nordin 2011.) All in all, it can be claimed that the most crucial challenge in service quality management might be transforming high quality into satisfying customer experience – or, in an optimal scenario, customer delight, which has been identified as an indicator or an output of exceptionally high quality-levels (Palmer 2010).

3.4 Customer experience

It has been estimated that customer experience is "the next competitive battleground" for companies - a possibility to stand out, influence customers in a powerful way and attach them to an organization (Gentile et al. 2007, 396; Verhoef, Lemon, Parasuraman, Roggeveen, Tsiros & Schlesinger 2009, 31). Even though some common characteristics of a customer experience have been designated, there are several opinions about the actual essence of the concept. Even the terminology is ambiguous, since in some languages – for example in Finnish – an experience connected to the adoption of knowledge and/or gained from an event (*kokemus*) and an experience linked to "undergoing and living through an event" (*elämys*), have been separated (Komppula & Gartner 2013, 169). Perhaps the most common outlook is to understand an experience as a multi-level reaction or a response to some form of interaction or contact. The critical role of "clues" and/or stimuli that an organization sends to its customers has often been foregrounded. (Zehrer 2009.) Some authors regard an experience as a flow of feelings and emotions, when others define it as stored, specific knowledge. Sometimes the concept has been characterized as an "emergent phenomenon" based on participation. (Walls et al. 2011, 11; Zehrer 2009, 336.)

A service experience has been described as a customer experience gained via service consumption. When it comes to a tourist experience, it has been suggested that "everything that a tourist goes through in a destination is an experience", and that the whole tourism sector is highly dependent on the overall quality of customer experiences (Walls et al. 2011, 10; Zehrer 2009, 332). According to some opinions, all products and services invariably deliver an experience, and eventually people do not even buy products for products, but for positive and satisfying experiences (Palmer 2010; Walls et al. 2011). This standpoint has been developed further with the idea that companies sell - or they should sell - and provide prerequisites, tools and settings for customers to co-create their own, individual and unique experiences (Gentile et al. 2007; Zomerdijk & Voss 2010).

With respect to the previous ideas, customer experience has been identified as an interaction-based construct. In practice, contacts in an interaction process can be either direct or indirect. Some opinions highlight customer's interaction – or a set of interactions - with the context, be it either a product, a company or for example the prerequisites for a service outright. (Palmer 2010; Verhoef et al. 2009.) Since customers and situations differ from one another, every customer experience, service experience and tourist experience is deeply personal and singular. Additionally, they have been described as interpretive and affective concepts, which evolve dynamically over time. (Arnould & Price 1993; Palmer 2010.) The general capacity and willingness to be affected in interaction situations varies between individuals, which again highlights the subjectivity of the process (Komppula & Gartner 2013; Verhoef et al. 2009).

It has been argued that, optimally, a customer experience affects an individual on physical, rational, emotional, spiritual and sensorial levels. In other words, the complicated and multilateral experience process should involve the body, senses, heart and mind. (Verhoef et al. 2009, 32, 39; Zehrer 2009, 336.) Some authors have also added relational, pragmatic and so-called lifestyle dimensions in their experience models (Gentile et al. 2007). No matter what the theoretically adapted outlook is, it has been stated that the most crucial experiential aspect is the provocation of emotions. Typically, emotionally affective and/or intense phenomena are those that an individual determines as the most significant. (Palmer 2010.) From the organizational point of view, managing emotions via experiences is particularly challenging, primarily due to their general subjectivity and ambiguousness (Zomerdijk & Voss 2010). It should for instance be considered that an experience that is pleasing for one customer, can be a nightmare for another (Palmer 2010). In addition, sometimes even a purely unpleasant experience, such as spending time outdoors in challenging conditions, can eventually be evaluated as positive for example in terms of personal growth (Arnould & Price 1993).

The most affective, emotional, intense and pleasing experiences that stand out when compared to experiences in general, have sometimes been called peak experiences (Walls et al. 2011). The concept is directly linked to, for instance, customer satisfaction, customer value and customer delight, which has been defined as an emotional combination of joy and surprise (Kumar, Olshavsky & King 2001). Sometimes the role of positive surprise has been foregrounded – positive surprise has for instance been named a precursor for customer delight and extreme levels of customer satisfaction (Kim & Mattila 2010). With respect to this, so-called extraordinary experiences have been separated and characterized by both intensity, satisfaction and emotional involvement, as well as by newness and unusualness (Arnould & Price 1993).

From the organizational perspective, one significant challenge in experience management is that especially the tourist experience is often a combination of service products produced by different companies. In such cases, it is possible that the customer's overall experience is influenced – either positively or negatively - by something that is completely out of a single service provider's control. (Buhalis 2000.) Generally, an overall tourist experience consists of both ordinary and daily – sleeping, eating and so on - and extraordinary and/or transformative elements (Komppula & Gartner 2013; Walls et al. 2011). On some occasions these components may overlap, since for someone eating at a fancy restaurant or sleeping in a tent in untouched wilderness might be the peak experience of the holiday. It should be noted that a tourist experience is a composition of the trip, or some other entity, as a whole – referring to the pre-, during- and post consumption phases. In line with this, expectations, recollection and consequentiality play an important role in the overall construction of the concept. (Komppula & Gartner 2013.)

It can be stated that often for example a holiday trip is a rather significant investment in terms of time and money, due to which a tourist experience in particular should fulfil the common criteria of a satisfying experience. In the optimal case, a tourist experience can be characterized as unforgettable, pleasant, motivating, multi-sensory, emotional, impressive and an escape from daily routine. (Uriely 2005; Walls et al. 2011; Zehrer 2009.) Additionally, in the context of tourism, religious feelings, sociality, personal growth, relaxation, self-expression, physical activity and a desire for novelty can be emphasized (Uriely 2005; Walls et al. 2011; Zehrer 2009). As can be deduced from the variety in the listed aspects, different tourists in different situations prefer different factors and different modes of tourist experiences. The main purpose of a holiday can vary significantly, even if the destination is the same. The most influential motive can be, for example, relaxation at the beach with family members, comprehensive well-being and raising of spirituality, testing physical limits via sport activities or getting familiar with the local authentic culture. (Uriely 2005; Walls et al. 2011.)

3.5 Customer value

Customer or consumer value is generally a more recent topic in scientific analyses than for instance customer satisfaction, trust or service quality. According to some opinions, the main purpose for companies is to satisfy their customers, and real satisfaction is achieved through superior value and quality. (Komppula & Gartner 2013; Slater 1997.) In this context, value has been described as an output of a process, in which offering high value to the best customers drives value and profit for an organization (Woodruff 1997). Sometimes the competitive setting has been brought forth by highlighting that a company should be able to provide better customer value than its competitors (Hjalager & Nordin 2011). In general, a notable aspect is that even though value is created mutually during service encounters, interaction situations and customer relationships, eventually it is the individual customer, who dynamically experiences and determines the level and quality of the construct (Matthing et al. 2004).

Customer value is an equivocal entity with various academic definitions, terminologies and outlooks. Holbrook's simple idea of the concept is "interactive, relativistic preference and experience" (Holbrook 2006, 715). Woodruff (1997) on the other hand has highlighted customer's individual evaluations of those product attributes and aspects that support the accomplishment of customer-set goals (Smith & Colgate 2007; Woodruff 1997). Often customer's overall estimations of both monetary and non-monetary costs, sacrifices and benefits and/or metaphorical investments and revenues have been foregrounded (Komppula & Gartner 2013; Wang, Lo, Chi & Yang 2004; Woodruff 1997). Additionally, sometimes emotional bonds have been regarded as the ultimate origin of customer value (Woodruff 1997).

Temporal perspective affects the essence of customer value, since consumers experience value before, during and after the use or consumption of a product (Woodruff 1997). With respect to this, in the context of the service industry, three value stages have been recognized: 1) expected value reflecting a customer's pre-purchase desires and needs, 2) perceived value indicating those perceptions that a customer has both before entering the service scene and during the service performance and 3) experienced value encompassing experiences and evaluations during and after the service consumption (Komppula & Gartner 2013). Experienced value may be, for example, created after returning home from a holiday trip, and customer satisfaction has been named as a factor connected to this value stage (Komppula & Gartner 2013).

Inside the concept of customer value, several different, yet linked and at least partly overlapping, value dimensions have been recognized. The simplest outlook is a separation between utilitarian – linked to the usability of a product - and hedonic value types (Gentile et al. 2007). Hedonism has been defined as a "pursuit for pleasure for its own sake", and it is pleasure that is regarded as an origin of emotional influence and meaning (Williams & Soutar 2000, 1416). The need to create an optimal balance with utilitarian and hedonic value dimensions has often been accentuated (e.g. Gentile et al. 2007; Komppula & Gartner 2013). Conversely, the early value typologies from the 1980s define three consumer value types: functional value, symbolic value and experiential value. Functional value is connected to consumption-related issues, symbolic value indicates the desire for self-enhancement and experiential value expresses the need for sensory-based pleasure, variety and/or cognitive stimulation. (Smith & Colgate 2007.) Another classification also differentiates emotional and social value dimensions in addition to functional ones. In practice, emotional value reflects the arousal of affective and emotional benefits, and social value is linked to, for example, a membership of some social group and/or status gained in the eyes of others. (Pope 1998; Sánchez, Luís, Rodriguez & Moliner 2006.)

In the 1990s, Sheth, Newman and Gross (1991) and Holbrook (1999) created some relatively popular customer value theories. These models have also been adapted to the context of the tourism industry. (Komppula & Gartner 2013.) In the value theory of Sheth, Newman and Gross (1991), the authors separate five consumption value dimensions. Described briefly, these dimensions are social value (assessments connected to some social groups), emotional value (emotional product-based reactions), functional value (utility of the product), conditional value (value aspects derived from specific situational factors) and epistemic value (curiosity, novelty and/or desire for new knowledge). (Long & Schiffman 2000, 217; Pope 1998, 125-126.) The desire for new experiences and an escape from daily routines has sometimes been referred to with the terms novelty seeking and novelty value. It has been stated that novelty seeking tourists often carry out exploratory behavior and chase experiences and/or value that in addition to being unique and unforeseen for themselves, also occurs in a novel environment - for example outside mass tourism destinations. (Lee & Crompton 1992.)

In Holbrook's (1999) typology of customer value, a separation has been made between extrinsic (intention to accomplish some further goal) and intrinsic (valued for the end-results), self-oriented (doing something for one's own sake) and other-oriented (doing something for other's sake), as well as active (executed by a consumer) and reactive (executed by a product) value types. Inside this classification, eight value dimensions have been defined: efficiency (sacrifices-benefits –relationship, convenience), excellence (quality), status (success, impression, management), esteem (materialism, reputation, possessions), play (fun), aesthetics (beauty), ethics (virtue, justice, morality) and spirituality (faith, ecstasy, sacredness, magic). (Holbrook 1999, 10-12; Komppula & Gartner 2013, 171-172.) Holbrook has subsequently developed his own idea further by simplifying the original model. He has in a way merged the efficiency and excellence value types into economic-, status and esteem into social-, play and aesthetics into hedonic- and ethics and spirituality into altruistic value components. (Holbrook 2006.)

Generally, hedonic and/or emotional customer value components have often turned out to be more influential and significant than, for example, the utilitarian ones, even though the differences may not always be substantial (Gentile et al. 2007; Komppula & Gartner 2013). In the context of tourism, emotional value has been identified as the strongest or at least most highly significant factor behind purchase intentions, although a tourist product and/or -experience can be connected to several – or even all - recognized customer value dimensions (Komppula & Gartner 2013). According to some opinions, especially in the tourism sector customers should not be regarded as purely rational, independent actors. Instead, in addition to emotional aspects, social aspects also typically stand out. (Sánchez et al. 2006.) Komppula and Gartner (2013, 177) have suggested that a value dimension of "active togetherness" should be added to the current models, at least when evaluating customer value in the context of tourism. In practice, active togetherness can be linked, for example, to the desire and motivation to spend time and share experiences with family members or other loved ones during a holiday trip (Komppula & Gartner 2013).

4 The theoretical framework model and concept analysis

It can be said that the framework-building process of this study was a little theory-based research process as such, and required strong personal interpretation. During the theory analysis, the author's aim was to explore potential linkages, overlapping, similarities and other connections inside the background material – background material that was also used in the structuration of the theoretical review in chapters 2 and 3. In academic descriptions, this kind of classification method has been called coding (Eriksson & Kovalainen 2008, 128-129). In this case, coding was performed systematically throughout the theoretical analysis – first in the form of so-called open coding to identify, name and classify the phenomena included in the written material, and then by axial coding concentrated on bringing forth, for instance, non-apparent linkages and cause-effect relations. (Eriksson & Kovalainen 2008, 160-161.) The classes, in other words the codes, were derived from theory, ordered in mind maps and marked with different theme colors (Eriksson & Kovalainen 2008, 128-129). Little by little the framework model evolved and widened, until the current state was achieved.

It cannot be argued that the framework model of this study is complete or perfect in any form, since the whole field and all components of the research are highly dynamic and ambiguous (e.g. Gustafsson et al. 2005; Harlow 2008; Lewicki et al. 1998, 133-134; Morais et al. 2004; Zehrer 2009). Regardless, after gaining insight on the topic and outlining the visual model in a form that it manifests itself in today, at least some aspects can be brought forth for evaluation and further discussion. It is important to notice that the ultimate essence and nature of the model is potential rather than unequivocal. Just like the elements of the study are subjective, framework models could also undoubtedly be constituted in various - even opposite - ways. Additionally, lines, positions and boundaries presented in the model are not clear or fixed, and the elements are not isolated, but rather overlap with and have an impact on one another.

When connections between the main research components are analyzed, firstly it is necessary to clarify their potential positioning inside the theoretical framework. In this study, tacit knowledge is presented as an umbrella concept, to which other components are reflected. Even though the potential existence of this kind of relationship is introduced, it has been noted that it is not an exhaustively arguable truth. Altogether, the purpose of this analysis is not to express heavy arguments about potential hierarchies between the constructs, but instead to elucidate the possibility that certain elements could in fact overlap with or be linked to one another, or be differently defined, but eventually similar subjects – even manifestations of the same entity.

In this research, the role of the customer relationship is interesting, as it is a component of the study as well as the context for the theoretical framework. In this study, customer relationship is regarded as an incontrovertibly necessary and valid construct – like a platform, on which, for example, customer-company interaction occurs, single customer experiences are created, and customer relationship elements emerge and are managed. For instance, customer satisfaction can be targeted towards an interaction process, customer relationship or a single service encounter, which supports the idea of the separateness of the factors (Homburg & Giering 2001). If authors would apply the customer experience – which a customer relationship also undoubtedly is - instead of the traditional term, realizing the divergences and different time perspectives would be challenging. In addition, for example trust and commitment can also be seen as experiential concepts, although their application and separation has not received similar criticism. (Gentile et al. 2007.)

In the theoretical survey that was conducted during this study, trust, commitment, loyalty, service quality and (customer) satisfaction were recognized as so-called customer relationship elements. It should be noted that on some occasions, customer satisfaction has been thought of as a synonym for overall service quality, due to which the constructs can, in part, be understood as parallels (Gustafsson et al. 2005). Generally, the customer relationship elements have been examined widely and from different perspectives – for example both extra- and intra-organizationally, and in consumer- as well as in business to business -relationships (e.g. Decrop 2004; Eriksson & Kovalainen 2008, 3-5; Harlow 2008; Koskinen 2000; Savolainen 2008). In this research, the elements are regarded as factors that emerge and evolve "inside" a customer-service provider relationship. When the elements are analyzed, eventually a so-called customer relationship cycle can be identified. At the center of the cycle is the interaction between a company and a customer, which creates a starting point for the consistency and evolvement of all other components – as well as the context-component customer relationship. In practice, interaction occurs between a customer and the prerequisites for a service, although the role of direct, face-to-face -communication has been foregrounded (e.g. Lawson &

Lorenz 1999; Nätti et al. 2006; Puusa & Eerikäinen 2010). Although the first contact and the first step in an interaction process can be something other than a direct connection, a form of communication and/or indirectly constructed contact is still in question. Additionally, it should be highlighted that even when all service encounters and single purchases do not lead to the formation of a customer relationship, they can be understood as the first potential activities that hypothetically could start the recognized cycle.

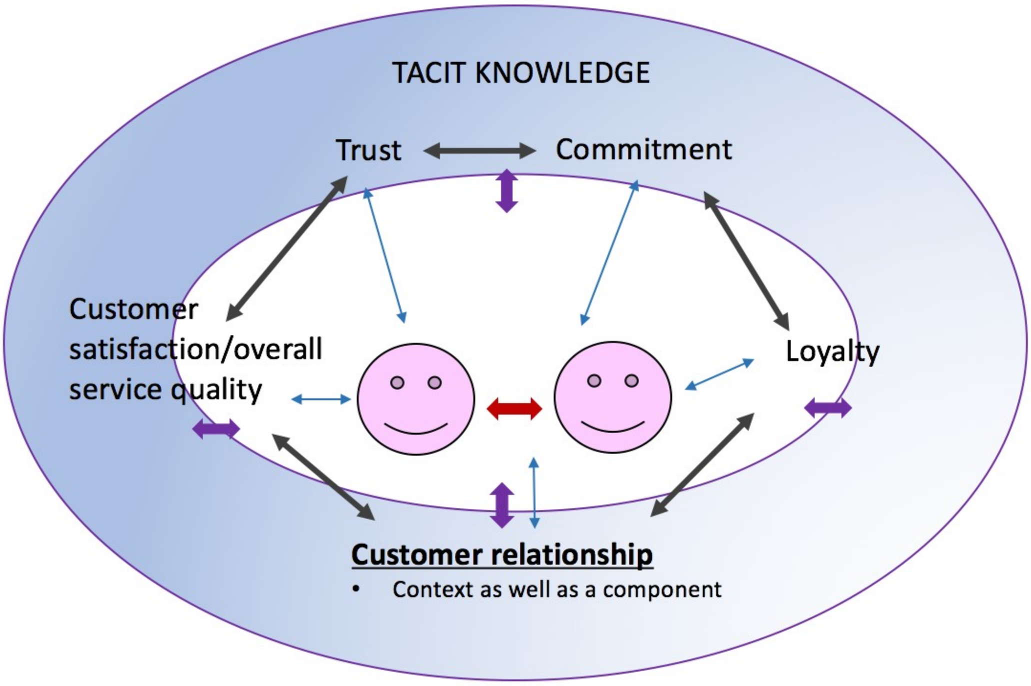

Figure 3. The customer relationship cycle.

When reflected upon in the context of the overall theoretical basis, the continuation and development of the customer relationship cycle is based on shared, two-way interaction, in which and via which tacit knowledge is utilized, applied, harnessed, expressed, created, developed, shared, evolved and synthetized (e.g. Berčič 2008, 2-3; Dretske 1981; 2; Korhonen et al. 2011, 104-105; Koskinen 2000; Puusa & Eerikäinen 2010; Shaw & Williams 2008). In this cycle, learning happens mutually and different bonds are created between the actors (e.g. Chenet et al. 2010; Liljander & Roos 2002; Palmer 2010; Woodruff 1997). From the organizational point of view, perhaps the most crucial single issue is the ability to form, store, modify, synthetize, apply and utilize customer information, customer knowledge and customer insight (e.g. Arantola 2006, 52-53; Harlow 2008; Korhonen et al. 2011, 104-105; Koskinen 2000). In practice, knowledge application, utilization and harnessing may manifest for example as personalized customer service, personalized customer communication, and/or customization of products and services - in other words, as a better overall service quality (Bolton & Drew 1991; Johnston 1995; Skaggs & Youndt 2004). In the optimal case, trust, commitment, loyalty and customer satisfaction emerge and evolve simultaneously, in their part affecting the essence and dynamicity of the cycle. Altogether, it can be estimated that every element of the model has an impact on one another, either directly or via interaction. An interaction-based impact can occur, for example, in a situation, where the development of a single element leads to increased and higher-volume interaction, via which all recognized components are affected – even the one that first started the process. Eventually, the process influences the overall quality of the customer relationship in question. The process also justifies the decision to leave some widely emphasized single linkages between the concepts (e.g. the already mentioned trust → commitment, satisfaction → loyalty) out of the focus of this study (Chenet et al. 2010; Liljander & Roos 2002).

