

**Value creation along the customer journey at direct and indirect
firm-contact touchpoints**

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A research project submitted to the Gordon Institute of Business Science, University of Pretoria, in partial fulfilment of the requirements for the degree of Master of Business Administration.

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Abstract

This research report seeks to fill a theoretical gap in the field of customer experience and value creation. The aim of this research is to analyse the customer journey and to establish which touchpoints on the customer journey are the most important and where value is created along the customer journey. The perspective of direct vs indirect channels will be researched to understand if there is a difference in how value is created in each channel and which channel creates the most value. A qualitative interview was conducted with a sample of 12 respondents in South Africa. The findings from this research identify key touchpoints in the customer journey and show that the indirect channel creates more value for the customer.

Key Words

Customer Experience, Customer Journey, Customer Value, Direct and Indirect Touchpoints, Intermediaries, Digital Touchpoint

Plagiarism Declaration

I declare that this research project is my own work. It is submitted in partial fulfilment of the requirements for the degree of Master of Business Administration at the Gordon Institute of Business Science, University of Pretoria. It has not been submitted before for any degree or examination in any other University. I further declare that I have obtained the necessary authorisation and consent to carry out this research.

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Chapter 1: Introduction to Research Problem

1. Research problem

1.1. Introduction

Businesses are operating in a technologically advanced consumer environment where customers are becoming increasingly demanding due to their access to information and expectations of service providers and brands (Lemon & Verhoef, 2016) . With this in mind, businesses are required to service customers in a way that will encourage them to return and repurchase the product or service (Lemon & Verhoef, 2016). This places the attention on the customer journey and customer experience as two important constructs that businesses are required to concentrate on in order to sustain market share and continue organisational growth (McColl-Kennedy et al., 2019).

The customer journey forms a vital part of the business as it focuses on how a customer engages with the business at all the touchpoints throughout the customers purchase (Siqueira et al., 2020). In order for a business to successfully service new and existing customers it is important for them to understand the customer journey and to be able to identify the important touchpoints along the customer journey that can create value for the customer (Baidya et al., 2023).

1.2. Research Context

Customer Experience is a broad field which focuses on all the interactions and engagements between the customer and the firm at different purchase stages of the customer journey with varying levels of firm control and contact (Siqueira et al., 2020). Lemon and Verhoef (2016) describe the customer journey as having three distinct purchase stages, these include the pre-purchase, purchase, and post-purchase stages. The touchpoints along the journey are broken up into two areas, the first being direct and the second being indirect contact between the firm and the customer (McColl-Kennedy et al., 2019). Direct firm contact includes touchpoints where the customer

interacts directly with the primary organisation, either the manufacturer or infrastructure provider, while indirect firm contact includes touchpoints where the customer interacts with a service provider or intermediary. Research has been completed across various disciplines and industries where the customer experience has been analysed and conceptualised through theories and frameworks.

Extensive research has been achieved in the customer experience field, with research being done on customer experience and value creation from numerous perspectives. Some of the contributions toward research include Hernández-Ortega & Franco's (2019) research on the importance of customer experience in the value creation process, while Baidya et al. (2023) investigated how value-driven touchpoints impact the customer experience. Research on value co-creation has also contributed significantly to value creation literature. Tjandra et al. (2019) explored value co-creation with other stakeholders in the business network, such as intermediaries and partners, at the different stages in the customer journey. Their research showed that intermediaries play a vital role in the value co-creation process since they engage with both the customer as well as the provider or manufacturer (Tjandra et al., 2019).

1.3. Theoretical Need for the Study

Through the literature review it became evident that research on value creation at direct and indirect touchpoints along the customer journey is lacking, with limited research having been conducted on internal and external touchpoints by Siqueira et al. (2020). This study aims to fill this theoretical gap in academic research and to provide insights that will contribute to the body of knowledge on customer experience and value creation. Research on this topic is necessary as it provides an understanding on how value creation differs when the firm-contact is different along the customer journey touchpoints, especially when the touchpoints are not always controlled by the company. This research aims to enrich the existing literature in customer experience and provide practical insights to practitioners.

While various perspectives have been taken in literature to evaluate and conceptualise the relationship and impact of these two constructs, McColl-Kennedy et al. (2019) conceptualised customer experience in a holistic framework which, amongst others, relates the touchpoints of a customer journey to the value creation elements. Value creation for the customer is defined as the value the customer creates from using a product or service (Ordenes et al., 2014; Grönroos, 2012). The framework identifies five value creation elements which create value, these elements are discussed in detail in the literature review. In addition, McColl-Kennedy et al. (2019) define the touchpoints as the occurrence of indirect and direct contact that a customer has with the firm and vice versa. The direct touchpoints include direct contact between the customer and the firm while the indirect touchpoints include any contact that the customer has with firm indirectly.