Generally, an interesting connection can be identified between tacit knowledge and other elements of the customer relationship cycle. When the customer relationship is left out of examination, it can be stated that trust, commitment, loyalty and customer satisfaction/overall service quality consist of both cognitive processes and evaluations, as well as emotional aspects. Despite the existence of the cognitive dimension, it can be suggested that all these components are more strongly feelings, experiences and/or emotions than for example knowledge or understanding by nature. Also, in various academic discussions, the cruciality and dominance of emotional aspects has been highlighted (e.g. Ball et al. 2006; Komppula & Gartner 2013; Liljander & Roos 2002; Palmer 2010). Expressed briefly, in the context of this study, cognitive processes and evaluations are regarded as base mechanisms, partly via which an actual feeling, either positive or negative, eventually emerges. Behind these processes there is always some kind of contact, communication and/or interaction. The formation and experiencing of the framework components occurs individually, which highlights the overall subjectivity.

All in all, the fact that the theory of so-called customer relationship elements matches the academic descriptions of tacit knowledge so well, is notable. Both theory lines present the existence of cognitive and emotional dimensions, as well as emphasize the general individuality, dynamicity and ambiguity of the concepts (see chapters 2 and 3). Due to the strong correspondences, it can be pondered whether tacit knowledge and the customer relationship elements could, in addition to their direct connection, be even different manifestations of the same entity. This could possibly hold true for instance in the way that tacit knowledge has been “redefined” as trust, commitment, loyalty and/or customer satisfaction – and vice versa. Again, contingencies and complexities in depicting these potential linkages should be highlighted.

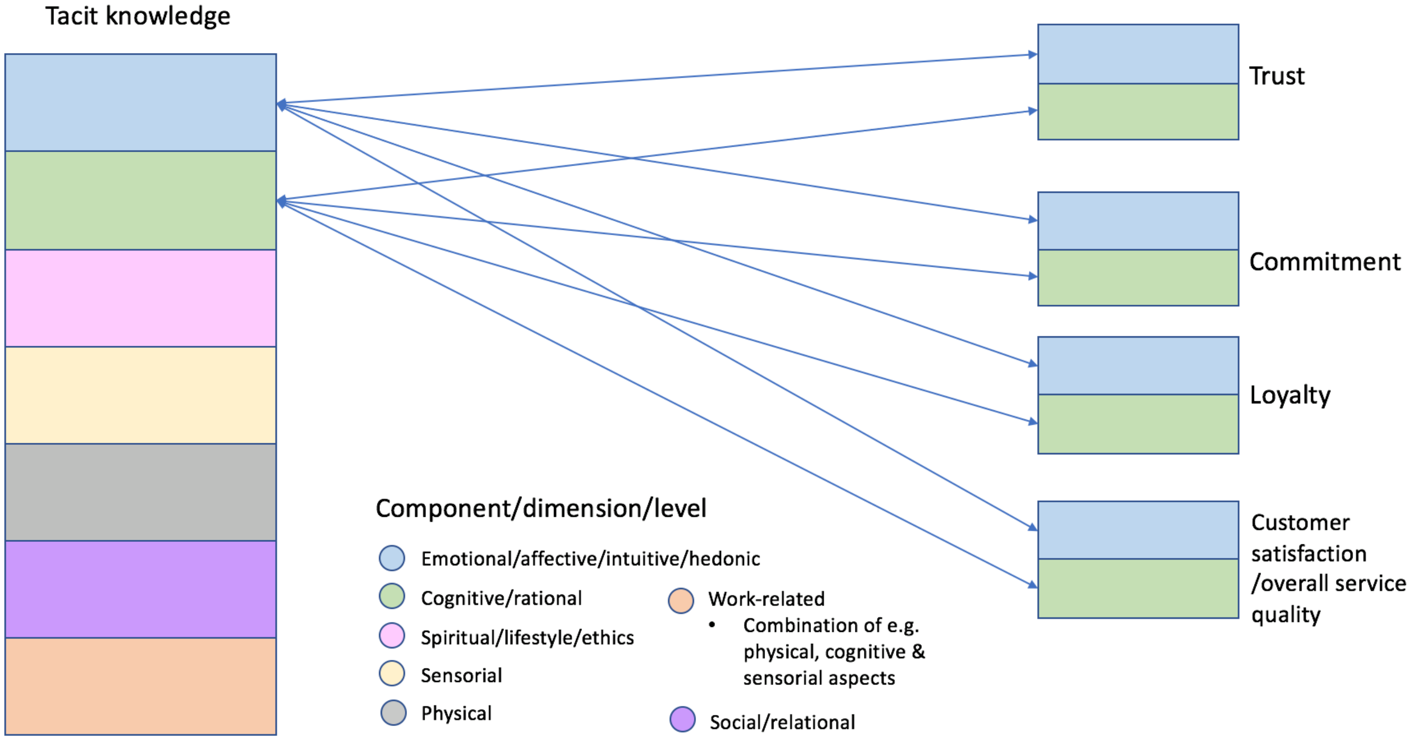

Figure 4. Potential connections and/or overlapping between tacit knowledge and customer relationship elements.

Originally, the theoretical framework of this study was comprised solely of the customer relationship cycle, but after some analytical evaluations this was considered as too limited approach on the topic. As has already been presented, in recent academic discussions the terms customer experience and customer value have often been brought forth (Gentile et al. 2007; Komppula & Gartner 2013; Verhoef et al. 2009). Eventually, these two “extra components” were added to the original model – an update which supplements and extends the recognized cycle, as well as makes the process more complicated and difficult to portray. Again, some overlapping may occur, since, for example, experienced service quality and experienced satisfaction can be thought of as being involved in the overall customer experience. All in all, it can be stated that placing and seeing the extra components as natural parts of the framework model was a more straightforward task than separate reflection upon them. This is mainly due to the numerous and in some part divergently defined experience- and value dimensions, which, especially in comparison to the tacit knowledge theory, required strong interpretation.

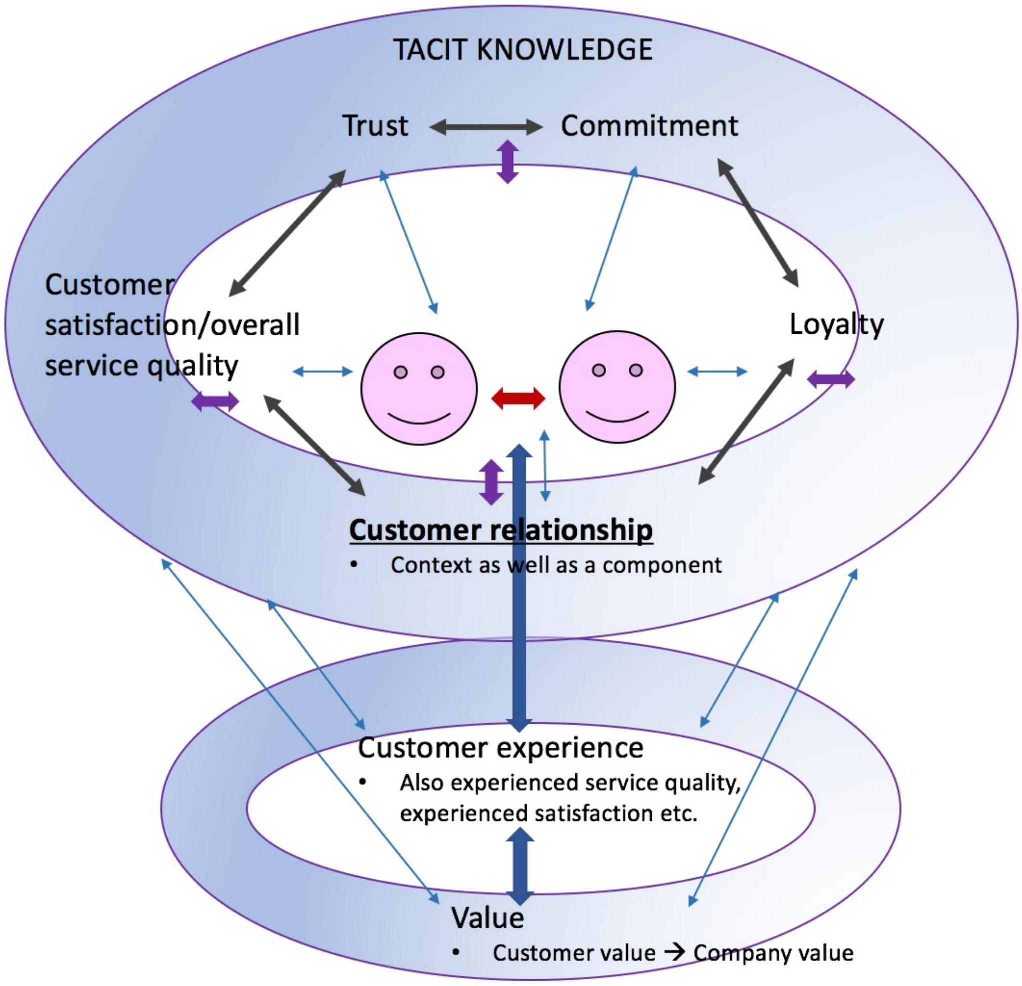

Figure 5. The theoretical framework model.

When customer experience and customer value are applied to the theory of tacit knowledge, interesting similarities can be spotted, mainly between different dimensions of the concepts – although the dimensions are not fundamentally separate nor are their boundaries fixed (Verhoef et al. 2009; Woodruff 1997; Zehrer 2009). In this study, the original dimensions have been coded and re-classified based on an individual rendition of the "wider scale" categories (affective/emotional, cognitive, sensorial, physical etc.). As a result, for example the emotional/affective/hedonic/intuitive, cognitive/rational, sensorial, spiritual/lifestyle, social/relational and also physical aspects of the constructs can be seen as matching and/or overlapping according to their theoretical definitions.

Again, it should be noted that all the presented re-classifications are strong generalizations and interpretations. For example, the symbolic customer value type indicating the desire for self-enhancement has been included to the spiritual/lifestyle entirety (Smith & Colgate 2007). The epistemic/novelty value component on the other hand can be regarded as a combination of, for instance, emotional, affective and conditional factors, although it has been separated in the visual model (Long & Schiffman 2000; Pope 1998). Additionally, the tacit knowledge dimension connected to some specific skill, task or a routine, can be understood as an individual process, in which for example physical, cognitive and sensorial aspects are involved (e.g. Hislop 2009, 20-21). The same idea can be linked for instance to the utilitarian/functional/efficiency/excellence/pragmatic and conditional levels of customer experience and -value – in the context of these dimensions, a person evaluates product quality and usability, sacrifices-benefits relationships and/or environmental factors from his/her subjective perspective, combining different aspects and dimensions in the evaluation process. Also, when analyzing the recognized levels of customer experience and -value, it should be noticed that a person might have some already existing tacit knowledge of them, which may affect the whole service process, as well as its "final output". In practice, already existing tacit knowledge could be linked, for example, to product qualities and features, and to potential impacts of different conditional factors and/or expectations of feelings and emotions that may emerge when consuming a certain service product.

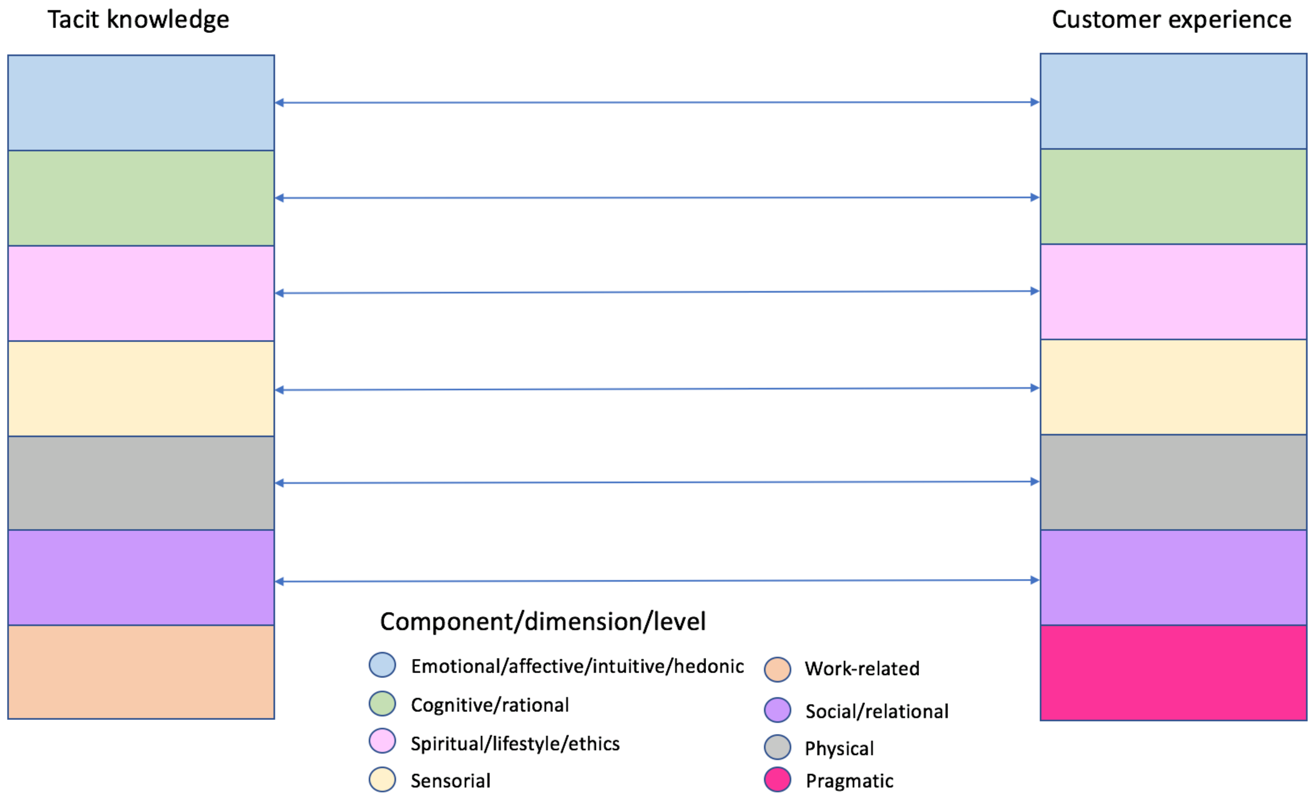

Figure 6. Potential connections and/or overlapping between tacit knowledge and customer experience dimensions.

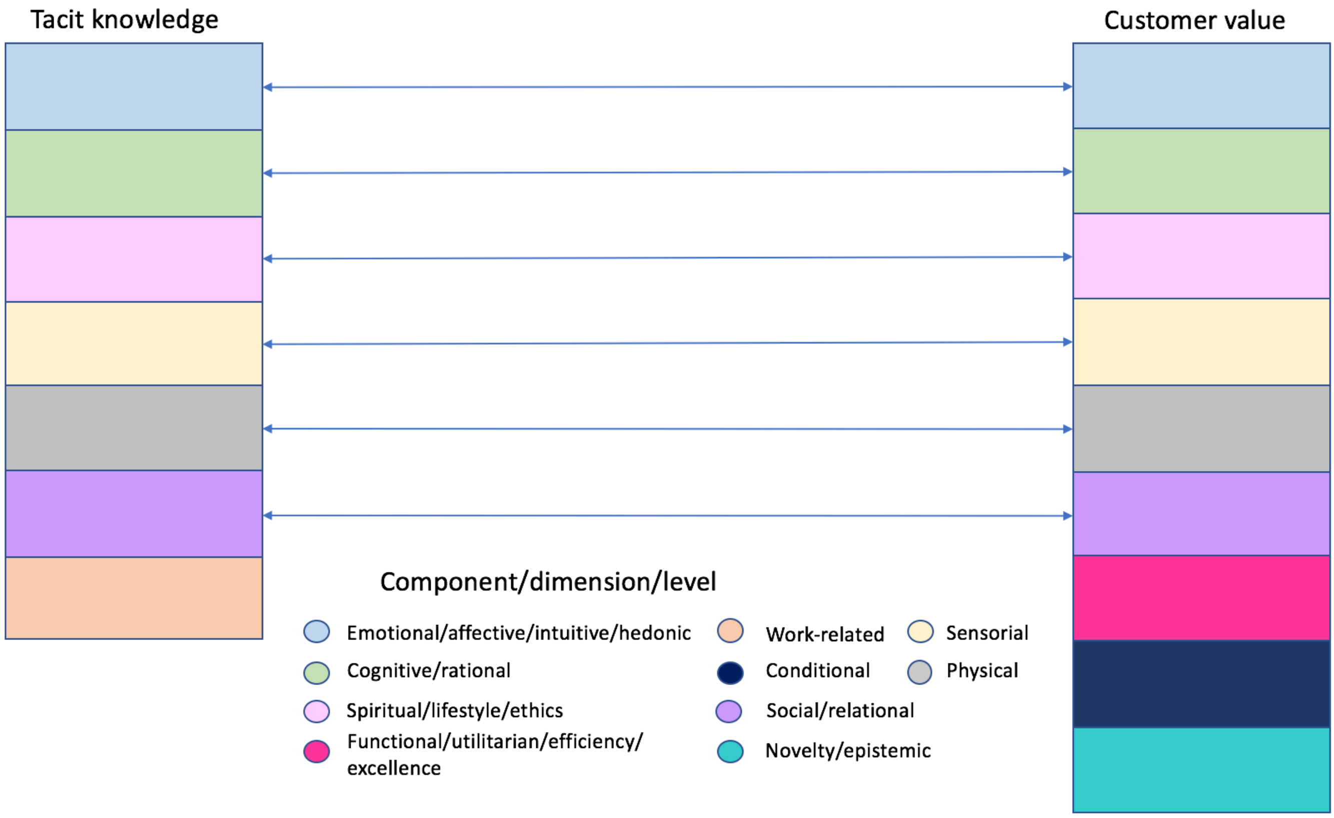

Figure 7. Potential connections and/or overlapping between tacit knowledge and customer value dimensions.

In the context of this study, factors concerning an individual's social interaction, social status and esteem are included to the social/relational dimensions of the research concepts. It can be estimated that the social/relational aspects are in a way complex when observed from the organizational point of view. Generally, an individual may have some already existing understanding of how other people – especially if they are close to the person in question – potentially act, react and feel in different situations. Also, a person may have insight on how he/she should adapt his/her own social behavior and actions situation-specifically. Cognitive and emotional factors are undoubtedly connected to the social/relational elements – just like all recognized dimensions hypothetically impact one other. Even though a company representative may have so-called social/relational insight, it can be suggested that those aspects of customer experience and -value could be the ones that are the most challenging – on some occasions perhaps even impossible - to manage organizationally (e.g. Bitner et al. 1994). Sometimes these dimensions may however become dominating for example in terms of an overall tourist experience. Hypothetically, an organization can provide contexts and possibilities for social interaction, but for instance social conflicts during a vacation may ruin the whole holiday –

completely regardless of factors like the quality of consumed services and the company-set prerequisites for an experience.

In scientific literature, the purpose of a (service) product has been defined as offering tools and prerequisites for an individual customer experience, via which customer value is eventually comprised of (Gentile et al. 2007, 396; Zomerdijk & Voss 2011). Customer value and -satisfaction on the other hand have been identified as elements that should be the ultimate target for all business activity (Komppula & Gartner 2013; Slater 1997). In this research, the relationship between customer experience and -value is understood in such a way that in the context of customer contact, -interaction and/or a -relationship, experiences emerge and evolve, which in the end leads to the formation of customer value - which is also an experience as such. It is exactly this process that optimally brings profit and long-term competitive advantage for a company. It should be highlighted that in this analysis, customer value is not seen as the final phase of a continuum, but rather as a stage in the cycle. For instance, a single service encounter presumably has an impact on the whole framework process, and thus keeps the cycle going on. Understanding the existence and essence of this cycle, as well as being aware of its long-term impacts, is evaluated as crucial for organizations and employees in general, and especially for those individuals who have direct customer contacts.

It should be noted that although customer experience and -value are created in co-operation, ultimately it is the customer who subjectively defines the overall level and quality of the concepts. In the cyclic process presented in the theoretical framework model, the role of tacit knowledge can be thought of as not just all-encompassing, but also in a sense bifurcated. From the organizational perspective, emotional and affective customer experiences should be created and offered based mainly on customer knowledge, -information and -insight, which are generally more cognitive than experiential by nature. Of course, in the optimal case, a company representative, for instance, also feels real empathy towards a customer and customers have cognitive knowledge of product qualities and features – but a certain rough division can still be recognized. (Arantola 2006, 67; Bitner et al. 1994; Chenet et al. 2010; Palmer 2010.) This potential bifurcation depicted in figure 8 creates the main research hypothesis. It presumably, as an inseparable part of the research framework process, keeps customer relationships together and brings benefits for an organization.

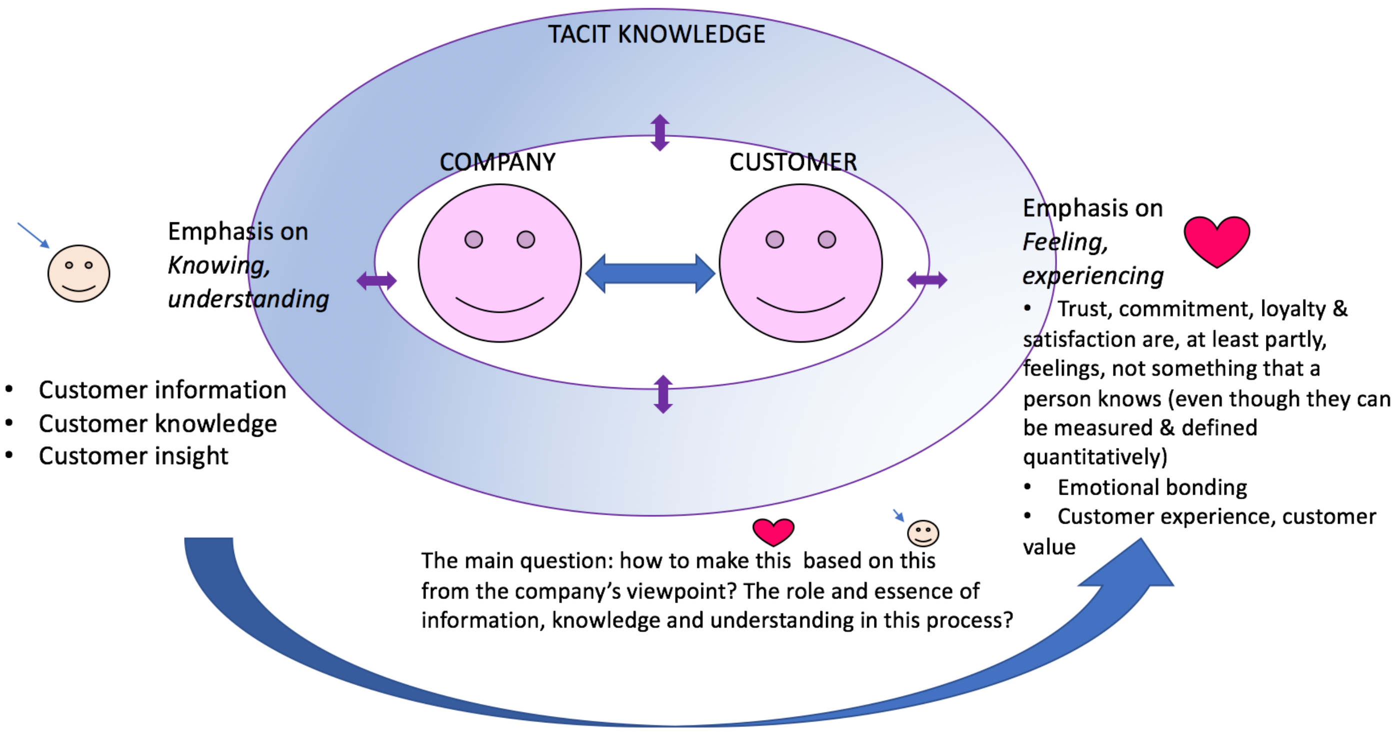

Figure 8. The research hypothesis.

5 Data collection and analysis

The first part of the empirical research data was collected via four semi-structured in-depth interviews that were held between the years 2014 and 2016. In academic literature, this kind of interviewing technique has been described as going through listed topic areas and/or open-ended questions without a pre-defined plan or a structure (DiCicco-Bloom & Crabtree 2006; Jarratt 1996). Some advantages of the method are the ability to identify and explore unexpected aspects, as well as to "delve deeply into social and personal matters" (DiCicco-Bloom & Crabtree 2006, 315; Jarratt 1996). In this case, the duration of the interviews was approximately from an hour to an hour and a half each. The interviews had in a way a narrative nature, since the interviewee was spontaneously sharing personal experiences and stories (Eriksson & Kovalainen 2008, 216; Jovchelovitch & Bauer 2000). He was also encouraged to talk openly (Eriksson & Kovalainen 2008, 216). The acquired data was originally collected for four assignments done in the form of a small case study. The topics of the case studies, and simultaneously the interviews, were a service organization's stakeholder relationships (completed in June 2014), tacit knowledge in a service organization's stakeholder relationships (completed in March 2015), a service organization's customer relationships (completed in November 2015) and trust in a service organization's customer relationship (completed in May 2016). Because the material was not collected for the purposes of this research, the data evaluation and application were performed carefully. If there were doubts concerning, for instance, the timeliness of the data, the relevancy was confirmed by the interviewee.

The final part of the empirical data was collected using the narrative research method, with an aim to deepen the understanding of the framework process and the research hypothesis. Since the earlier interviews were informal and in a way narrative by nature, this method was a logical choice. Theoretically, a narrative interview has been defined as a procedure and a setting that encourages an interviewee to tell a personal, descriptive story – in other words a narrative, which has been used as a synonym to the concept. In scientific research, the main purpose of a narrative is to clarify reality and share individual, meaningful experiences. (Erkkilä 2008, 201-202; Ikonen & Savolainen 2011; Jovchelovitch & Bauer 2000.) Some outlooks present a narrative as a process, during which an interviewee reconstructs, reflects upon, connects and organizes past actions and experiences in a thematic entirety (Eriksson & Kovalainen 2008, 212; Ikonen & Savolainen 2011; Jovchelovitch & Bauer 2000). Generally, narratives are highly subjective and context-dependent, situated for instance in a certain time, place and a social context. This should inevitably be considered when collecting and analyzing acquired data. (Erkkilä 2008, 198; Julkunen 2010, 58-59.)

In the context of this study, the idea of the narrative interview was introduced to the interviewee as "discussing the aspects of customer relationships from the case organization's perspective", without any binding plan or a strict schedule. It should be highlighted that since the overall purpose was to test the framework model and its components, the main research problem and the hypothesis were intentionally not explained to the interviewee in any way. Risks connected to these methodologic decisions were recognized, and a backup plan was to reinforce the data with another set of interview(s) if the material gained from the first sessions had been too narrow and/or of poor quality. Eventually the interview proceeded smoothly, and only some complementary questions and comments were posed by the interviewer. The data was collected during a single day in three sessions, in which approximately four hours of discussions were recorded. After completing the last interview, all recorded material was transcribed. In business research, recording and transcribing verbal delivery is usually enough, and thus in this case for example facial expressions and gestures were left out of the transcription (Eriksson & Kovalainen 2008, 85).

In addition to acquiring the narrative itself, its analyzation, interpretation and understanding is also invariably a personal, and, in a way, a researcher-dependent process (Erkkilä 2008, 198; Julkunen 2010, 58-59). In this research, the concrete analyzation of the empirical data meets the common definition of the narrative method, although it also contains characteristics of content analysis. In narrative analysis, meaning ("what is told?"), structure ("how is told?") and the interactional context are typically the subjects of interest. When the structure of the data is evaluated, attention is paid on language and the way that a narrative is put together. (Eriksson & Kovalainen 2009, 219.) In this case, for instance, the chronological evolution of the so-called overall narrative, as well as the applied terms, were comprehensively evaluated. Additionally, during the research process, the impact of context and culture were considered the whole time and emphasized when necessary.

When the meaning of data is investigated, the thematic technique is a common choice. Often data is organized in themes based on its content, and analyzed further via this classification. (Eriksson & Kovalainen 2008, 218-219.) However, in the context of this study, the applied themes were mainly transferred from theory during the process of coding and framework building. In other words, theory acts as a tool that supports the data evaluation – which meets the criteria of theory-bound content analysis (Tuomi & Sarajärvi 2002, 98). In the thematic analysis of the transcribed data, the same theme colors were used that had first been applied when coding the theoretical background material. As a result, theory-empiricism linkages, as well as the concepts "outside" the theoretical framework and research hypothesis, became recognizable. Connections, similarities and differences were explored more deeply, after which the data was organized in so-called main- and sub themes – the same way as the process has been described in content analysis literature. (Eskola & Suoranta 2005, 174-175; Tuomi & Sarajärvi 2002, 110-117). Simultaneously, irrelevant information was eliminated and stored for possible future utilization. Although reducing irrelevant information is often the first step of content analysis, in this case the optimal solution was to combine different stages of analysis and fade the boundaries between them (Tuomi & Sarajärvi 2002, 110-117).

One aim of narrative analysis - which differentiates from analyzation of narratives as a form of representation - is to construct one or several narratives of the gained data via interpretation and re-organization (Eriksson & Kovalainen 2008, 217-218). Re-organizing the data based on thematic classification and interpretation has also been identified as a phase of content analysis and intensive case study (Eriksson & Kovalainen 2008, 120; Eskola 2015, 194-202). In the context of this research, re-organization emerged naturally as an output of the overall data analyzation process described in the previous paragraphs. All in all, it is notable how the overall empirical data collected by separate interviews eventually formed an interconnected, rather logically and unitedly proceeding narrative. The necessary re-organization was performed with extreme care, and nothing was for instance taken away from the original context.

When transforming the research data into the final narrative and quotative form, unnecessary expletives were removed and for example the impact of spoken language and regional dialect eliminated. The aim was to preserve the original meaning, but simultaneously keep the text reader-friendly. Since, for instance, the narrative interview was held in January 2017, some seasonal themes, like the New Year's peak of Russian customers, were emphasized in conversations. It should also be pointed out that the interviewee has been the same person throughout the research process, which first started in June 2014. There is unquestionably a risk that when operating with the same interviewee, the content of the empirical material can be, at least partially, confined and one-sided. On the other hand, the ongoing researcher-interviewee relationship has clearly evolved and strengthened during the period of mutual co-operation, which may have brought some extra depth and interconnectedness to the gained data. The subjective approach has also been justified, as described in the estimation of appropriate research methodology in chapter 1.3.

One notable theme that was emphasized in the overall research data has been intentionally excluded from this paper. The theme in question is the general transformation of the business- and operating environment. Factors such as rising energy costs, tightening taxation and legislation, economic depression and impacts of global warming have caused some significant challenges for the case organization. At least in Finland, these factors are possibly increasing the unpredictability and complexity inside the industry, which may influence its general attractiveness – for example the willingness to start a company or to continue a family business after the previous generation. The research material concerning these issues has been preserved with an aim to write an individual paper or an article about the topic.

6 Results and findings

In this chapter, the main results of the empirical data collection are presented in a narrative form. The final data presentation includes both narrative and quotative parts, as well as some background initialization. Narratives and other interviewee's statements have been italicized, and the language has been retained less formal than typically in academic writing. All in all, it should noted that differences between languages caused some translation challenges. In Finnish, the pronoun *hän* is a gender-neutral substitution for the English pronouns he/she. To keep the data presentation more reader-friendly, the term "he" is used when referring to the interviewee – although the gender of the person is not a determinant factor in this research. Additionally, for example, the Finnish word *olotila*, translated into "state-of-being", does not have a direct, depicting counterpart in the English language. In terms of headlines, it should be foregrounded that due to the equivocal nature of the data, creating completely coherent entireties and logical headlines was an impossible task.

6.1 The current state of the case organization's customer relationships and some business baselines

When this research process was first started in June 2014, approximately 80 percent of the case organization's customer relationships were established. In January 2017, the number was 90 percent, and, according to the interviewee, this trend seems to be growing onwards. The interviewee ponders that in a way the situation is worrying – "*why new customers do not come*?". Still, he estimates that especially during the times of economic depression and the decreased value of the Russian ruble, long-term customer relationships have been "*the savior of the whole business, without which we would be totally in trouble*". Some of the company's established customer relationships have lasted for decades and even transferred from one generation to another, when grown-up children of regular customers nowadays visit the cottages with their own families. Additionally, often the roles of different stakeholders and customer segments mix. For instance, the insurance company of the organization may buy conference- and restaurant services for their employee training days, and a boater who visits the guest harbor in the summer may rent a cottage in wintertime.

Offering high-quality, personalized and flexible customer service has been named as the main operational principle for the case organization, as well as the key factor in its customer relationship management. The entrepreneur is available 24/7, at least via telephone, and especially regular customers know that in the case of an emergency they can call him even in the middle of the night. If there is a problem, the entrepreneur gets off his bed and rushes to the spot. Some other business baselines are listening to and being aware of customers' needs and preferences as comprehensively as possible, and trying to answer them in a flexible way. Additionally, the interviewee foregrounds that inside the case organization "*we are not too pedantic with anything*", and for example in a problem situation a real effort is made when trying to find a mutually satisfying solution. The company keeps in touch with its customers year-round by for instance seasonal greetings and social media, which, for its part, highlights the role of regular communication. In general, the entrepreneur evaluates that "*from the heart customer service*" – together with a strong base of established customer relationships – are the most crucial competitive factors for his organization.

When the current state of the case organization's business is discussed, the service provider tells that "*during many bygone years in a row, accommodation sales went down, decreased and decreased*" – although "*thanks to the regular customers, the situation has not been as worrying as for many competitors*". However, in 2016, there was suddenly a great improvement and for instance the New Year's peak was "*more occupied than probably ever before*". In any case, the interviewee explains that although the company has more customers, they bring less income, as mainly with Russians he must bargain when it comes to prices. As the value of ruble has decreased, prices in euros are more expensive for Russian customers, even if the list prices have not changed at all. The entrepreneur describes the process of price bargaining as balancing between getting the product sold and making the customer happy, but not with a ridiculously low price. He foregrounds it being "*really a difficult thing to do. You have to estimate that when there is a nice customer, who behaves well and so on, you get savings already in cleaning costs. At the moment there are many families, of which you know that when they leave from the cottage, it is so clean that you do not need to do anything there. So, if you think that otherwise you should spend two or three hours on cleaning…you should be ready to offer them some discount.*".

6.2 Relationship benefits, characteristics and evolvement

The entrepreneur has noticed some benefits of established customer relationships in his day-to-day work – benefits that have also been mentioned in scientific theory (e.g. Bolton 1998, 159-160; Egan 2008, 161). In situations where a company-caused problem or a mistake occurs, regular customers typically tend to have a higher tolerance and a more understanding attitude as compared to less familiar customers. They also often buy more services and are a more cost-efficient target for marketing than new customers – all theoretical statements, that the interviewee has noticed to hold true in practice. (Bolton 1998, 159-160; Egan 2008, 161.) In the context of the case company, for instance peak season accommodation does not require any marketing investments, as regular customers book the cottages anyway. Additionally, regular customers typically already have an existing insight of the organization, and they commonly carry out positive word-of-mouth behavior. (Brown et al. 2005, 125.) The interviewee estimates that especially among Russian tourists, recommendations of friends and relatives are highly determinant when potential holiday destinations are considered.

Generally, the interviewee has noticed that when regular customers are satisfied with the service product(s) and the overall customer service, and have gotten to know the entrepreneur family personally, it reflects in their behavior during a holiday. This means that the customers do not for instance cause any disturbances or property damage. In addition to their cottage being clean when they leave, they may also do something else, something organizationally beneficial. The service provider tells that for example certain Swiss always clean the yard, the shoreline and other surroundings, "*just like as it would be their own cottage*". He points out, how regular customers often send him messages, in which they ask if THEIR cottage is available at a certain point in time. The interviewee analyzes the phenomenon: "*Many people think that it is like their own cottage. Once a customer had told to another person that they would be coming here to their cottage. And the other person had wondered, if we have sold one cottage for them. But I guess that it easily turns out this way, and this kind of customers I would like to have – that they live like the cottage would be their own.".*

When customer relationships evolve and strengthen, the interviewee estimates that the customers generally begin to share more and more personal information with him – "*like you get to know them as people, as human beings*". Additionally, he deliberates that "*at least it feels like they trust me much more with everything"*. Sometimes, for example, a well-known person in an appreciated profession may come to the holiday cottage with a partner - someone else than his/her husband or wife. Sometimes the customer may have a need to talk, perhaps when being slightly under the influence of alcohol, and can tell very intimate things to the service provider. In these kind of situations, "*it must be a baseline that the word does not spread*, *since at its worst it could cause a serious scandal to the customer*".

So-called economic trust is a factor that the interviewee brings forth, when illustrating the overall strength of established customer relationships. In practice, economic trust manifests when the entrepreneur makes a reservation for a regular customer without any formal conditions or reservation payments. Sometimes the customer expresses economic trust, when he/she pays the cottage rent before the actual holiday. In both cases, the amount of money can be remarkable, even thousands of euros. Additionally, the interviewee explains that especially Russian customers often leave their belongings for him to store when their holiday is over and they leave from the cottage. These belongings are typically, for instance, fishing equipment that the customers do not need outside vacations. The entrepreneur emphasizes their monetary value and assumes that "*in Russia you could not leave your own, personal stuff like that*". Generally, he ponders that perhaps in his work he "*has done something right*", when regular customers' level of trust can be so high that they basically put themselves at risk.

6.3 Unexpected occurrences and problem situations in an around-the-clock service process

According to the interviewee, the major difference between many tourism/accommodation services and other types of service products is that when a visitor arrives and starts a holiday, the actual service process continues around the clock – from the moment of arrival to the time of departure. This continuation puts some extra pressures on service management and overall customer service. To illustrate the nature of his work, the entrepreneur describes how there is always a certain type of risk connected to the around-the-clock service process. He states that during the year several times something happens: pipe leaks, careless handling of fire, customers get injured, they need an ambulance, someone has even had a heart attack and passed away. In those situations, the customers typically call the interviewee, who must be the first person arriving to the spot. He explains that "*When those alarms, come, I bet that my stress levels skyrocket, when I know, I sense that now something really is happening there*". Especially during the peak seasons, when customers are at the cottages, the entrepreneur is constantly aware of the fact that they may face unexpected problem- or emergency situations. All this increases the general stressfulness of his work.

The interviewee shares a concrete case example of an emergency that took place during the New Year's peak 2016. A group of Russian customers had been at the cottage, when in the early morning a component of the shower had ripped off and hot water sprayed in the bathroom with full power. One of the customers had woken up and realized to close the stopcock before going to search for help. The interviewee describes the situation: "*Luckily it was the bathroom, so water went down the sewer… The customer got scared of course, but I thanked the whole group. This person does not speak very good English, but I thanked everyone and told how well he handled the situation. For me it took approximately fifteen or twenty minutes to get there, and if water had showered constantly during that time, at least sumps had got full and a lot of water left from the well.".*

When problem situations are discussed at the general level, the service provider deliberates that "*it is weird, but sometimes it feels like the customer is actually more satisfied when a problem has occurred and we have tried to solve it together. …I think that sometimes a problem (in the service process) can…eventually become obviously a positive factor*." He has noticed that in some cases customers are delighted, if they for example get a higher-level cottage with the same price. Anyway, even if the issue has been something clearly annoying, like a lack of hot water or a problem with electricity, via mutual problem-solving and cooperation it can still turn into positive and – according to the entrepreneur's evaluation - strengthen the customer relationship.

After analyzing issues caused by an unexpected occurrence, the interviewee highlights the importance of tolerating customers' mistakes from the organizational point of view. Sometimes the customer can for example accidently break something, and be clearly nervous and scared when telling about it to the service provider. The entrepreneur underscores how in those situations he aims to have an understanding attitude, and instead of blaming the customer and writing bills to refund the losses, he starts discussing potential solutions and accentuates the role of insurance. He estimates that this may cause short-term economic losses, but typically they are exceeded by long-term benefits, when relieved customers later return and bond more closely with the company. The interviewee states that if he would react to a customer-caused problem with anger and disappointment, it is pretty certain that the customer would never come back or buy his services in the future.

6.4 Factors and issues behind long-term customer relationships

Besides the company representative's reactions to problem situations, the service provider has also paid attention on some other factors that in his opinion affect the behavior of regular customers. He estimates that in the tourism sector and especially in small organizations, the success of a service process is highly dependent on the overall attitude of the person in charge, who often is the businessman him-/herself. The interviewee foregrounds that instead of sitting in an office, the person should be humble - not avoiding for instance accomplishing practical tasks when necessary, from snow shoveling to all kinds of maintenance work. In other words, the company representative should be involved in the customer interface with a right kind of attitude, motivation and readiness to answer customers' various needs.

The entrepreneur explains that at the beginning of a customer relationship, his customers have often thought that the company is "*one of those places, where staff is only at work*". When the customers have noticed that the same person "*welcomes people…and then later does cleaning, collects garbage and does everything, instead of just wearing a formal suit and coming to say hello to the customers*, *they start to have a totally different attitude"*. Additionally, the interviewee has remarked that those customers who have successfully bargained the price of their accommodation, for example, clean the cottage properly before they leave, use firewood prudently and all in all "*act smartly*". On the contrary, he estimates that the customers who come via the intermediate organization and pay the full price, have a much more prodigal lifestyle. The interviewee ponders that when customers behave well and for example do something beneficial, like clean the surroundings of the cottage during their holiday, it feels like they want to thank the entrepreneur family this way.