Since the touchpoints along the customer journey are the moments at which the firm and the customer interact, these interactions are vitally important in the customer experience since they make an impression on the customer which results in value creation for the customer. The value that the customer attaches to their experience could affect following purchase stages in the customer experience as well as the repurchase behaviour (Lemon & Verhoef, 2016).

The field of customer experience has seen a steady progression in research over the years, with more significant contributions in recent years. The McColl-Kennedy et al. (2019) holistic customer experience framework was developed in 2019 which has provided researchers with the opportunity to analyse the constructs of this model in order to understand the interactions and relationships between the constructs. Therefore, research on this model has not reached its mature stage, and further research is required to contribute to the developing field of customer experience.

This study is positioned in the services industry within the business-to-consumer (B2C) context for a low customer-involvement service. It will be investigated from the

customers perspective to identify which touchpoints are critical to the customer and to understand if and how value is created for the customer at these touchpoints.

1.4. Business Need for the Study

For a business to be successful they need to understand what their customers' requirements are and how they intend on delivering the customers' requirements. The customer of today is continuously evolving, with access to the internet customers have the opportunity to discover new products and services, find alternatives, and communicate with other customers to get reviews and recommendations. This is related to the customer owned touchpoints and customer to customer communication channels where firms have no control (Lemon & Verhoef, 2016). It is important for businesses to remain up to date with what the customer needs, where they see value, what they value, their purchasing decisions, and why they behave the way they do during the purchase journey. The business need that this study aims to fulfil is to provide effective insights that can be adopted into various service organisations to assist in improving the customer experience. By showing practitioners how it can be achieved they can apply the same methodology and approach in their organisation, similar to the approach taken by McColl-Kennedy et al. (2019).

This research will assist businesses in improving the customer experience in order to create more value for the customer which will positively impact the subsequent stages of the purchase journey and the overall business success. Due to this research being positioned from the perspective of the customer journey, businesses will gain key insights into the each phase of the customer journey, and understand where value is created for the customer. These insights may assist business managers with creating and optimising their customer journey in order to provide the customer with the most value and to provide a satisfactory customer experience. Customer journey design is an important part of a successful customer journey that involves organisations being able to identify when they need to improve or optimise their customer journey (Kuehnl, 2019). This can be achieved through attentively reviewing and improving the customer journey

in areas where there may be a pain point or where value is no longer being created for the customer (Kuehnl, 2019).

Organisations are operating in a world that is shaped by technology, customers have the internet at their fingertips through their mobile phones, appliances in our homes are continuously connected to the internet, and moreover our motor vehicles are just as connected to the internet as we are (Chiang, 2023). This presents organisations with endless opportunities but also significant challenges and threats that can affect their competitive advantage in the market (Chiang, 2023). It is important for businesses to understand the digital landscape they are operating in order to know how to best service their customers and ensure returning customers. The influence of technology on the customer journey emerged from literature as a key construct when researching customer experience (Hoyer et al., 2020).

The customer journey can be made up of digital touchpoints, physical touchpoints or a combination of the two (Chiang, 2023). In this technologically advanced environment, most customer journeys are made up of both physical and digital touchpoints. This creates a complexity for businesses since they need to be able to service customers through both touchpoints in a way that the customer has a seamless experience (Hoyer et al., 2020). Business managers are required to figure out how to adjust their approach and decided what technology to implement in order to enhance their customer journey, this can be especially difficult for non-technology base organisations since they lack the knowledge (Hoyer et al., 2020). Through this research both technology based and non-technology based businesses will gain valuable insights on how they can leverage and implement technology at each stage of the customer journey.

With this research being conducted in the telecommunications industry, this presents organisations with the first hand exposure into how a technology based company implements technology throughout the customer journey as well as some of the challenges they experience. While the findings of this research are limited to the

telecommunications industry, the learnings can be adjusted and applied to other industries where there are digital touchpoints.

1.5. Research Scope

For the purpose of this research and to analyse the differences between indirect and direct touchpoints along the customer journey this study will be done within the telecommunications sector in South Africa with a focus on the fibre-optic (fibre) internet services industry. The South African fibre connectivity industry is made up of two players, these include the Fibre Network Operator (FNO) and the Internet Service Providers (ISP). The FNO builds the fibre infrastructure, while the ISP acts as an intermediary and interacts with the customer throughout the customer journey. There are two types of ISPs in the market, there is the FNO associated ISP and the independent ISP. The FNO associated ISP is either a subsidiary of the FNO or forms part of the same group of companies as the FNO, thus making them associated. The independent ISP does not have any association to the FNO. Both types of ISPs sell fibre-to-the-home connectivity (FTTH) to consumers. When looking at firm contact, the customer who has an internet service with the FNO associated ISP will have direct firm contact, while the customers who have an internet service with the independent ISP will have indirect firm contact.