Besides bringing benefits, the service provider points out how "*from the heart customer service"*, together with a highly established customer base, sometimes requires extra effort from the organizational perspective. For instance, nowadays, when many different customers leave their belongings for storage between the cottage holidays, the entrepreneur must mark them with a crib sheet to avoid mix-ups. Since he always takes customers' stored items to the cottage before they arrive, he must be careful that he does not take some regular customer's belongings accidentally to someone else. In long-term customer relationships there is also always a risk that in the case of a fire or a pipe leak, one cottage could end up under renovation and be out of use, for instance, for the whole peak season – or, at worst, be destroyed completely; "*And then what do you say to those customers, whose holiday is ruined? This is the downside of having regular customers - what if something happens to someone's favorite cottage? If some cottage would for example burn down, and certain customers had visited it for twenty, thirty years…they would get really upset*.".

6.5 Tacit knowledge

When generally discussing the topic of tacit knowledge from the case organization's perspective, without any familiarization to the theoretical background, the interviewee points out that the major part of all knowledge is ultimately tacit by nature. He deliberates that "*nowadays information is put on paper more than before*", and that for instance different quality systems and process charts are eventually based on tacit knowledge and its distribution. Additionally, the interviewee estimates that - thanks to tacit customer knowledge and -insight - "*sometimes you know your regular customer better than your (private life's) friend*". He states that from the organizational point of view, tacit knowledge in its entirety is both a fascinating and a challenging concept. Especially in his own business, the role of tacit knowledge is critical, but simultaneously it causes certain puzzles to be solved for the company.

The data collected by the tacit knowledge-related in-depth interview thoroughly emphasizes the tacit customer knowledge aspects that the service provider learns and gets familiar with by experience, when serving and communicating with customers especially in established customer relationships. The interviewee emphasizes that typically different customers appreciate, desire and concentrate on different matters. Someone can for example pay attention to the cleanliness of the windows, when someone else is pedantic that the lawn is clean-cut. Some customers may regularly need some extra kitchen equipment and another extra firewood, towels or bathrobes. When the entrepreneur has gained insight about these factors, he can fulfil the customers' wishes and respond to their needs beforehand, without any extra hints or actual requests from the customers. Usually these actions are easy and almost gratuitous to perform, but still "*bring indispensable value*" for the organization. During the narrative interview, these kinds of experience-based aspects did not come to the fore to the same extent as in the previous discussions. One direct allusion to them is the idea, which the interviewee had had after the pipe leak; that there should be instructions at the cottages on what to do in this kind of an emergency, since "*these incidents actually happen quite often*".

When pondering issues connected to tacit knowledge, the service provider points out that one enormous challenge is the ability to recognize crucial tacit knowledge from the great flow of information, and find time for its procession and sharing. With regular customers, there is also a risk of falling into “*the trap of an established customer relationship”*, as the interviewee describes the situation. In practice, this means that a company runner expects to know his/her customers almost perfectly, but when customer needs and preferences are surveyed, something surprising may stand out. For instance, in the case organization’s customer feedback, there had repeatedly been a wish for rentable bicycles. The interviewee then realized that even though the possibility for bicycle renting had existed the whole time, the information had not reached all customers.

Another remarkable knowledge management issue is that inside the case organization, a great amount of tacit knowledge is possessed only by the entrepreneur family or the entrepreneur himself. When the company hires season workers, it is impossible to transfer this knowledge and insight in a way that enables, for instance, personalized customer service. As a result, the seasonal workforce does not ease the workload of the entrepreneur family as much as would be preferable. On the other hand, the interviewee wonders to what extent sharing the information of regular customers would even be ethically acceptable, as many of them are “*in a way*” friends to the entrepreneur family.

6.6 Customer interaction and socializing with customers

One theme that was strongly emphasized particularly during the narrative interview, is customer interaction. The entrepreneur tells that especially during the peak seasons, face-to-face interaction with customers is a great part of his day-to-day work. When a concrete customer service situation is discussed, he underlines how important it is to give an honest, kind and reliable impression and to create a proper atmosphere. Factors like eye contact are crucial, and in terms of the atmosphere his customers seem to appreciate casualness, coziness and genuineness. Also, the interviewee foregrounds the necessity of being comprehensively present and even in a hurry concentrating only on one customer service situation at a time.

According to the entrepreneur, one critical customer service element is the ability to consider customers’ personal characteristics and moods. In other words, “*a service provider should be quite a connoisseur of the human nature*”. One customer can for instance be highly conservative, when another appreciates a humoristic attitude – and during an established customer relationship, a company representative also gains insight on these matters. On the other hand, the interviewee points out how he sometimes takes intentional risks in customer service situations “*just for fun*”. He illustrates the phenomenon via a case example: *“For example one regular customer, a boater, is very straight-laced. So, you tell something funny, a joke or something like that, to see where does the line go, that the person does not take it…that it does not turn against you. With this particular customer, it went well, I had never heard him laughing like a maniac, his day immediately became much nicer.”*.

The interviewee foregrounds that he enjoys meeting and communicating with people, but simultaneously there are certain challenges connected to the concept. In his opinion, the general public tend to "*think that this is an easy job, when you only chat with people, but when they are people who you do not know that well you must…I mean, it is a customer relationship, it is not just someone from the street, so you have to think about everything when you are talking. That you do not start a conversation about policy, or anything editorialized. For example, if I would not know the backgrounds and I would say that 'It is so great that the fur farm attack happened last night and the foxes were released!', and then the customer would have a fur farm at home. *laughs* Or, if I would be editorialized with something else that is important, a sensitive topic for the person…if someone would for instance be highly religious and I could not appreciate it.".* Additionally, the service provider highlights that if there is something that is important for the customer, a customer servant "*should be able to co-live that particular matter with him/her*". He estimates that co-living should come out naturally, and claims that he even could not fake it. He contemplates that perhaps this is one of the reasons, why a customer servant should ideally not be deeply editorializing with anything, *"so, that you can have multi-personality, that you can be naturally crazy and be differently with different people".*

Even though the interviewee describes some customer relationships being so long and strong that they have developed towards a mutual friendship, in his opinion there are still certain limitations in interacting and socializing with customers. The entrepreneur does not for instance in any case share personal, intimate information with customers. He also explains that while being at the cottages, Finnish customers do not invite him for dinners or normally even for a coffee. Russians are more social in that sense, but the interviewee emphasizes that in most cases he must reject – although in Russian culture it might be offending. He states that "*eventually the customers must understand, that if I would dine and drink vodka with all customers, it would not work out*". Additionally, from his point of view, "*it would be weird to go for a dinner with customers, when you know that they are customers, and you would basically go to your own cottage. The customer has paid for being there, and then you go…it would make me a bit anxious. Even if the person had been our customer for 20-30 years and familiar…there goes somehow the line, the line of a customer relationship, that you do not go there. Especially without any invitation. When it is in a way their own private area.".*

Although the service provider rejects customers' dinner- and drink invitations, he has noticed how some of them intentionally seem to aspire getting into an interaction situation – even via an excuse. He ponders that perhaps during the holiday customers get bored and want some variation, due to which they desire to have human contact and the attention of the company representative. Instead of simply calling the entrepreneur and asking him to visit them, they "*make up some totally insignificant reason*", via which they get the business runner or some other member of the family to come to the cottage. The interviewee describes, how *"They can for example call that here is one nail coming out of the terrace. Then I go there and hit the nail once and that's it. The customers could have easily done it by themselves, and I guess that it had not even bothered them in any way. But at that point, they have a good reason to spend fifteen minutes chatting about everything else."*.

Also, when serving those customers who in the summer visit the guest harbor with their boats, the interviewee has paid attention on how crucial interaction with the entrepreneur family seems to be for many. He claims that even though boaters do not bring that much economic profit, they are highly important customers for the organization. The place is not located by any route, but boaters come there on purpose – usually once per year, and stay for one or two nights. When the entrepreneur sees that a boat is coming, he usually recognizes it. If he is not too busy in the moment, he goes to the harbor to welcome the customers and to help them with their landfall. According to him, this behavior has been praised a lot, and he suggests it is something that is not offered anywhere else. Besides being pleasant, the interviewee estimates that boaters are also slightly "*hard*" as customers. He depicts, how "*They all have that this habit, that you have to catch up on them, at least with boaters. So, what if you are not here at that moment? I do not know how often boaters come here only to catch up on us, or what is the main motive…but it feels like for many it is crucial to hear news from this area, and we can chat about anything, whatsoever. So, it feels like…how important it is that you are able to discuss something with someone. And you have to plan those moments beforehand, because when boaters as regular customers come, you may get stuck in the harbor, you know that if you go there, you must stay for a while and talk with people."*.

6.7 General development of customer service and human interaction

At a certain point in the interview, the general decrease of human interaction in day-to-day customer service situations is discussed. Self-service cashiers have arrived in grocery stores, and, for example, in Japan robots are already serving customers in some restaurants and bars. The service provider reminisces how in Finland there used to be small village shops, where people could go only for meeting and chatting with others. He appraises that when customer servants for instance in big stores do not have time to socialize anymore, soon one industry and job will perhaps be simply offering customers someone to talk to. He contemplates this possibility more deeply: "*But I do not know if it would work out, since a human being always needs some reason to go to talk to someone. For instance, on the street you do not just approach a stranger without any reason, but you must have* *something to start the conversation about. It is exactly the same with customers, that they make up a little problem or something to get the human contact. The human contact is still important for people, and I bet it will be even more, when in stores you cannot talk, at a gas station you cannot talk, soon you will not be able to talk to anybody without a good reason.*".

The researcher comments that on the other hand nowadays people are widely using for example social media for communicating with others. The entrepreneur agrees, but points out that after all it was not so long ago, when a telephone was first invented. Before that interaction and knowledge transmission has – "*apart from some rock paintings*" – invariably been meeting people. The interviewee claims that the faceless communication is mainly "*only cold messages transmitted via machines*". In his opinion, it is in the end lacking something – even if a person would for instance have virtual glasses or would be having a phone conversation, during which tones, affectations and accents of the other's voice could be heard somehow. The entrepreneur estimates that when interaction is not direct, it is not possible to *"sense all those…emotions and feelings and state-of-beings and behaviors, how the person looks around, how his/her hands are moving, how his/her head is moving. …These sensations are pretty much missing, that have existed between people for hundreds of years. Is it some kind of sensation that we cannot see and explain – does it default between people?".*

6.8 Small-scale versus wider-scale tourism business

When analyzing the concept of customer interaction at the general level, the service provider mentions, how he has realized the possibility of intentionally utilizing customers as a source of information and opinions. Since he typically chats especially with boaters, he has started to ask them, whether he should expand the company or not. The company has plenty of permitted building volume left, due to which he could "*build for instance a trailer park, a hotel and ten cottages more – transfer the place towards a mass tourism destination, where, during the peak seasons, there could be 400-500 people on the spot, I mean customers*". The interviewee states that the customers have strictly objected these plans, since in their opinion expanding would change the nature of the company. He explains that *"the problem is, that the place would be so crowded that it would feel like an urban area, and I should have staff only working here. So, it would not be humane or anything like that anymore. …And I have already noticed that when I was a child, and we were still farming and so on…we had less customers, and I remember how we visited them at the cottages. Some of them, some Finns, were our family friends. So, they have in part disappeared, because the business has expanded too much.".*

The entrepreneur again emphasizes, how his customers highly appreciate the kind of customer service that the case company offers, and tend to compare it to the common operational principles of bigger organizations. One factor that has been praised significantly is that in the case company, the person who customers can contact around-the-clock is always the same, someone who knows the customers personally. The interviewee emphasizes that in his organization, customer service is also fast. He clarifies his ideas via a case example: "*I can imagine, that if you call to a reception of some big holiday village and ask them to bring a life jacket in certain size…it takes time before the person in reception calls the serviceman or someone, who goes and gets the life jacket from a storage and takes it to the customer. Perhaps the message has already biased on the way, and the life jacket is taken in a wrong size or to the wrong place. There are too many variables, which causes much more problems. Here, when a customer calls, the same person who answers the phone immediately takes the life jacket to him/her.".* At this point, the entrepreneur remarks that the customer service that is performed in his organization naturally does not work if there are too many customers, since "*one person cannot be in many places at the same time".*

6.9 Customer experience and customer value

In addition to customer service, the interviewee explains that his customers typically give positive feedback for cleanness, safety, nature and the environment. He ponders that "*there must be something, even though a similar sky is visible also in other places, and natural phenomena are similar everywhere."* Additionally, he emphasizes that in long-term customer relationships, customers know beforehand what they are going to get, when they buy service products from the case organization. The entrepreneur claims that many customers desire peace and privacy, and, for instance, outside the peak seasons some of them have had a wish that no one would come to the cottage next to them. Spending time with their close ones seems to be important for many - the interviewee estimates that while being on a vacation, Russians especially want to have a family or some other group of people around them. Generally, he has gained insight of what his foreign customers typically expect of their cottage holiday. For example, some Russians have told him that instead of partying and having fun, they come to Finland for relaxation and calming down, "*to take a recovery of being surrounded by people too much. Too much noise, too much fuzz, too much everything. So, what they want here is silence, calmness, perhaps with a nice group. …It offers certain…variety, after which you can go back to Saint Petersburg to have fun.".*

Although the interviewee has recognized some typical factors connected to customer satisfaction and -value, he seems to be eager to understand more deeply what in the end are the customers' main motives behind booking a cottage from the countryside. According to him, some customers drive long distances daily to the nearest urban areas – for sports, to dine at a restaurant and/or to visit a spa - and in those areas, there would be various accommodation options. Recently, the company has also had some younger customers, in their twenties, who have mainly enjoyed spending time at the cottage instead of visiting the nearest towns. The service provider wonders the motivational aspects: "*So, what was The Thing? What was the passion? When they come in the middle of the forest. ...I mean, it is great that they come, but surprisingly many! I truly wonder, what is the pull-factor?".*

To illustrate the subjective nature of a single customer experience, the service provider shares a case example of the New Year's peak 2016. At one cottage, there had been a family of regular customers with two teenage daughters. The interviewee describes, how "*The girls liked to go to the forest by themselves and wander there, even at night I could see some light in the woods, and saw that they were there walking. So, especially at nights they enjoyed it, which I think is weird… But perhaps the reason is that if you are living in a big city, there are constantly streetlights and other lighting…and when you go in total darkness, there is always a certain atmosphere. Completely silent, you do not see anyone. And the air is clean and fresh."*. Simultaneously he highlights that some other customer would certainly dislike a similar experience, and be *"absolutely terrified*" in the situation.

Generally, the entrepreneur underlines that "*a customer experience includes everything…sensations, voices and scents…and those are different for each individual. So, you should be able to market the right experience to the right customer, which is an enormous challenge.*". The interviewee estimates that in the context of his company, the main reason for negative customer feedback is exactly the mismatch between customer's needs and the actualized customer experience. Instead of a rural and peripheral destination close to nature, unsatisfied customers typically would have desired different types of circumstances for their holiday – for example an urban destination or a holiday village close to numerous services.

6.10 Customer delight and positive surprise

Some elements that the interviewee also points out as an important source of customer satisfaction and value are customer delight and a positive surprise. He explains that the phenomena manifest, when a service provider can recognize and fulfil a latent customer need - something that has not been for instance expressed verbally. According to him, the key is the ability to surprise the customer, "*to make him/her feel like "this is exactly what I wanted! And the customer probably has not even thought that something like that could be offered to him/her*". These actions are not usually as minor as the tacit knowledge-based factors described earlier, although the basic idea is the same. For instance, certain regular customers enjoy ice swimming, and the entrepreneur had noticed that during their previous stay, they had themselves put some dry twigs around the hole in the ice. Before the customers arrived again, the interviewee made them a special carpet passageway from the sauna to the hole in the ice. The customers had praised how good it was to use it, and told that before the passageway, one of them had even fallen on the slippery ice.

Another case example is from summer 2016, when the entrepreneur had taken some regular customers to a surprise boat trip and simultaneously explained the history of the location. He describes the process: "*It was a really nice day and the weather was sunny, and I thought that I want to go boating. And it immediately came into my mind, that I should invite some customers to come with me. For instance, two Germans, they were already spending the day on one island. So, we made an agreement that I would go to there and take them onboard. Then we visited certain special caves and I took them back. For them it was like as incredible experience ("elämys") as it could be…I mean, if you imagine that you would be on a vacation somewhere, and you had gone to some island with a rowboat…and suddenly you hear that someone comes with a bigger boat and takes you to some cool place for free."*.

The service provider emphasizes that the ability to surprise and delight customers via unexpressed customer needs is an extremely pedantic process, which requires strong background observation and so-called positive attentiveness. He emphasizes the cruciality of being able to "*sense the person*" - for instance understand the limits of customer service situation-specifically. The interviewee explains that customers are different, and some of them do not for example want to be disturbed by the host family while being on vacation. Even with the customers, who can be positively surprised, "*the situation should be very natural. Not pushing or foisting, even when getting money is not expected*". He states that if the host family would invite customers all the time to participate in free activities, it would be "*quite tiresome*" and "*too much*". Additionally, if plenty of extra services would be offered without any costs, "*the customer would perhaps think that nothing comes for free and there may be some ulterior motive. And it should not go to this*.". The entrepreneur describes an imaginary situation, in which a female person goes to a hotel, and the male hotel owner is repeatedly inviting her to come again, "*to come for instance to a weekend holiday for a half price*". He estimates that the customer would most probably feel like there might be a secret motive, and even with less radical cases the company representative "*should be extra careful…even when there are not any ulterior motives! But the human mind is eager to make up everything."*.

6.11 Customer sensing, instinctive sensing, intuition

During the narrative interview, the interviewee's personal process for taking subjective and conditional matters into account in customer service situations is queried upon. He deliberates the question: "*Well, you should have really good…I have pursued getting into a state of mind, I do not know how you could…because everything can be sensed instinctively, or you may have a certain…like you could read person's thoughts, or understand a human being better.*". The interviewee tells, how he has sometimes suddenly had a clear feeling that he should slow down while driving a car, and after a minute there has been the police tracking driving speeds. The researcher comments that sometimes this phenomenon has been called intuition. The entrepreneur agrees and explains, how *"it is the same with everything, with customers also. That you should be able to somehow sense things instinctively. I guess that there is no way, how you could train this, learn this. But it would be just perfect, if you could always do…for example, when a customer is at the cottage spending a holiday, this feels crazy somehow *laughs*. But if the customer would be doing something at the moment, for instance be about to go to bathroom, and would notice that they have run out of toilet paper. And all of the sudden, I would be behind the door and give him/her a toilet paper package, like "there you go". *laughs* Well, in that situation the customers would probably think that they are stalked via hidden cameras."*.

Even when the interviewee acknowledges that in the previous imaginary situation the customers would probably think that they have been stalked, he states that a similar real-life case occurred a couple of years ago. Certain boaters got lost with their boat, and although the entrepreneur had not been informed in any way, he had a feeling that there is something wrong with them. He went to look for the customers with his own boat, and found out that they were really in trouble. The entrepreneur highlights that he does not know what would have happened to the customers, if he had not had this intuitive feeling. He ponders, how "*there is so much that you really can sense instinctively. Couple of times I have had a feeling that I must go to some cottage, and when I have gone there, there has been a little pipe leak or something like that. Sure, many times I have also noticed on the spot that well, there was nothing after all. So, where is the line – I mean, that you do not get mad in a sense that all the time you would have a feeling, or you would feel like someone is telling you to do this and do that. Perhaps I am on the way to that state. *laughs*"*. To avoid so-called false alarms, the interviewee again expresses the need to develop and train the ability of instinctive sensing, if it could be developed. In his opinion "*it has nothing to do with rationality*", but still "*it is interesting, how much is actually connected to it…that you can sense things instinctively. And especially if they are regular customers who you know, somehow it goes…it goes…*thinks**".

Besides intuitive aspects connected to the concept, the interviewee also underlines the criticality of customer sensing during customer interaction situations. He describes how the phenomenon manifests in practice: "*If a random person comes for example to have some coffee, I am all the time monitoring, like now he/she takes that, now he/she does that …all the time I am ready if the person asks something, I follow how he/she is looking around. I observe if the customer is looking at some certain part of the shelf, if I am standing in the way, if he/she wants a candy bag from behind my back…or something else. I pay attention on how the person behaves. Someone can be slightly in panic in that situation…so how could I make him/her feel better, calmer? Should I for instance leave the counter for a while, to go and get the teapot or something?"*. The service provider tells about one customer, who in the summer time mainly works alone in forests and comes quite often to have a cup of coffee at the summer café. When the customer arrives, he usually seems to be nervous about the situation, "*when suddenly facing another human being after spending some days in the woods without seeing anyone*". Once the customer had again been clearly nervous, and when fumbling in panic he dropped a piece of cake accidentally on the floor – "*after which he felt even more terrible*". The entrepreneur highlights that in these type of occasions, the most critical matter is the behavior and attitude of the company representative. In the described situation, he had been casually reassuring, how accidents always happen and told the customer to take another piece of cake.

The interviewee continues analyzing the topic of customer sensing, and via another case example illustrates the heterogeneity of customers and customer service situations. He points out, how compared to the customer described in the previous paragraph, "*someone else can be a total opposite! For example, takes a coffee with milk, and pushes the cup so that it overthrows and coffee spills to the whole counter, all cups and plates get wet, it even goes to those thin slits between the counter and the till… And you know that in summer when it is hot, the smell of milk and coffee does not go away soon… And the customer is like "Well oops!!", just laughs and takes a new cup like nothing happened. *laughs* It feels like it did not disturb him/her at all! So, it is great, when people can be so different!"*.

The entrepreneur foregrounds that a customer servant must be able to consider customers' subjective differences also, for instance, in a situation, in which serving a somehow remarkable person – for example a factory manager or a chain owner. He explains, how *"someone may want to be notified, treated as an important person. …But then again, so many of these people do not want to get any extra attention, they want to be treated as ordinary people, as one person among others. They do not want to be served in any special way. Just chat about…whatever. For example, how many Saimaa ringed seals were born or how decaying is harming trees or something like that."*.

6.12 The first face-to-face contact as a critical moment and influencing the customer's state-of-being

Of all customer interaction, the interviewee strongly highlights the role of the first face-to-face contact with a customer. From the case organization's point of view, he names it as a particularly critical moment in the overall service process. The service provider tells that in the context of his company, all customers are personally welcomed and guided to the cottages. He underlines this being something that positively differentiates the case organization from, for example, chain hotels and big holiday villages, in which the customer just gets a key during the check-in. The interviewee states that personal welcoming also provides the company representative an opportunity to present the cottage and tell the customer about the area, as well as enables creating "*a certain contact*" with the customer. In that situation, a customer servant is *"able to sense, to perceive the human being, who then is not only a customer who comes…but you get an opinion, a state-of-being and everything…whatever information you can absorb of the person with all possible senses. The kind of information that he/she does not tell you, the booking information is usually just name and an address."*.

Besides gaining and creating insight on customers, the interviewee brings forth another concept connected to the first face-to-face encounter. He underlines that he is not sure if it is a right thing to do or not, "*but I can really much influence on what kind of customers come to the cottages in the future. So, you can in a way choose your regular customers. In other words, your own behavior impacts a lot, if the person is going to be a regular customer or not. If the person is someone who you come along with well, no matter who he/she is, then he/she is going to be a good customer."*. The service provider estimates that although the phenomenon is in a way ambivalent, it may exist also from the customer's point of view. He clarifies his ideas by illustrating, how "*if you go for example to a car store, and the sales person is someone who you get really well along with… Then it is probable that you will always buy your cars from the same person, because he/she is in a way your friend. Or, if you go to some other store and dislike the sales person immediately, even for some minor reason. That for example, even if you would be served well, you feel that the person is fake, a little bit disingenuous, not a real, honest human being…then there is instantly a situation, that it does not work out."*.

Another factor that the entrepreneur points out while analyzing the first face-to-face contact with the customer is, as he describes the process, recognizing and intentionally influencing the customer's state-of-being. He highlights, how a company representative who for instance guides the customer to the cottage, "*can influence so much…like turn negative things into positive. …You can create to that* *person a state-of-being, with your behavior and communication and so on, that afterwards small mistakes will not bother him/her anymore.”*. The interviewee underlines that understanding the customer is a critical prerequisite for the ability to influence the customer’s state-of-being. According to him, if this influencing is executed successfully and the customer’s state-of-being is turned happy, the person can for example tolerate a dirty cottage or some other indisputable service quality issues. He emphasizes all this being “*exactly the reason, why knowing and sensing people is so important…so that you can take into account these factors.”*.

The researcher inquires, how the entrepreneur personally accomplishes influencing the customer’s state-of-being. The interviewee depicts the process: “*Well…one way is that if you can sense what is The Thing for that person, something that he/she is interested in, something that is his/her passion or so on…something that you can somehow connect to that cottage or to the environment, or whatever. If you for example see that the person has a car, for instance the kind of Saab that is not even manufactured anymore. And you see that the car is waxed, shiny, kept in a good condition, you see how the rims and everything is dressed to the nines. There is a Saab-club sticker on the back of the car, or something else. So, you can turn the conversation to that car, you take into account that it is important for the customer. After that…I mean, really, when you see how delighted the person can be when a customer servant pays attention to that most important matter, that the individual belongs to Saab club and his/her life is pretty much concentrated on…for example cars.”*. Again, the interviewee emphasizes that if a customer servant can manage the customer service situation “*via the most crucial element*”, the customer can be so delighted that he/she for instance tolerates issues in the service process.

The entrepreneur states that besides bringing benefits, the concept of customer sensing and intentional influencing also causes him some challenges. He estimates that when a customer service situation should invariably be real and natural, it can occasionally be problematic. According to the interviewee’s own evaluation, he is not for instance a huge fan of dogs, and for some customers their dogs can be the most crucial matter. He explains that sometimes a so-called dog family arrives at the cottage, “*and I do not notify those dogs well enough. I do not pet them and say “Oh, how pretty dog!”, I just introduce the cottage and so on – and if I am a bit too busy, then even less.”*. The service provider tells that summer 2016 was the last time this happened – that there was a family with three dogs, and he was not able to acknowledge the dogs in the right way and did not fully understand that the dogs were so important for the customers. As a result, *“those customers gave me a “nice” feedback, they did not criticize me, but they criticized everything else. And I sensed immediately that* *it was because I was not able to create…the kind of customer relationship with them, that had been important for the customers. So, I feel like I failed with this particular case.".*

6.13 Complexities in managing the social dimension of a customer experience

As the conversation proceeds, the issue of managing the social dimension of a customer experience comes to the fore. The entrepreneur explains that besides cases such as the dog family's, *"another issue is that if there is some…a family with children, and they have been fighting while driving here, and the situation is about to explode when they arrive at the cottage. So, how could you control the situation in a way that…they would become happy? You know that if you have been sitting in a car for four or five hours and the kids have been cranking and fighting, and the parents have been in a stressful job just before leaving for a holiday…then it is extremely difficult to understand those people…or you do understand perfectly their current state-of-being, but how could you talk to them or do something else, so that those people would become happy?".*

The interviewee emphasizes that from the organizational perspective, it is extremely challenging to manage these kinds of socially charged customer service situations, since in his opinion for instance bribing or flattering is not an appropriate way to handle these issues. According to him, instead of offering gift cards or free services, the company representative should "*find a right type of string to pull*", which is an enormously difficult task even for an experienced customer servant. The entrepreneur ponders that actually this complexity is understandable, since if for example in a restaurant a person ends up in a serious argument with his/her companion, *"and the friendliest customer service brings extra starters, desserts, champagnes, something as a surprise. Still, it is extremely difficult to change the human mind, that suddenly the person is smiling at that point.".* He claims that if the person would suddenly seem to be happy thanks to the extra services, he/she is probably a flatterer – "*but it seems like people do not nowadays flatter so much*, *not even as customers".*

6.14 Transformation of customers and people

The interviewee starts analyzing the general transformation of customers and people from his point of view. He foregrounds that even though he enjoys meeting and communicating with people, for some reason his job, especially facing the customers, "*seems to get harder year by year*". The entrepreneur states that he does not know exactly what is causing this development, or if it is only his subjective misconception. Anyway, he has been thinking, why people seem to change: "*Is it this world, some certain uncertainty from the perspective of this world, or that people have a certain* *incredulity or stress or something, that people are…somehow you can sense it of people, that they are not anymore so…or is it the great amount on information that comes via cellphones and computers and so on, does it change people's personality and behavior somehow?"*. The service provider has paid attention on how nowadays the customers for instance forget their belongings at the cottages much more than in the past, and wonders if this could be one concrete consequence of stress and an information overdose.

Other transformations that the entrepreneur has noticed in customer's behavior are that these days customers seem to be "*much more demanding*" and "*kind of wanting everything*". Therefore, a company representative "*must work a lot harder for people*". The interviewee tells that in the past, when customers for instance were at the cottages, the members of the entrepreneur family did not see them much. Nowadays customer needs are much more various, and often the service provider is called for example to fix some minor problem that the customers could have easily solved by themselves. As a case example the interviewee describes, how there happened to be a couple of leaves in the water tank of the sauna, and the customers wanted him to go and clean it, although they could have simply removed the leaves without calling anyone. He suggests this transformation being a result of the development, that if people for example have a messy house, they easily call the cleaning service instead of cleaning it by themselves – "*like people always rely on someone else…and this way you see it*". Additionally, the entrepreneur states that some factors that have been usually understood as common sense and/or general knowledge, for instance the appropriate handling of fire, are at present problematic for many.

Along with the previous ideas, when serving customers in his day-to-day work, the interviewee has gained an impression that people "*seem to have a permission*" to vent their anger and negative feelings towards those who are working in customer service jobs. He contemplates, how *"before they used to keep it in, they did not let it come out so easily – so, in a way it is good that people get rid of that negativity and anger."*. Even though the entrepreneur sees the fact, that people are not too polite or shy in providing relevant criticism anymore as a positive, he wonders how much subjective negativity and anxiety "*is nowadays targeted towards cashiers, bus drivers, train staff, whoever is dealing with human beings in his/her day-to-day work. Only doing his/her job, trying to serve those people."*.

6.15 The role of the Internet and customer sensing

In addition to the threshold for giving direct customer feedback being lowered, the service provider points out, how these days people tend to give their feedback afterwards on the Internet, which in his opinion has become "*an extremely cruel place*". He states that at least in the context of the tourism and restaurant industry, the Internet could easily be used as a tool for intentionally causing a bad reputation for instance for a competitor. On many popular web pages, there are options for giving ratings and written feedback – and often no one supervising their relevancy, although the content is visible for all web users. From his own perspective as a business runner, the service provider emphasizes, how "*you only need to make one mistake, and the customer can cause so much harm to you. Criticize and give negative feedback, write everywhere about you. ...If you have gotten ten praises and one feedback in which you have been totally criticized, people start to wonder, what is this? What has caused this?"*.

As the Internet has in a way increased the risk connected to customer service, the service provider presents a contradiction that he has been thinking about. Although the role of direct, face-to-face customer interaction has often been emphasized, nowadays more and more customer service is carried out in the Internet, without any direct connection between a company representative and the customer. The interviewee wonders if this could be a manifestation of intentional risk minimization, as customer service performed by machines is not affected by a person, "*a human customer servant*". He states that if a company representative has, for example, a bad day, it is – "*or at least it should be*" - visible to customers, "*because when you are a customer servant…well, I would say that you should be able to always smile and be friendly, but if you are faking, in certain situations it can be seen through you."*.

At this point the researcher asks, if it really is a good thing that a customer servant shows his/her bad day to customers. The entrepreneur clarifies his point of view: "*Well, if it is a little bit visible, I think it is a good thing. Somehow. But not directly, even though people always sense…if you are at any level the kind of person who senses something of others, you probably see it anyway. And that way it is positive, that the other person understands it. Then a good customer relationship is created, when the customer understands as well. Or notices if you are for instance in a hurry, or something else. Then he/she understands and for example talks shortly. I mean, it is though good when the other person sees it, and is able to see all that, which does not have words or anything. It makes everything easier for both of you. And the situation becomes real. But of course, it cannot happen in a way that if you have a bad day, you are cranky to your customers. *laughs*"*.

The entrepreneur shares a concrete case example of how customers also sense the company representative in customer service situations. On some occasions, it may cause challenges in terms of, for example, the overall service process. The interviewee tells that certain regular customers of the New Year's peak in 2016 had accidentally burnt the mid-piece of the dinner table during their previous stay in early autumn. The accident happened due to an inappropriate use of candles, and the customers had been clearly nervous and sorry when they first told about it to the business runner. When the customers arrived again, they asked the entrepreneur, if he had been able to fix the burnt table. The entrepreneur had honestly answered that it was so badly damaged that he must buy a new one, after which "*it was terrible to see that man's face…I felt like I should have lied that I could fix it. But I do not want to…I do not normally lie to customers. Then I just honestly said that I have not had time to do anything about it…but somehow that man was…I was wondering, did I ruin his holiday.*". The service provider emphasizes that one problem in these situations is that even if he would say that everything is okay, the customers may see for example from his face that he is upset. He estimates that "*it probably is apparent for people that now something has really happened here. Generally, it is quite visible of a person…all kinds of, a great amount of…I mean, the majority of things is not really…like verbal talk. Instead, it is for instance behavior that people sense from one another. In everything that we do.*".

6.16 Service quality and the general development of the tourism industry

Finally, the service provider ends up pondering the question of service quality from his own perspective. He describes himself as an extremely pedantic person who aims for perfection, due to which "*I have not sold a single service product that would have been perfect in my own eyes*". He foregrounds that to achieve perfection, he would have to spend so much time and effort on one single product, that it would not be possible or reasonable in any way. The entrepreneur deliberates that no matter which business operator is in question, eventually everyone is selling incompleteness and imperfection. Furthermore, he thinks that "*the current tourism marketing often is in a way cheating of people – or not necessarily cheating, but at least over-advertising*". The interviewee has the mental image, that after for example an accommodation service has been sold to the customer and he/she has arrived on the spot, the person may not actually always get what he/she would need. He clarifies that "*of course, the customer gets a room, gets a cottage, but if the person would need something after it, he/she may not get anything. For instance, if he/she would need help.*".

When evaluating the general development of the tourism industry, the interviewee points out, how these days the ultimate business goal often is efficiency, and success is mainly measured via statistics – first and foremost economic profits and overnight stays. According to him, customer orientation does not actualize in this kind of business mentality. The entrepreneur argues that if the only business target is efficiency, "*it does not matter at all if customers have been happy, if they have enjoyed or not. The main goal is that you get as much customers as possible, no matter how. In that situation, it does not matter at all how the customer feels afterwards, as long as profit is made. …I think that,* *eventually, small tourism companies, family businesses and so on, are interested in long-term customer satisfaction.".* He thinks for a while, and softens his ideas: "*Well, of course there are also big companies that are interested in it. You cannot deny it. But I do not know if this information is really utilized in any way. If for instance some big hotel chain is measuring customer satisfaction, does satisfaction really exceed economic profit? And where does the line go, is it reasonable to spend a lot of resources on customer satisfaction, if you have enough paying customers anyway?".* The service provider estimates that in the context of purely efficiency-oriented business, eventually both customers and employees suffer. He also challenges the researcher to think whether the main purpose of an organization should really be bringing economic profits to its owners, as is often thought these days.

6.17 Tourism as a lifestyle and the crucial characteristics of a customer servant

When analyzing the nature of his work more deeply, the interviewee evaluates tourism being "*a crazy industry*", as especially in rural destinations and small organizations few people typically take care of everything – "*running the whole business*". This means that the job is simultaneously a lifestyle, and, for example, working hours are not scheduled in shifts. Instead, "*the work comes all the time with you, and you live completely in terms of your job. ...So, one issue is that when do you take your own time, and how do you make it work out with everything else, when after all you must be so real and you cannot let people see that you would play some role?".* On the other hand, the service provider emphasizes that for him a job is an attitude rather than working and counting hours. The most crucial aspect is that he feels he receives his salary partly as customers' thanks and positive feedback – of which he does not even feel like he would need extra money for. The entrepreneur estimates that no matter what activity is in question, a human being "*can do almost anything*" when he or she is praised and given great amounts of respect.

Motivated by curiosity, the researcher inquires if the interviewee thinks that anyone could work as a customer servant or not. The answer is simple: "*definitely not*!". Instead, "*the person should be a suitable character".* The entrepreneur emphasizes that since people are so different from each other, customer service is something that cannot be comprehensively taught, for instance, at schools. According to him, in the optimal situation a customer servant has a wide and diverse experience- and knowledge base, via which he/she "*can identify with people in the best possible way*". The service provider specifies that in practice this does not mean that a person should try everything, but if a customer servant has experienced as much as possible and gained great amounts of knowledge concerning diverse matters, *"then he/she is able to understand people. Then you can create that* *best…idea. I mean, a person, even if he/she had been in a prison or something, he/she is still a human being. The person is still a customer, who can be your best customer. …No matter what he/she had done.”*.

6.18 Post-interview discussion

When the final interview session was over, some supplementary questions regarding commentaries presented in the discussion chapter were asked of the interviewee. Simultaneously, the author wanted to thank the interviewee for participating in this research process. The entrepreneur stated that the process has been beneficial and even therapeutic for him as well, as he has been able to discuss the aspects that he faces and processes a lot in his day-to-day work with someone who is interested in and has knowledge of the topic. He foregrounded how the research process has for instance supported the development of his subjective mental images. According to him, this co-operation has offered him a desired opportunity to “*put his ideas into words*”.

7 Discussion and evaluation of the findings

When the findings of this study are discussed and evaluated from the perspective of the original research problem, it should be noted that basically all gained empirical data can somehow be connected to the entirety of tacit knowledge in the context of customer relationships. This reflects the all-encompassing nature of tacit knowledge and was also one of the main reasons for the decision to not present the actual research problem or the framework model to the interviewee beforehand. Analysis of the findings is mainly performed from the viewpoints of different research components and themes - and, if the idea of overlapping research elements holds true – simultaneously of tacit knowledge in different forms.

7.1 Special characteristics of the research setting

In terms of the research setting, it should be noted that the case company has a particularly established customer base. Some characteristics of this customer base are also in contradiction with customer relationship theory. Although it has been suggested that service organizations’ customer relationships tend to be longer and more intimate than inside other industries, usually their evolution still follows a certain continuum – from the moment of first awareness to the stage of decline (Alam & Perry 2002; Bruhn 2003, 47; Peelen 2005, 35-36). Naturally all relationships end sooner or later, but some of the case company’s customer relationships have even been “inherited” across the generations. This may indicate that the recognized relationship continuum is not always restricted to one fixed customer relationship, but may continue with, for example, different compositions of family members.

Since approximately 90 percent of the case organization's customer relationships are established, it is probable that whenever the interviewee talks about customers, he refers to regular customers. Another notable matter is that even though the interviewee applies, for example, the terms boaters, Russians and Finns, he does not strongly categorize his customers in specific customer segments. Instead, he mentions that in the context of his company, the roles of different types of customers and other stakeholders mix. Generally, so-called cottage customers and boaters are at the focal point of all conversations, and customers of the restaurant- and catering services are nearly not mentioned at all. This may be due to the fact, that the interviewee's parents have the main responsibility in running the restaurant services, which currently are a secondary business for the organization.

7.2 Customer orientation

Based on both academic literature and the findings of this study, the overall criticality as well as a certain balancing can be pointed out when discussing customer orientation (Alam & Perry 2002; Arantola & Simonen 2009, 2). The concept has generally been widely emphasized: it has for example been suggested that all organizational actions and processes should be planned and executed in a customer-oriented manner (Alam & Perry 2002; Brady & Cronin 2001; Brown et al. 2002). The case company can be characterized as particularly customer-oriented, which also reflects to its operational principles and business baselines. For instance, the crucial competitiveness element "*from the heart customer service*" can be defined as a procedure for transferring the strong customer orientation into practice and to the customer interface. However, although the interviewee emphasizes his personal desire to serve customers and "*be good to people*", customer-centrality can also be a strategically chosen method to gain profits and competitive advantage for an organization. The phenomenon actualizes e.g. in price bargaining, as customer orientation and -satisfaction are balanced with the company's economic profit. The ultimate target of this balancing may not actually be pleasing the customer, but instead benefiting the company. This specific operational mode might be in line with the theoretically presented idea of acquiring some revenue from each customer rather than no revenue at all (Gee et al. 2008). The way customer insight affects the process of balancing should be noted. For instance, during price bargaining, the interviewee estimates who is "a well-behaving customer", and adjusts the offered discount based on these evaluations.