The South African fibre internet services industry was selected for this study because the FTTH customer journey comprises distinct direct and indirect firm contact touchpoints at the different purchase stages. The FTTH customer journey is comprised of all three purchase stages as defined by Lemon and Verhoef (2016). At a high level, the first stage of the customer journey includes searching for service provider, the second stage includes the purchase and delivery of the internet service in the customers home, and the third stage includes the on-going support from the service provider and any engagement between the parties. Using the lens of the South African Fibre Industry provides the researcher with a base to contextually analyse the differences between the touchpoints and how value is created at these touchpoints.

The focus of this research is not centred around the telecommunications industry; however, this approach is taken for real-world application and analysis purposes as it will present realistic insights that can benefit academics and practitioners in the customer experience field as well as the telecommunications field. This research will also act as a guide for practitioners in other areas of the services industry to assess their customer experience.

1.6. Research Aim

This research aims to solve the problem which is centred around the lack of customer experience and value creation in academic research. This aim will be achieved by conducting a qualitative study to understand where value is created for the customer along the customer journey. The researcher will explore the touchpoints along the customer journey with the goal to understand where value is created for the customer at each touchpoints along the customer journey. The researcher seeks to answer the below research questions

RQ1: What are the important touchpoints across the customer journey?

RQ2: What value is created for the customer at each touchpoint?

RQ3: How does value creation differ between direct and indirect channels?

RQ4: Does the direct or indirect channel create more value?

By answering these research question the researcher was able to provide significant insights into understanding which parts of the customer journey are most important based on the customers feedback from the interviews, and what value is created along the customer journey. The researcher also provided insights into how value creation differs between direct and indirect channels and which channel creates the most value. These insights that will contribute to the theoretical and business need that this research aims to achieve.

Chapter 2: Literature Review

2. Theory and Literature Review

2.1. Introduction

This chapter of the research paper looks at the literature present in the field of customer experience, value creation and other related constructs. The literature review begins with the first main construct, the customer journey, where the customer journey literature will be explored along with the three phases of the customer journey. After the foundation of this research has been introduced, the second construct being value creation will be introduced, the value creation literature will be discussed briefly in order to provide perspective into what value creation approach was taken in this study. Thereafter, the third construct of customer experience will be discussed. The customer experience construct will introduce the customer experience framework which forms the theory base for this research project, as well as the sub constructs of the customer experience discipline, namely: internal and external touchpoints, digital touchpoints and new technologies in customer experience, and multichannel integration. The fourth construct will discuss customer experience and value creation literature which introduces value co-creation as an important part of value creation. And the two final areas will discuss customer experience in two key industries, the first being telecommunication and the second being insurance.

2.2. Customer Journey

In recent years customer experience has become a primary management focus due to an increase in customer interactions at multiple touchpoints through various communication channels which has resulted in complex customer journeys (Lemon & Verhoef, 2016). This increase in customer interactions has made it challenging for businesses to manage the journey that customers experience in a way that satisfies the customer and improves the performance of the business (Lemon & Verhoef, 2016; Marketing Science Institute, 2016). To provide businesses with a model and to

contribute to theory, Lemon & Verhoef (2016) have conceptualised customer experience into a process model for the customer journey as depicted in figure 1 below.