The customer orientation-based strategic evaluation is potentially also included in the case company's problem-situation management. When a customer-caused accident occurs, the entrepreneur does not necessarily insist of the customer to reimburse the property damage. The relieved customer may think that the service provider acts altruistically, but the cost-benefit relation might be carefully estimated, and deemed to provide long-term profit compared to short-term sacrifices. Because of this “benevolent behavior”, the customer relationship in question may not terminate but instead strengthen, and the final output of the whole process can be the commonly emphasized win-win situation (Harlow 2008; Korhonen et al. 2011, 104-105; Sidershmukh et al. 2002). However, the interviewee also mentions that on some occasions a so-called outsider could make better economic profit than the members of the family business, as there would not be familiarity-based pressures to offer discounts or free extra services. This may indicate that sometimes the determinant factor in customer-oriented behavior can be feelings of moral obligation and/or duty – in accordance with how the basis of a normative commitment has been described in academic literature (Gruen et al. 2000; Jones et al. 2007). In these situations, the customer oriented business mentality, as well as close, long-term customer relationships, could to some extent be a burden for an organization.

One specific, customer orientation-related contradiction in the empirical data is the company runner’s intentional selection of regular customers. He foregrounds, how for instance a former prisoner “*can be your best customer*”, but on the other hand he does not want to create an established customer relationship with anyone. The determinant factor in the process seems to be the impression and the image that the entrepreneur has of the customer. The interviewee depicts the phenomenon by explaining, how “*If the person is someone who you come along with well, no matter who he/she is, then he/she is going to be a good customer”*. This may signal that even in a strongly customer-oriented company, long-term customer relationships are not necessary an ultimate business goal without any exception. Also, it might support the theoretical acknowledgement that emotional and psychological aspects can be dominating, when compared to the cognitive and rational ones – such as, for instance, relevant and reliable information about customers’ backgrounds (e.g. Ball et al. 2006; Jones et al. 2007; Palmer 2010).

7.3 Customer relationship

When evaluating the research findings from the perspective of a customer relationship, it is notable how well the theory-based benefits connected to established customer relationships have been recognized inside the case organization (e.g. Bolton 1998; Egan 2008, 16). Due to the established customer base, the company for instance gets savings in marketing costs, acquires new customers via recommendations and – according to entrepreneur’s own evaluation - has even managed to get through recent economic depression more successfully than its competitors on average. In terms of relationship constancy, the theoretical requirement of mutual motivation to maintain and nurture a relationship stands out (e.g. Chenet et al. 2010; Coulter & Coulter 2002; Egan 2008, 153-154). Although the customers choose their service provider and a holiday destination, on some occasions the service provider also chooses his regular customers. Additionally, as the company representative aims to offer good customer service and high-quality service products, the customers may strive to be good, "high-quality customers" to the company. This endeavor primarily occurs in the customers' concrete behavior and actions.

In relationship theory, reciprocal learning, emotional attachment and emotional bonding have been identified as signs of intensification and strengthening of a relationship (Chenet et al. 2010; Liljander & Roos 2002; Palmer 2010; Özgener & İraz 2006). The interviewee estimates that personal familiarity typically encourages the customers to share personal, even intimate information with the service provider. He describes the process as learning to know the customers "*as people, as human beings*", and claims that some regular customers have become "*in a way*" friends to the entrepreneur family. From the customer's point of view, a long history of mutual communication, information exchange and familiarity presumably decreases the common risks connected to service- and tourism products. These risks are mainly caused by information asymmetry, defective transparency and - hypothetically - often significant resource investments. (Singh & Sirdershmukh 2000; Zillifro & Morais 2004.)

The interviewee explains, how some of his customers have begun to perceive the cottage that they visit regularly as their own holiday home in a way, and emphasizes these customers being preferable also from an organizational point of view. If emotional bonds and feelings of ownership have been developed towards a rentable cottage, it assumedly increases the general appreciation and motivation to treat the premises better than if they were only a temporary accommodation without any emotional attachment. In academic literature, besides the overall cruciality, also the complexity and trickiness of emotional and psychological bonding has been brought forth (Liljander & Roos 2002; Morais et al. 2004; Palmer 2010). In the context of the case company, for example the destruction of a cottage would not only cause property damage and economic losses. Instead, the interviewee states that the regular customers, who have visited the same cottage perhaps for decades, would "*get really upset*" in such a situation.

Along with the previous ideas, the interviewee has paid attention on the common transformation in customers' behavior, as they realize that the entrepreneur alone has the main responsibility of performing nearly all customer service and other day-to-day chores inside the case organization. Additionally, he estimates that providing discount off the list prices typically has a positive impact on customers' demeanor. These phenomena, as well as for example customers' tolerance in problem-situations, could perhaps partly be explained via the resource-investment theory (Morais et al. 2004). According to this theory, if a customer notices that a company representative invests resources, or for example makes sacrifices and/or favors inside a customer relationship, the customer becomes motivated to execute these kinds of actions on his/her part (Morais et al. 2004). The interviewee has the image that after getting a discount and/or good service, customers use concrete actions as a tool to thank the case organization, which may also indicate the basic ideas of the reciprocal resource-investment theory (Morais et al. 2004). However, it is also possible that customers are to some extent protecting made investments and for instance their special status as regular customers. These types of matters could be regarded as manifestations of a kind of opportunistic customer equity (Ball et al. 2006; Morais et al. 2004).

Although the interviewee emphasizes the special status of a customer relationship ("*it is a customer relationship, it is not just someone from the street*") and evaluates some customers being "*in a way*" friends to the entrepreneur family, he also expresses a willingness to keep a certain distance to the customers. Since the situation would make him feel uncomfortable, he does not by default accept customers' dinner- or drink invitations or visit the occupied cottages without a work-related reason. Additionally, no matter how long and close the customer relationship in question is, the interviewee does not share intimate, personal information with customers – not even with those, who share this kind of information with him. All in all, although the closest customer relationships have been described as friendships both in scientific theory and empirical data, it seems that there are some limitations and an imbalance connected to the concept (e.g. Arnould & Price 1993; Morais et al. 2004). The interviewee depicts the setting for instance with the expression "*the line of a customer relationship*". In practice, this may mean that even a friendship-like customer relationship differs significantly from private life's friendships. At least on some occasions this can be a positive matter, since it has been suggested that especially new customers commonly prefer a certain level of privacy and correctness from company personnel (Eisingerich & Bell, 2008; Ford 2001; Morais et al. 2004).

7.4 Interaction

Even though customer interaction was not originally a main component of this study, it turned out be the most critical single factor behind the overall process outlined in the framework model. In academic literature, the role of those individual framework components that in each case have been at the focal point of research, has typically been highlighted (e.g. Caruana 2002; Fullerton 2003; Komppula & Gartner 2013; Liljander & Roos 2002; Slater 1997). In any case, ultimately the whole reality, or a perception of it, is based on interaction between a human being and the world (e.g. Yacobi 2013). Due to this, interaction is the only research element that can be justly placed above the others. In the cyclic framework model, interaction is a fountainhead, as well as a regulator, of all other elements and the whole recognized process. However, simultaneously it should be noted that if all other components were to be removed from the model, nothing but the act of interaction alone would remain. Hypothetically all elements of the process are necessary and important as such.

In line with the idea of the dominating role of interaction, it should be noted how the repeatedly emphasized characterizations of the research components, namely "ambiguous", "dynamic" and "subjective/individual/personal", are ultimately founded on interaction and/or manageable via interaction. The dynamic evolution of the research elements is an output of interaction, their subjective experiencing is eventually based on interaction and the general ambiguity can hypothetically be controlled through increased interaction and deepened understanding. (e.g. Korhonen et al. 2011, 104-105; Koskinen 2003; Lewicki et al. 1998; Yacobi 2013.) Additionally, the nature and essence of different research elements should be comprehended. For instance, trust, commitment, loyalty and satisfaction are in a way positively charged concepts, when compared to the more neutral interaction. It can be assumed that the positively charged concepts are often considered as somehow significant in human relationships, which may have reflected upon the findings of previous studies. If for example trust would be a totally insignificant element, the parties of a customer relationship could inter alia cheat each other in a purchase situation.

The general cruciality of interaction actualizes in the interviewee's narration, according to which some customers even make up an excuse to establish contact and get into an interaction situation with the company representative. The interviewee points out that there must always be some reason for interaction – a matter, via which the contact is created in the first place. In the theory of individual research components, the significance of interaction has often been foregrounded from the perspectives of time, continuance and gained experience (e.g. Arnould & Price 1993; Puusa & Eerikäinen 2010; Savolainen 2009). According to the findings of this study, also momentary, short-term interaction can however have a surprisingly crucial, even prevalent role. As the interviewee illustrates through the imaginary car store example, a dominant mental image that determines for instance a customer's purchase motivation may emerge immediately during the first face-to-face contact with company personnel. The interviewee also selects his regular customers based on the first impression. In both cases, the determinant mental image may for example include perceptions of the other side's honesty, reliability, genuineness and trustworthiness.

One specified purpose for tacit customer knowledge is facilitating contact personnel's customer interaction (Bitner et al. 1994). Throughout the findings of study, the role of a so-called wordless, latent and in a way sensorial dimension of the concept is emphasized. A service provider must be able to, for instance, identify with heterogenous customers and be "*naturally crazy*" – different with different people and in different situations. Additionally, a customer servant must concentrate on the content of interaction. With careless verbal addressing, there is a risk of being over-editorializing or accidentally insulting the customer. On the other hand, the interviewee tells about intentional risk-taking, via which he in a way tests the limits of customer communication and perhaps simultaneously his subjective customer service skills. Despite consuming resources, for the case company the customer service and -interaction processes also offer a scientifically recognized opportunity to systemically utilize customers as a source of information and opinions (Campbell 2003; Gee et al. 2008).

Generally, the interviewee estimates that so-called faceless communication cannot replace its face-to-face counterpart. The latter has historically been the most important interaction method for human beings. Also, in academic literature, the significance of face-to-face contact has been widely highlighted (e.g. Lawson & Lorenz 1999; Nätti et al. 2006; Puusa & Eerikäinen 2010). However, these days a large segment of all customer service is performed on the Internet, without any direct, or even verbal, contact between the parties. The interviewee brings forth an interesting question, when he wonders if through this development, the riskiness of human customer service is intentionally decreased. For instance, a bad day or the insufficient expertise of a customer servant does not influence the service process or even create a risk, when the customer interaction is carried out by machines. On the other hand, this way neither the competitiveness potential or the extra value connected to high-quality human customer service cannot be gained or utilized. At least in the context of the case company, these aspects are evaluated as crucial in terms of the overall competitive advantage.

Although the Internet currently in part replaces human customer servants, offers tourism organizations various new sources of customer- and market information, facilitates communication with customers and other stakeholders and enables online bookings and purchases, it also remarkably increases other types of risks in (service) business (e.g. Gamble et al. 2001; Hjalager & Nordin 2011). The interviewee states that in the Internet era, one customer can cause significant harm for a company, or an individual actor can intentionally defame competitors. Additionally, due to the world-wide web, the impact of one service failure or a single, perhaps untruthful or exaggerated negative customer review may easily escalate disproportionately, affecting, for example, the purchase motivation of potential new customers. So far, the riskiness of the Internet has been widely investigated from the customer's perspective, for instance in the context of online shopping (e.g. Tan 1999; Bhatnagar, Misra & Rao 2000). However, the aspects connected to the organizational viewpoint should also be considered more comprehensively.

7.5 Customer relationship elements

When so-called customer relationship elements and instances of them in the empirical data are analyzed, commitment and loyalty are the only components that are not directly mentioned during the interviews. When the interviewee's ideas about the concepts were asked during the post-interview discussion, he shortly stated that in his opinion commitment and loyalty evolve as a customer relationship continues. Simultaneously, he highlighted the need to examine reasons behind his regular customers' strong commitment and unwavering loyalty. However, even though the actual terms were not applied in the original conversations, repeated purchases can be identified as manifestations of calculative commitment and behavioral loyalty as such (Gruen et al. 2000; Gustafsson et al. 2005; Caruana 2003, 812). Additionally, the interviewee wondered, why some of his customers are willing to book a cottage from the countryside, although they may daily visit the nearest urban areas with diverse accommodation possibilities. Some regular customers also leave their belongings for storage between the holidays with a clear intention to come back, others tolerate issues in the service process and, as stated, others have started to develop feelings of ownership towards their "*favorite cottage*". All these phenomena can be considered as indicators of affective commitment and -loyalty, and - since the concepts mix with one another - coevally strong customer relationship and emotional bonding (Ball et al. 2006; Caruana 2003; Johnson et al. 2008; Jones et al. 2007; Palmer 2010).

Throughout the empirical data, it is notable how a single action or a phenomenon can indisputably be connected to various research elements and -aspects. For instance, one apparent reflector of trust is the customers' intention to leave even expensive property for storage in the case organization's premises. This behavior includes a certain risk and intentional jeopardizing, which both have been identified as prerequisites for trust in academic literature (Lewicki et al. 1998, 129-130, 138; Rousseau et al. 1998, 544). From the customer's perspective, a similar setting can be recognized in sharing personal, intimate information with the service provider, coming to the holiday cottage with a secret lover and bifurcately in the concept of economic trust. In emergency situations, customers undoubtedly trust the interviewee, as they call him for help. Reciprocally, the interviewee is apparently grateful if customers act smartly for example in the case of a pipe leak, due to which the company can avoid considerable property damages. In long-term customer relationships, the service provider has also gained insight on the general trustworthiness and reliability of different customers. Since a major part of the company's customer relationship are established, it can be assumed that the trust dimensions that evolve in time and are characterized by full confidence, emotional attachment and in-depth knowledge, are dominant in the findings (Liljander & Roos 2002; Sekhon et al. 2013). In a small family business, customers' trust presumably develops towards individual company representative(s), which can also make the concept stronger and in a way more personal than when targeted towards an organization (Virtainlahti 2011, 35-36; Sidershmukh et al. 2002).

When it comes to customer satisfaction, there is an interesting bipartition in the research data. From the perspective of his own company, the interviewee uses the terms "happiness" and "delightedness" instead of satisfaction. When he ponders the concept at a wider scale, for instance from the viewpoint of the whole tourism industry, the applied term is "satisfaction". Generally, the interviewee argues that customer orientation and customer satisfaction do not necessarily actualize in all (tourism) companies and all situations. If the perception would hold true even to some extent, the cyclic framework process would not presumably proceed and go on as it "should" – and perhaps it would not even have specific goals, which was incidentally one of the research hypotheses. The idea also diminishes the theoretical outlooks according to which organizations should inevitably operate customer-centrically and have customer satisfaction and -value as their ultimate business targets (e.g. Komppula & Gartner 2013; Slater 1997). It can be assumed that often these targets are aimed for, as long as a critical line of efficiency is not crossed. The entire phenomenon can be regarded as one manifestation of balancing connected to customer orientation (Arantola & Simonen 2009, 2). All in all, it can be estimated that the critical line of customer orientation and customer satisfaction varies significantly, situation-specifically and between different organizations.

In terms of service quality, the interviewee foregrounds his subjective, perfectionist way of thinking and points out a general dissatisfaction connected to the quality of sold service products. On the other hand, he realizes that flawless quality would be both impossible and unreasonable to attain. Theoretically, in the context of the tourism industry, a common gap between the service provider's perceptions and the customer's experiences of service quality has been brought forth. If the service provider's perceptions are more positive than the customer's experiences, the result is a negative mismatch between the actors. (Hjalager & Nordin 2011.) However, according to the findings of this research, sometimes this gap might be reversed, with the service provider's quality assessments being more negative than the customer's actualized experiences. On these occasions, the overall impact of the mismatch could be positive in terms of the whole framework process. This study does not provide a direct customer perspective of service quality, but in practice the construct is strongly related to customer satisfaction, customer experience and customer value – which again brings forth the overlapping and indeterminate boundaries between the research components.

7.6 Customer experience and customer value

In the findings of this research, customer experience and customer value are closely linked to each other and cannot be completely separated. Neither can they be fully separated from the other research elements. Throughout the findings, strong subjectivity, complexity and situation-specificity theoretically connected to the concepts is emphasized (e.g. Holbrook 2006; Komppula 2006; Verhoef et al. 2009; Woodruff 1997; Zehrer 2009). Without a direct customer perspective, it is both impossible and pointless to try to estimate the manifestation of various experience- and value dimensions inside the empirical data (e.g. Arnould & Price 1993; Matthing et al. 2004). The customer perspective is at least partly unclear even for the interviewee himself, and he seems to be eager to discover it more comprehensively.

When customer experience and -value are evaluated in the context of this study, it should be considered that the perceptions and opinions of a specific customer group are indirectly foregrounded. This customer group consists of individuals who have become regular customers for the case organization. It should also be noted how tacit customer knowledge and customer insight manifest in the findings, since over time the interviewee has gained an understanding of, for instance, different nationalities' typical preferences and needs. According to the case company's customer feedback, customers generally appreciate cleanness, safety and security, peacefulness, personal space and privacy, genuineness and the natural environment. Besides the utilitarian and functional, these aspects are also hypothetically connected to the hedonic/affective/emotional customer experience and -value dimensions - which have been determined to be crucial, even dominating, particularly inside the tourism industry (e.g. Gentile et al. 2007; Komppula & Gartner 2013; Palmer 2010; Walls et al. 2011). Simultaneously it should be understood that different dimensions mix and overlap with one another. For instance, sensing the environment and reacting to sensorial stimuli are presumably all-encompassing, individual, complicated and multilateral processes, which partly create the prerequisites for subjective customer experience and -value. (Walls et al. 2011; Yacobi 2013; Zehrer 2009.)

The theoretically emphasized subjectivity and multilateralism of customer experience and -value manifest in the interviewee's narration of two girls, who during their holiday enjoyed walking in the dark forest especially in the middle of the night (e.g. Holbrook 2006; Verhoef et al. 2009; Woodruff 1997; Zehrer 2009). The potential experience- and value dimensions connected to this behavior cannot be relevantly estimated, but hypothetically it could be linked to several different aspects. In terms of subjectivity, even contradistinction, the interviewee points out that a similar experience would make some other customer "*absolutely terrified*", and also wonders the motivation behind the girls' habit (e.g. Palmer 2010). Generally, the interviewee foregrounds, how for instance loneliness, exceptional silence and the lack of light pollution can be extraordinary experiences as such for someone living in a big city. Additionally, he estimates that even though customers may not want to interact for example with other customers during their holiday, time spent with family members or friends is crucial for many. This supports the idea of the existence of "the active togetherness" customer value component (Komppula & Gartner 2013, 177).

In the theory of customer value and customer experience, the social aspects of the constructs are defined mainly from the perspective of social status, esteem and togetherness with close ones (Holbrook 1999; Komppula & Gartner 2013; Uriely 2005; Walls et al. 2011). However, the findings of this study indicate that for some customers interaction with, for example, the members of a family business can be an important experience- and value component as such. With respect to this, it might also be another manifestation of the customers' emotional bonding with an organization (Chenet et al. 2010; Coulter & Coulter 2002). From the organizational perspective, this potential value dimension can act as a way for the organization to differentiate from other companies. Since people and relationships are different from one other, the value component is unique and cannot be copied by competitors. In other words, it meets the criteria of a competitive advantage (Hannus 1994, 22-24). The interviewee explains, how for instance boaters visit the guest harbor of his company purposely in the busy summer season, and during their stay expect to have a chance to socialize with the entrepreneur family. Presumably, if the entrepreneur would not be available at that moment, the customers would be disappointed, perhaps even dissatisfied in terms of the overall customer experience. This again highlights the general complicatedness and riskiness of emotional and psychological bonding, as well as experience management (Zomerdijk & Voss 2011).

It should be noted that in the context of this research, the customer experience and -value -related findings and interpretations are mainly linked to the perceived and experienced dimensions of the constructs, since the case company receives its customer feedback usually during or after the customer's vacation (Komppula & Gartner 2013). On the other hand, the interviewee's statement that regular customers know beforehand "*what they are going to get*" when they buy services from the case organization reflects the expectational aspects (Komppula & Gartner 2013). This may signal that one component of customer experience and -value could be experience-based predictability, reliability and stability, for instance in terms of service quality and the content of a service process.

It could be questioned whether these kind of expectational aspects should be separated as an individual customer experience and/or -value type, since hypothetically they have an impact for example on customers' purchase decisions.

Despite the hypothetical demand of stable and foreseeable quality, the concepts of positive surprise and customer delight also stand out in the research data. Theoretically, the constructs have been connected to emotional affection and superior customer value (Kim & Mattila 2010; Kumar et al. 2001; Slater 1997). In practice, they may actualize via interaction, when a customer servant is for instance able to recognize and notify something that is important, "*The Thing*", for a customer. On other occasions, a concrete action, like an invitation to a boat trip or a special passageway to a hole in the ice, can be involved to the process. Generally, the most critical element seems to be the customer servant's ability to pay attention on a latent customer need and then perform something that meets this invisible need - something, that the customer does not ask or "*cannot even expect*". However, simultaneously the boundaries of the concepts should be understood. A company representative must be careful of not going over the top or giving "too much for free". If these boundaries are crossed and the customer becomes, for example, anxious or suspicious, the process could turn against the organization. Again, subjective matters should be considered, since what works to delight one customer, could be an unpleasant experience for another.

Theoretically, it has been stated that a company should be able to offer better customer value than its competitors (Hjalager & Nordin 2011). The case company seems to make a real effort when aiming to differentiate from competitors - particularly from bigger tourism organizations - via customer experience and -value. The company has created a competitive advantage of general familiarity, humaneness and a small-scale, which actualizes for example as personal, flexible and fast customer service. The uniqueness of human interaction has already been mentioned in the previous paragraphs, but in addition, inter alia the personal welcoming of all customers and helping arriving boaters with their landfall, are determined to be things probably "*not offered anywhere else*".

In terms of experience marketing, the interviewee has recognized the typical challenges of marketing heterogenous service products and customer experiences (e.g. Brown et al. 2005; Konu et al. 2010; Palmer 2010). He ponders, how "*a customer experience includes everything…sensations, voices, scents…and those are different for each individual"*. According to him, a service provider should in a way be able to reach the right person with the right message, which he describes as "*an enormous challenge*". The depicted process can be defined as creating an expectation of an experience. This entirety has been theoretically highlighted, and it is notable how a majority of the case organization's negative customer feedback is connected to faults exactly in this area. (Brown et al. 2005; Konu et al. 2010; Palmer 2010.) In these situations, the experience has perhaps been marketed insufficiently or unsuccessfully, or the customer has internalized the marketing message incorrectly. The interviewee explains that some of his customers are dissatisfied, because they would have desired totally different circumstances for their holiday. This signals that sometimes a so-called marketing mismatch and the gap between expectations and the actual experience can be significantly wide. It should also be noted how some of the customers complain about the lack of available services at a short distance. From the perspective of experience management this can however be a positive matter, since when operating in a sense in isolation, the customer's overall tourist experience is not so easily affected by other business operators (Buhalis 2000).

7.7 Customer sensing and intuitive/instinctive sensing

When compared to the main research hypothesis (figure 8), intuitive and instinctive sensing, latent, wordless interaction and customer sensing were strongly emphasized in the empirical data - which is both a surprising and a significant finding. The interviewee points out, how *"the majority of things is not really…like verbal talk. Instead, it is for instance behavior that people sense from each other. In everything that we do."*. Additionally, he ponders that "*it is interesting, how much is actually connected to it…that you can sense things instinctively"*. Generally, a certain bifurcation between so-called pure intuition and attentive, active sensing can be recognized – albeit in practice these dimensions may mix with each other.

Theoretically, pure intuition or intuitive tacit knowledge has been described as knowing, feeling or successfully concluding something without any rational explanation behind the process (Bennet & Bennet 2008; Haldin-Herrgard 2000). In the research findings, some concrete examples of this kind of intuition are the interviewee's irrational feelings that a customer might be in trouble or there might be something wrong at a certain cottage. Additionally, the interviewee explains that sometimes when the phone rings, he knows or senses intuitively that it is a so-called emergency call. These incidents fall into the same category as sensing instinctively the police's driving speed measurements. The interviewee foregrounds how the phenomenon has "*nothing to do with rationality*", even though it may manifest more frequently in long-term customer relationships than in random ones ("*And especially if they are regular customers who you know, somehow it goes…*"). He also brings forth the line between useful and truthful instinctive sensing and "madness". In practice, the term madness can refer for example to misleading and spurious intuitive feelings. To avoid these kinds of mix-ups, the interviewee highlights the need to train the ability of intuitive and instinctive sensing, if such a thing could be developed.

When the interviewee discusses the concept of customer sensing, he applies the terms “monitoring” “observing” and “attentiveness”. Additionally, he shares some elucidative case examples, such as “the customer at the case company’s summer café” and “the important person with a chauffeur”. From the customer servant’s point of view, these case examples reflect the cruciality of besides actively observing and sensing the customer, also adapting customer service and one’s own actions to match the gained impression, insight and understanding. According to the research findings, a customer servant may pay attention for example on a customer’s facial expressions and gestures, movements of head and hands, verbal delivery with tones and accents, the way that the person looks around and how he/she generally behaves. Theoretically, it has been stated that being close to customers supports “obtaining deep insights” (Zomerdijk & Voss 2010, 77). The findings of this study indicate that although the statement holds true, merely passive being in the customer interface is not enough. Instead, achieving an optimal result requires intense activeness and attentiveness, as well as processing and utilizing the gained output – which can inter alia be defined as customer insight. For instance, the mentioned requirement of being comprehensively present in a customer service situation might be connected to this process, although it can also be linked to politeness norms. The strong heterogeneity of customers increases the overall complexity of the phenomenon.

In addition to the customer servant sensing the customer, it should be noted that the phenomenon also actualizes the other way around. In terms of real and genuine customer service, it creates certain challenges. Although the interviewee personally does not want to operate this way, he admits that on some occasions it would perhaps be better to stretch the truth than to tell an honest opinion. Additionally, he emphasizes that if a customer servant is pretending, for instance lying about his/her real feelings and moods, the customer probably senses it anyway, if he/she is “*at any level the kind of person who senses something of others”*. The imaginary car store -case example illustrates, how even friendly and polite customer service can - perhaps without any rational explanation – feel like ingenuine and unreal faking from the customer’s perspective.

With respect to the previous statements, a certain requirement of so-called transparency of customer service can be brought forth. According to the interviewee, a customer servant should for example somehow show his/her bad day or hurry to the customer, although not directly in the form of crankiness or anger. If this transparency is applied successfully, in the optimal case the customer understands the situation and can adapt his/her own actions to match the prevalent circumstances. As a result, in addition to the situation becoming real and “*easier*” for both parties, also “*a good customer relationship is created, when the customer understands as well”*. All this again demonstrates the reciprocity and complexity of the elements and processes inside the research framework.

7.8 The first face-to-face contact as a critical moment and influencing the customer's state-of-being

So-called critical moments and/or moments of truth have typically been defined as emotionally charged and, in a sense, determinant moments in a service process. They have usually been analyzed from the customer's perspective, when attention has been paid for instance on the impact that these moments have on customer satisfaction and purchase motivation. (Beaujean, Davidson & Madge 2006; Bitner et al. 1994.) However, the findings of this study indicate that the first actual face-to-face contact with a customer can be a critical moment in the overall service process from the organizational point of view. In this case, the critical moment is closely connected to active customer sensing. The interviewee explains, how during the first concrete meeting he creates "*a certain contact*" to the customer by sensing and perceiving an individual, "*who then is not only a customer who comes…but you get an opinion, a state-of-being and everything.*" The interviewee underlines that in this process "*all possible senses*" are involved. Eventually, the gained image, impression and insight are used for instance as background knowledge when regular customers are intentionally selected.

Another remarkable element connected to the first face-to-face contact is, as the interviewee describes the process, intentionally influencing the customer's state-of-being. In previous studies, mood states have also turned out to be a swaying element in terms of customers' purchase behavior and experienced satisfaction (Kim & Mattila 2010). The interviewee underlines that if a company representative can bring delight to the customer via customer interaction and -service, the customer may, for example, tolerate issues in the service quality, the service process or other prerequisites for a service. In practice, influencing the state-of-being can be actualized by sensing the customer and then paying attention on something that is extremely important for the person, "*his/her passion or so on*". As "the dog-family" case example demonstrates, if a customer servant fails in this task, it may have a significantly negative impact on customer satisfaction - perhaps on the whole customer relationship.

Although the role of mutual sensing and understanding has been highlighted, at this point the interviewee foregrounds the customer servant's responsibility to "*create the kind of customer relationship*" that is important for the customer. The interviewee also emphasizes that for instance in situations which are negatively charged in a social sense, it is exceedingly challenging to influence the customer's state-of-being and mood – even if the process of customer sensing is performed successfully. This observation in its part supports the hypothesis of the special status and complexity of the social dimension of customer experience and -value. All in all, the complexity in question may manifest for instance as difficulties – even obstacles - in concrete customer service, as well as in experience- and other organizational management.

7.9 Bifurcation in the research data and the researcher-interviewee relationship

In terms of tacit knowledge, a certain bifurcation and transition from so-called rational aspects to the deeper and more ambiguous ones can be recognized in the overall empirical data. During the in-depth interviews, particularly the tacit knowledge-related rational and experiential elements were the focal point of conversations – although the interviews were not significantly steered by the researcher. In long-term customer relationships, the interviewee has for instance gained tacit customer knowledge about regular customers' typical preferences, needs, demands, manners and personality differences. Practically, this knowledge and insight is utilized for instance as background information in personalized customer service (e.g. bringing extra kitchen equipment or firewood at the cottage without a request, paying attention on something that the customer is pedantic with), as well as in organizational evaluations and decision-making (e.g. the process of price bargaining). Additionally, the interviewee foregrounds that a wide experience- and knowledge base enables the customer servant to identify with different customers "*in the best possible way*".

During the final narrative interview, the concepts of latent, wordless interaction, customer sensing and instinctive/intuitive sensing came to the fore. Even though the interviewee has assumedly become trained for example in customer sensing over the years, the concepts differ from the cognitive, rational and experience-based aspects of tacit knowledge. During the post-interview discussion, the researcher brought forth the recognized bifurcation and inquired, which of the entireties the interviewee personally sees as more important – the rational/experiential or the sensorial/intuitive/instinctive one? The interviewee first claimed that the intuitive/instinctive aspect, together with customer sensing and the first impression, is "*in a way more crucial",* but on the other hand he highlighted the great risk of errors, misconceptions and false beliefs. Then he underlined that also remembering subjective matters and learning to know the customer over time is "*extremely valuable*" – something that tells and shows the customer that he/she is really noticed and appreciated as an individual human being.

When analyzing potential reasons behind the data bifurcation, one possible explanation is the researcher's methodological decision not to present the framework model or the actual research problem to the interviewee beforehand. Therefore, it is feasible that the interviewee did not actually perceive the discussed phenomena as tacit knowledge, but as something connected to customer relationships at the general level. This might be a manifestation of the theoretically highlighted challenge of recognizing and understanding tacit knowledge and customer insight (Arantola & Simonen 2009, 5-7; Koskinen 2000). From this perspective, it might have been a positive matter that the mental image of tacit knowledge did not restrict the interviewee's ideas during the final phase of data collection. During the narrative interview, the interviewee for example often hesitated or relied on humor, when sharing his ideas of the more ambiguous aspects. This may indicate, that the interviewee was more reserved about discussing them as opposed to the more rational topics. Also, expressing these aspects in a verbal form seemed occasionally to be difficult – which again is one of the scientifically recognized tacit knowledge-related issues (Hislop 2009, 20-21). However, it is also conceivable that the transition in the research data is solely a consequence of the natural development of the interviewee's thinking and/or the evolution of the researcher-interviewee relationship.

It has been stated that in narrative research, a relationship between a researcher and a research participant creates one context for the overall analysis (Eriksson & Kovalainen 2008, 215). Additionally, the role of a relaxed and sympathetic relationship and atmosphere in non-directed interviews has been highlighted (Jarratt 1996). From the perspective of this study, it can be suggested that more attention should be paid on the quality of a researcher-interviewee -relationship, especially when performing subjective and intensive qualitative research. Although this kind of setting is not suitable for all analyses, in some occasions continuance and familiarity may bring certain benefits. In addition to the nature of a relationship hypothetically having an impact on the quality and content of the data, in this case it also for instance enabled considering the interviewee's subjective characteristics, when research methods - even topics - were planned and chosen. In other words, the researcher-interviewee relationship may influence the whole research process from the beginning to the end. As the interviewee's post-interview commentary indicates, in the optimal case the result of cooperation is a win-win situation and mutual benefit.

7.10 Challenges of small-scale tourism business, customer orientation and tacit customer knowledge

Generally, the case company's regular customers appreciate small-scaleness, genuineness, familiarity and flexible, personalized customer service. These factors have also been named as the most important organizational business baselines, and they are in line with or connected to the theoretically recognized privileges of tourism SMEs (Zehrer 2009). However, besides creating competitive advantage and bringing other benefits, the concepts, together with the strategic alignments based on them, decrease the company's possibilities to expand the business. The interviewee explains, how the customers have strictly objected to the company's expansion visions, and some customers have already left when "*the business has expanded too much*". Additionally, long-term customer relationships include certain risks and demands, like the already mentioned requirement of being available for social interaction, the pressure of offering free extra services and discounts and the accidental destruction of someone's "*favorite cottage*". Commitment to customer orientation on the other hand causes extra effort, as the entrepreneur must for instance remember great amounts of tacit customer knowledge and -information, as well as fulfil special customer needs and wishes. The interviewee has also recognized the theoretically determined nature of a tourist experience and an around-the-clock service process (e.g. Komppula & Gartner 2013; Walls et al. 2011; Zehrer 2009). From the organizational point of view, a long-lasting service process entails continual attentiveness and a readiness state - in which for example the possibility of emergencies and problem-situations increases the overall stress level.

Some general tacit knowledge-related challenges have already been mentioned in the previous sub-sections, but there are also other issues that should be considered. "*The trap of an established customer relationship*", as well as the ethical aspects of tacit customer knowledge sharing, are both significant issues that have not really been brought forth in previous academic discussions. It can be suggested that the longer and closer customer relationship in question is, the greater the role and impact of these concepts might be. One issue is the overall difficulty of tacit knowledge sharing, which has been emphasized both theoretically and in the findings of this study (Hislop 2009, 21-22). Due to this issue, seasonal workforce cannot bring an optimal benefit and support to the case company. Hypothetically, if the interviewee would for some reason or another be completely hindered from doing his job, it would be extremely difficult to replace him with someone else. Besides tacit customer knowledge, this challenge is also connected to, for example, general familiarity. At its worst, it could perhaps jeopardize the whole business.

According to the research findings, one particularly tricky question is when an entrepreneur of a small tourism company can have his/her "*own time*", when "*the work comes all the time with you, and you live completely in terms of your job.*". For example, during customer service and -interaction situations, the service provider must communicate and identify with different people and concentrate on various factors at the same time. All this the interviewee characterizes as surprisingly hard and intense. On the other hand, he also emphasizes how for him a job is simultaneously a vocation and a lifestyle, in which salary comes partly in the form of customers' thanks. In general, the interviewee claims that "*a human being can do almost anything*", if he/she gains significant amounts of praise and respect. This finding might be connected for instance to the concept of social motivation, which arises from acceptance and being noticed among others (Wentzel 1999).

In the case company's business, the high seasonality is emphasized, and it is also visible in the company's average utilization rate statistics. Coping with peak seasons has also been identified as a typical challenge for tourism SMEs (Zehrer 2009). Commonly, the case company's accommodation capacity is fully or at least highly booked during the peak seasons – in other words, the demand may be even higher than the supply. However, outside these seasons, the same capacity is clearly underutilized. Therefore, the existing capacity does not bring the company as much profits as it could in an optimal situation. It can be questioned whether this is due for instance to inefficient marketing, lack of resources or insufficient utilization of the current resources. It is also possible that seasonality is an intentional choice. When the cottages are empty, the entrepreneur family hypothetically has more free time, as well as time to spend on other work tasks than customer service. In this case, seasonality could be a strategic business alignment, which for example compensates the heavy burden of small-scale, "*from the heart*" customer service and around-the-clock service process.

7.11 Transformation of people and the world

In addition to the factors that are directly connected to tacit knowledge, service process and/or the case company's business baselines, the general transformation of people and the world also seems to have an impact on the interviewee's work. However, when analyzing the findings from this perspective, it should be noted that the data consists of the interviewee's subjective views, and even he points out the possibility of misconceptions. Additionally, it should again be considered that the findings are mainly based on a certain group of individuals – the case company's regular customers, who represent certain nationalities and hypothetically certain social classes. They may for instance have a high income, as well as responsible jobs, more often than people on average.

All in all, the interviewee estimates that nowadays people target their negative feelings towards customer servants more easily than before, which might to some extent also be a positive phenomenon. Additionally, he thinks that people are typically more demanding, less independent, more stressed and more absent-minded than in the past. The interviewee explains that due to these factors, his work "*seems to get harder year by year*" and he "*must work a lot harder for people*". He deliberates, if all this could be partly connected for instance to the generally increased "*uncertainty*" and "*incredulity in the world*", as well as the vast amount of available and receivable information – perhaps even to a so-called information overdose. In the context of this study, it is impossible to evaluate these aspects further, but they could provide relevant research topics for example to social and humanist sciences. Utilizing customer servants in these types of analyses would be justifiable, since they often have great amounts of regular human contacts in their day-to-day work.

7.12 Aspects connected to the Finnish tourism sector

In the interviewee's opinions and views concerning small and big tourism organizations, a clear and partly negatively charged confrontation can be recognized. The interviewee for instance talks repeatedly about small and in a manner genuine tourism companies, and tends to compare them to big organizations, where the "*staff is only at work*". In his opinion, particularly big organizations are too concentrated on statistics and economic profit instead of customer satisfaction and service quality. The interviewee also estimates that especially big tourism operators tend to over-advertise their products – even via intentional cheating of potential customers. Although these conceptions are hypothetically editorialized, even false personal opinions, they may still signal something. If the Finnish tourism sector really is to some extent divided and operators inside it have partly negative feelings and perceptions towards each other, it can cause certain challenges for example in terms of co-operation. This possible division should be considered especially when concrete development- and cooperation actions are planned and executed. During the post-interview discussion, the interviewee strongly highlighted the need to productize the Saimaa region and the so-called Lake District as one tourist destination – the same way as Finnish Lapland has been productized and marketed. He pointed out that the tourism marketing of Eastern Finland is still fragmented and mainly based on internationally unfamiliar regions.

8 Conclusions

As the individual research components have been analyzed from different perspectives, simultaneously tacit knowledge has been continuously reflected upon. At this stage, the ultimate essence of elements and phenomena should be understood to achieve a wider-scale illustration of the process studied here. Currently, the whole process can be defined as tacit knowledge, and even its fountainhead and regulator interaction have on some occasions been regarded as a manifestation of tacit knowledge – which is not a very clear or straightforward approach to the topic (Puusa & Eerikäinen 2010). After the empirical analysis, the original research hypothesis (figure 8) can also be determined to be too simplified and narrow for a conception of reality.

Roughly and speaking, in the hypothetical and organizationally crucial process, the following aspects can be separated: feelings and emotions, intuitions and instinctive sensations, sensations formed via sense organs, and cognitive and rational processes. According to the research findings, intuitions and instinctive sensations are connected to feelings and emotions, but "*have nothing to do with rationality*". Physical activity works in the background and, on its part, creates the basis for the overall process, affecting for instance the reception and experiencing of sensations. However, it should be noted that without consciousness and understanding, physical activity would be an unattached phenomenon without a deeper meaning. In the context of customer experience, it has been claimed that the multilateral and complicated experience should involve the body, senses, heart and mind (Verhoef et al. 2009; Zehrer 2009). This holds true also in terms of the recognized process – the only difference is that it presumably really involves all the mentioned levels, although their role and significance can vary situation-specifically. The completed research hypothesis is visualized in figure 9. Again, it should be highlighted that both the outlook and its visualization are based on personal interpretation, and in practice the process cannot be separated from the original framework model.

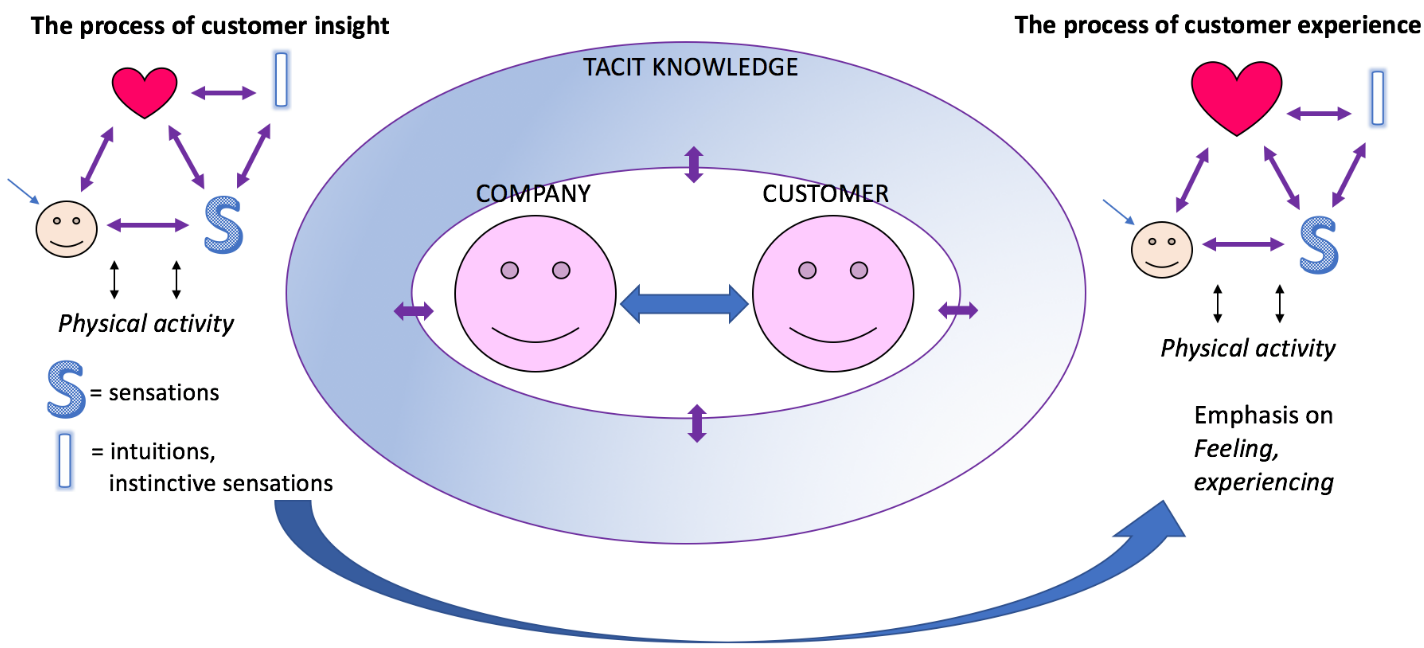

Figure 9. Completed outlook of the research hypothesis.

Via the findings of this study and especially the process depicted in figure 9, we come back to Michael Polanyi's famous quotation "*We can know more than we can tell*" (Koskinen 2003, 68; Polanyi 1967, 4). Conformed to the gained and widened subjective understanding, the statement is still valid and relevant. However, it should be completed with the lines "*We can feel more than we can tell, we can sense more than we can tell, we can sense intuitively/instinctively more than we can tell*.".

Hypothetically, all these aspects together create understanding and insight, as well as a customer experience. In terms of the customer experience, the emotional/affective/hedonic dimension is accentuated and - at least in this context - it should also be the ultimate target of customer insight, customer relationships and customer orientation.

Generally, it should be noted that although several dimensions of customer experience and -value have been defined and separated, eventually the concepts and their components can be thought of as representing the elements of the visual model in figure 9. Once again, the strong, reciprocal subjectivity is emphasized: based on the empirical data, a service provider senses customers as individuals, via which subjective customer insight is gained and created. This insight is transferred into practice for instance in a form of personalized customer interaction and -service. A customer on the other hand seems to appreciate when without any concrete demands, he/she is faced, treated and served as an individual human being, instead of "one of the customers", receiving so-called mass customer service. It is exactly this process that, for its part and at least on some occasions, appears to set the basis for long-term, high-quality customer relationships. All the recognized processes can also be identified as ingredients of the glue that keeps customer relationships together – albeit in academic discussions this glue has sometimes been determined as consisting solely of single research components (Egan 2008, 101; Gustafsson et al. 2005; Walter & Ritter 2003).

The process in which a service provider senses the customer, gains subjective insight/understanding and finally transfers this insight into practice, is visualized in figure 10. Along with personalized customer interaction and -service, this chain of activities also creates prerequisites for customer delight, positive surprise, influencing the customer's state-of-being, identifying with customers, fulfilling a latent customer need and so on. In other words, in this context it seems to be an extremely crucial, even determinant factor for instance in terms of customer satisfaction and -value, customer relationship management and eventually the whole framework model. According to the research findings, exactly this process, as well as going beyond customers' expectations with it, are also central elements in the composition of the case company's overall competitive advantage.

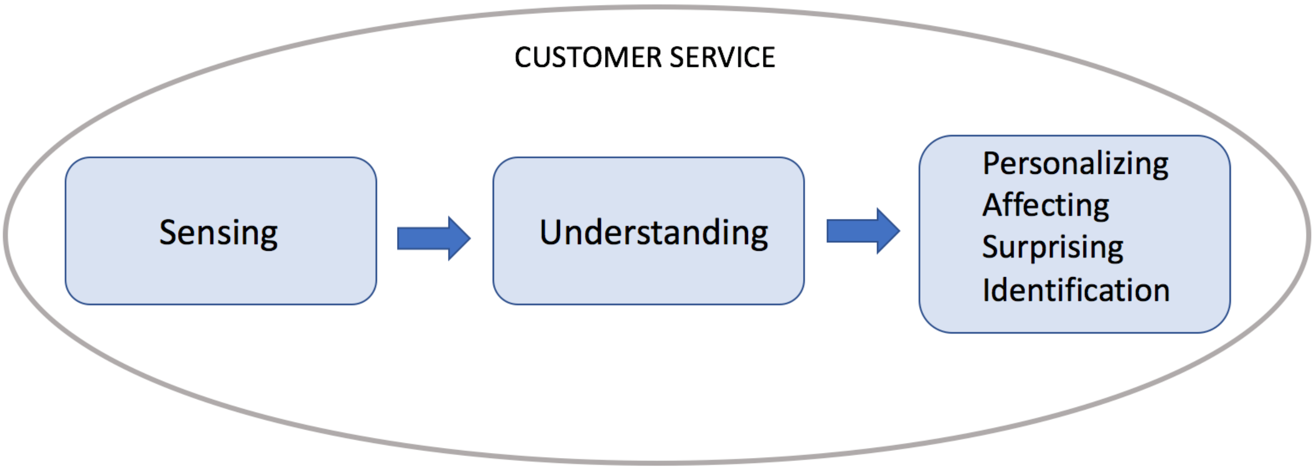

Figure 10. Visual illustration of the central customer insight-based process.

It should be highlighted that the phenomenon outlined in figure 10 is directly linked to and/or included in the constructs of customer insight and so-called interaction insight – which at least in this case are also tied to each other. Currently, customer insight is mostly discussed at the strategic level; for instance, its role in organizational decision-making and planning has been emphasized (e.g. Langford & Schulz 2006). Regardless, the findings of this study demonstrate that the concept should unquestionably be also expanded to real-time, concrete customer service and customer interaction. It can be assumed that in many organizations, customer relationship management is performed in direct customer service situations - and in those situations, the critical issue often is the expertise of a customer servant (e.g. Bitner et al. 1994). In customer insight literature, the requirement of strategic agility has been foregrounded, and it can also be claimed that concrete customer service should be agile and in a way adaptable (Arantola 2006, 48; 50). This demand is mainly due to the dynamicity of situations and the strong heterogeneity of customers, and the research findings signal that answering to it seems occasionally be challenging even for an experienced customer servant.

At this point, it can be evaluated that knowledge and knowing are perhaps too narrow and illogical ways to refer to the complicated and multilateral entireties described in the previous paragraphs. Also, the outlooks concerning the highest stages of knowledge hierarchy should - at least on some occasions - possibly be renewed and expanded to better meet the so-called big picture. For instance, in the context of customer insight, the rational and cognitive aspects are not necessarily as dominating as has been presented in organizational theory (e.g. Arantola 2006, 51-55; Smith et al. 2006). Tacit knowledge on the other hand has become a complicated and disorganized umbrella concept, under which several partly overlapping theories and knowledge types have been placed and defined. For instance, the interviewee of this study did not assumedly realize that he was continually discussing tacit knowledge, when he went through different customer relationship-related topics in conversations. Thus, it would be reasonable and judicious to split the wide construct into smaller pieces and estimate more deeply, what is what in the eventual overall process, and how different components influence one another. Similar criticism can be targeted towards the concepts of customer experience and -value. Firstly, these are commonly analyzed as separate elements, although in practice they are closely attached to each other. Secondly, under both concepts there is a great number of different dimensions and models, which are often overlapping. However, contrary to the original illustration in chapter 4, the intuitive/instinctive dimension might all along have been an individual component instead of being included in the emotional/hedonic/affective -entirety.

8.1 Managerial implications

According to the findings of this study, it can be stated that customers typically desire personalized service, -attention and an overall approach. If an organization succeeds in providing individual customer value, it may achieve indispensable competitive advantage. Although the critical level of customer orientation has been pointed out, intentional training in customer sensing or enhancing the adoption and utilization of customer knowledge and -insight do not necessarily consume a lot of resources. For example, a process, in which a customer servant senses the customer, understands his/her state-of-being and affects it via interaction, does not per se require significant resource investments, but may drive significant value for an organization. Also, so-called experience-based customer insight actions, such as fulfilling a minor latent customer need without a customer's request, can be characterized as cost-efficient, when resource investments are compared to the gained benefit. If the quality of customer service, customer-oriented business mentality and eventually the overall competitiveness can be improved via rather small-scale and resource-efficient operations, it can be assumed that organizations would generally be more interested in these kind of development possibilities than actions requiring remarkable investments.

In line with the previous ideas, both in the business world and even more significantly inside the tourism industry, a great challenge today is keeping up with and standing out in the constantly increasing competition (Ruhanen & Cooper 2003, 84; World Travel and Tourism Council 2016; World Tourism Organization UNWTO 2016). In the context of the Finnish tourism sector, this demand is currently accentuated for instance due to the international media attention and "hype" (e.g. Lonely Planet 2016; VisitFinland.com 2016b). In terms of experience marketing, some of the most crucial future challenges might be narrowing the gap between customers' expectations and actualized experiences, as well as reaching the right person with the right marketing message. The problem is that marketing should be effective, realistic and - due to the heterogeneity and diversity of customers and experiences - versatile at the same time. This requires strong marketing expertise, and especially for small tourism organizations centralized, well-planned and region-based joint marketing would really be an advisable option.

For the case company, one of the biggest tacit knowledge-related issues is transferring tacit customer knowledge. Due to the uneven and insufficient distribution of this knowledge, the interviewee has for example become in a way irreplaceable. A more systematic and efficient handling of crucial unofficial customer feedback and -knowledge could possibly contribute to answering this challenge. Depending on available resources, the most critical tacit customer knowledge could be transferred to the explicit form more commonly, when it would be accessible for others without direct contact to the entrepreneur. Also, developing communication inside the organization and minimizing the turnover rate of season workers could have a positive impact on knowledge management and coping with the peak seasons. If there would be a suitable person for this position, for example a relative, the person observing the entrepreneur in his day-to-day work could perhaps create the basis for sharing the workload and securing the future of the family business. Adapting these kinds of mentoring- and example-based learning procedures have brought positive results to some organizations (e.g. Avery 2004, 131-132).

8.2 Future research and management

All in all, it can be claimed that this study offers a great number of potential and relevant research topics and -themes for future research. Practically all discussed concepts and phenomena - for instance customer delight and positive surprise, the first face-to-face contact as a critical moment, customer sensing, intuitive sensing, benefits and risks of long-term customer relationships, boundaries of customer relationships, challenges of tacit knowledge and the small-scale tourism business, transparency of customer service and so on – could be analyzed further. Additionally, this study could be supplemented with the customer's perspective, and also the interviewee emphasizes the need for this kind of examination. According to the research findings, the factors that a foreign customer typically desires from a (cottage) holiday in Finland, are by and large in line with earlier conceptions (e.g. Konu 2016; 5-7, 13-16). In this sense, the findings are encouraging from the viewpoint of Finnish tourism research and development.

Since the role of interaction as a fountainhead of all processes and phenomena is central, the construct should be brought to the focal point of scientific research more intensely and commonly. The concept of interaction insight can be thought of as a highly justifiable entirety for instance in terms of upcoming academic discussions and analyses (Alam 2006). As it has already been pointed out, the whole of reality is eventually based on interaction, and so are also different operations and branches inside the business sciences (Yacobi 2013). The cyclic framework model could however be developed further and transferred to other contexts, such as marketing, branding, management and leadership. Additionally, with some changes it could potentially be applied when examining companies selling physical products. In the optimal case, the model could support concrete organizational management, such as evaluation and development of business processes in companies which focus on the basic ideas behind the model – namely customer orientation and established, high-quality customer relationships.

At the general level, perhaps the most crucial matter is to recognize and internalize connections and overlapping between the research components and phenomena. Due to this interconnectedness, interaction and dialogue should also be included to scientific research and organizational management. Based on the framework model and interconnected findings, it can be estimated that for instance trust research could simultaneously be a part of or affect the research of other framework components, such as knowledge and interaction. The same idea can be applied to organizational management, where for example knowledge management could inter alia also be trust- and interaction management. Due to these potential overlaps, the requirement of understanding the big picture and the cyclic nature of processes is accentuated. After going through reference material, a subjective view of certain isolationism at least in terms of research has emerged. If high-quality research is carried out regarding single components of the framework process, it is indisputably a positive matter. However, besides researchers and research groups, cooperation and communication should also exist between different, yet interconnected, research topics and -themes.

According to the findings of this study, it can be suggested that future research requires cooperation and dialogue both inside the branch of science, as well as in multidisciplinary form between different academic fields. For instance, combining psychology and/or behavioral sciences to business studies could support the expansion of current understanding. All in all, it should be noted, that in other sciences advanced research has already been carried out from the perspective of this analysis. The interviewee for instance repeatedly highlights the desire and need to train the ability of intuitive/instinctive sensing. In 2015, a study concerning the usefulness of intuition was published. The study suggests that in some occasions intuition can be a better option than rational thinking, and the possibility of for instance reaching tacit knowledge and so-called weak signals through intuitive sensing is emphasized. It is also estimated that intuition can be intentionally trained and its reliability evaluated. (Raami 2015, 10; 195-205.)

At this point it is important to clarify, what eventually makes the research components highly ambiguous, multidimensional and complicated, and what are the factors behind their subjective forms of experience and emergence. Thus far, for instance, the already mentioned psychology and behavioral sciences have been applied to business studies mainly to explore masses and trends – for example wide-scale consumer behavior (e.g. Cohen & Areni 1991; Peter & Olson 2010; Strack, Werth & Deutsch 2004). However, the multidisciplinary approach should be applied more intensely also to the individual level and to qualitative research, since masses are essentially comprised of heterogenous individuals. Additionally, in the findings of this study, subjectivity, as well as the demand to transfer it into practice, are strongly emphasized.

All in all, it should be noted that expanding and visualizing understanding has been identified as the ultimate purpose of science; "*The purpose of science is to understand and explain*" (The University of Waikato 2011). It can be claimed that scientific research should also strive towards this goal. One recognized problem of business research is that subjective and ambiguous factors and phenomena are often analyzed via quantitative research methods (e.g. Birkinshaw et al. 2011; Eriksson & Kovalainen 2008, 4-5). It is justifiable to contemplate, as to what extent trends and generalizations can be created of something ultimately complex and individual? Especially when different concepts are linked to one another and can even be manifestations of the same entity, trends and generalizations pose a risk of narrow and one-sided findings, and resulting in confusion rather than supporting understanding.

Along with the previous statements, another issue of quantitative research are those observations that do not fit any pattern or trend, as well as matters that remain unclear when examined quantitatively (Birkinshaw et al. 2011; Eriksson & Kovalainen 2008, 4-5). These are however actual as such, and they should also be investigated and understood more deeply to increase the overall diversity and quality of the science. The kind of qualitative and strongly subjective approach that has been applied throughout this research process, could hypothetically support answering all these demands and fulfilling the recognized deficiencies. It should be acknowledged that even in qualitative and subjective studies, the possibility to generalize and outline models of the most crucial processes should not be completely excluded – as long as restrictions and the fundamental nature of phenomena are internalized. Partly connected to this, it has for instance been underlined that the aim of narrative research is not finding a definite truth, but instead one version of it (Eriksson & Kovalainen 2008, 223).

In the theoretical review of this paper, a poem by Ackoff (1999, 170) was presented: "*An ounce of information is worth a pound of data. An ounce of knowledge is worth a pound of information. An ounce of understanding is worth a pound of knowledge.".* Later, an extra phrase has been added to the original poem: ”*An ounce of wisdom is worth a pound of understanding*” (Ackoff & Greenberg 2008, 18). According to this idea, there would be one more stage in the knowledge hierarchy - namely wisdom, which represents the highest level of human consciousness (Ackoff & Greenberg 2008, 18). Sometimes the lack of a single, ultimate and universal answer might be the reality and the truth, and wisdom can be manifested as accepting and internalizing this. In other words, wisdom could hypothetically actualize in the way via which we approach, perceive and handle other parts of the knowledge hierarchy. A famous quote by Socrates states that ”*The only true wisdom is in knowing you know nothing”*, which may hold true at least to some extent and on some occasions (e.g. InsightsIAS 2015). If there are no pressures of finding ultimate answers, perhaps more open-minded, adventurous and adequate starting points can also be afforded to scientific research – a starting point that allows generalization and theory-building, but simultaneously perceives it being only one version of truth.

8.3 Evaluation and trustworthiness of the study

When trustworthiness of a qualitative study is analyzed, some widely-used evaluation criteria are **credibility, dependability, confirmability** and **transferability**. Later **authenticity** has also been added to this list. (Elo, Kääriäinen, Kanste, Pölkki, Utriainen & Kyngäs 2014; Shenton 2004.) Briefly described, **credibility** refers to internal validity – in other words the insight and understanding that a researcher has of the research topic. Additionally, attention is paid on the quality and “sufficiency” of empirical data. It is also appraised, whether other researchers would end up with similar statements and conclusions, when working with the same data. (Decrop 2004, 159; Eriksson & Kovalainen 2008, 294.) In the context of this study, the author went through scientific literature and analyzed it from different perspectives. Some concrete manifestations of the gained understanding are the framework model and content analysis presented in chapter 4. These entireties especially also demonstrate research **transferability**, which means the linkages between a certain study and previous research findings (Eriksson & Kovalainen 2008, 294). Since previous academic literature created prerequisites for the framework model and data evaluation, the connection is clear and unequivocal. On some occasions, transferability also indicates the potential to apply findings to another setting or a group (Decrop 2004, 159; Shenton 2004). Despite the subjective approach, the findings have some generalization potential, which is mainly evaluated in the discussion- and conclusion chapters of this paper.

One way to increase the credibility and transparency of this study was including direct quotations and narratives to the empirical data presentation (Eriksson & Kovalainen 2008, 294). It can also be claimed that the data is rather extensive and rich. Due to this richness and diversity, the data could have been approached and explored from different perspectives – which could easily lead to heterogenous conclusions between individual researchers. However, it can be argued that the conclusions and interpretations of this study are justified and in line with the empirical data, and that the researcher has made an effort in bringing forth the most crucial findings from the viewpoint of the original research problem. This is also linked to the concept of **confirmability**, which indicates the researcher's objectivity and ability to create a logical linkage between the empirical data and final conclusions and statements (Decrop 2004, 160; Eriksson & Kovalainen 2008, 294; Shenton 2004). Since the researcher-interviewee -relationship was established and familiar, extra attention was paid on neutrality when analyzing the gained data.

The **authenticity** of a research refers to a widening understanding and recognizing of the existence of different viewpoints and opinions – which are in this case considered for instance via emphasizing general subjectivity (Given 2008, 44). The expanded insight is brought forth particularly in the discussion- and conclusion chapters of this paper. One concrete result of this mental development is the completed research hypothesis in figure 9. Finally, **dependability** concerns the overall consistency, documentation, explanation and traceability of a research process (Eriksson & Kovalainen 2008, 294; Shenton 2004). In this paper, these matters are presented to the extent that was found necessary for example in terms of trustworthiness and research ethics. Also, the common guidelines for these kinds of analyses were followed. Throughout the process, extreme carefulness has been maintained when collecting, handling, transcribing and analyzing the empirical data. Additionally, attention has been paid on correct referencing – which is also linked to research ethics, avoiding plagiarism and not silencing other researchers (Eriksson & Kovalainen 2008, 63; 70-74). The ethicality is reflected from the voluntary participation of and not harming the interviewee, as well as protecting the anonymity and privacy of the person and the case company. (Elo et al. 2014; Eriksson & Kovalainen 2008, 70-76.) Although the exact research problem and the framework model were not introduced to the interviewee before the narrative interview, there was no misleading in defining the purpose or the overall topic of data collection (Eriksson & Kovalainen 2008, 71-72).

All in all, the aim of this study was to bring some different, yet interconnected elements inside the scope of a single analysis, and via a subjective and qualitative approach achieve an illustration of the overall results on a greater scale. The chosen research methods and the methodology can at this point be regarded as adequate, which is actualized for instance in the richness of the empirical data. The study was originally defined as a directional analysis, and it certainly offers various potential directions for future research and academic discussions. Although the original framework model was practical as such, the research hypothesis completed it significantly. The reality is undoubtedly even more multidimensional, ambiguous and complex than the current understanding, but this should be regarded as an opportunity instead of an obstacle – as an opportunity to further explore, investigate and expand understanding.

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