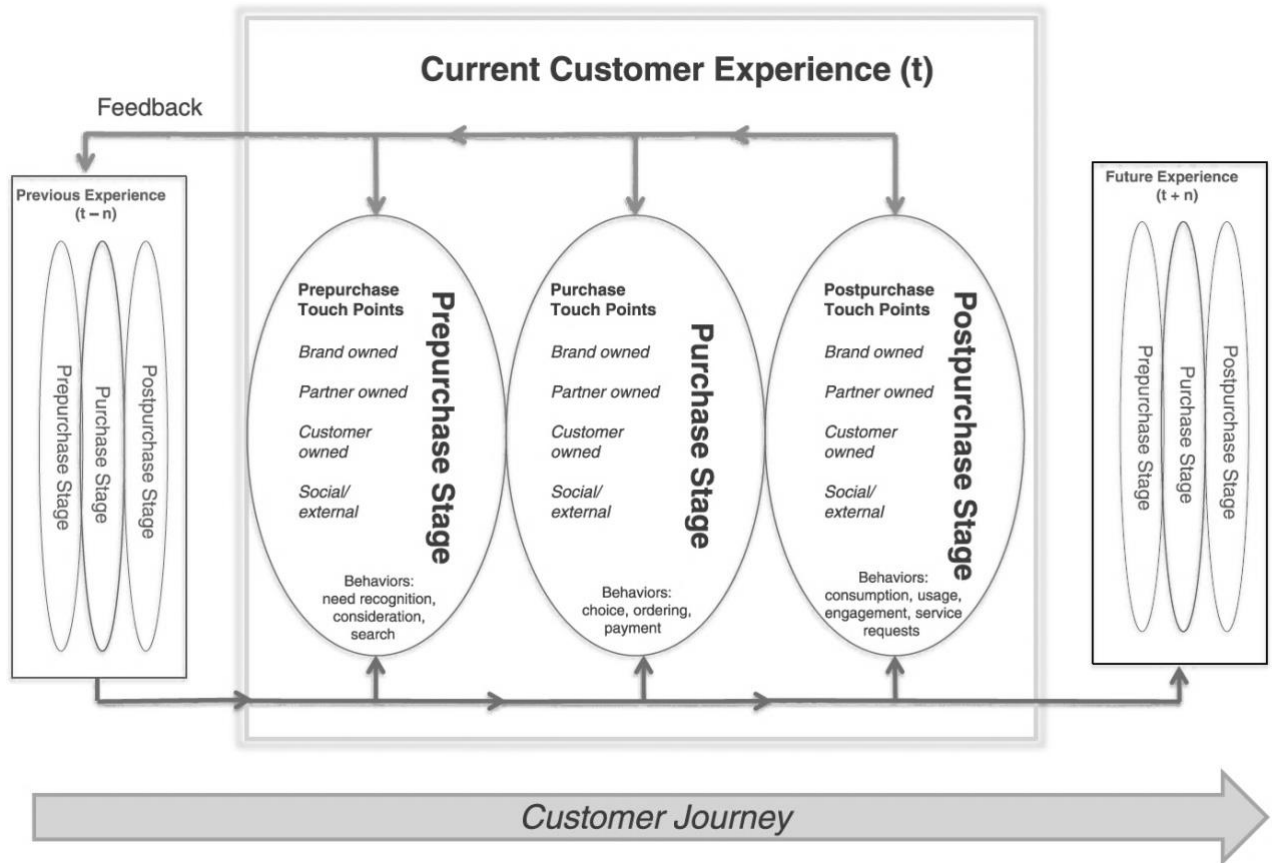


Figure 1: Customer journey process model (Lemon & Verhoef, 2016)

This model illustrates the process flow through three distinct purchase phases in the customer journey, the behaviours in each stage, as well as the types of touchpoints present in each stage. The customer journey purchase stages include the pre-purchase, purchase, and post-purchase stages (Lemon & Verhoef, 2016).

The pre-purchase stage includes the customer experience prior to purchase. This stage involves behaviours such as the customers recognition of the need for a product or service, searching via various channels for the product or service, engagement with the

provider or brand when interest is shown via the relevant communication channel, and consideration of the options available to the customer (Lemon & Verhoef, 2016).

The purchase stage encompasses all interactions the customer has with the provider during the actual purchase. Involved in this stage are behaviours such as the customer making the choice of their preferred product or service, ordering the product or service, making payment, and receiving the actual product or service along with the necessary information (Lemon & Verhoef, 2016).

The post-purchase stage comprises customer engagement with the provider after the purchase. This stage is made up of behaviours such as using the product or service, post-purchase interactions, and customer service or support (Lemon & Verhoef, 2016). Included in this process is what is referred to as the loyalty loop that could occur during the post-purchase stage. An incident or activity may happen in the post-purchase stage that leads to customer loyalty where the customer is in a loyalty loop of repurchase and continuous engagement, or they end the purchase journey and begin a new journey at pre-purchase stage (Lemon & Verhoef, 2016).

Lemon and Verhoef (2016) have classified the type of touchpoints into four categories, namely: customer-owned, brand-owned, partner owned, and external or independent touchpoints. It is possible that a customer will interact with all of the touchpoints at every stage along the customer journey (Lemon & Verhoef, 2016). The customer-owned touchpoints are the actions or interactions that a firm or its partners do not control; brand-owned touchpoints are the customer and firm interactions that are controlled by the firm; partner-owned touchpoints are interactions that are controlled by the firm as well as a partner or partners, to name a few: agencies, distribution partners, and intermediaries; and lastly, external or independent touchpoints are external factors that could influence or affect the customer journey (Lemon & Verhoef, 2016).

2.3. Value Creation

The aim of this research paper is to understand where and how value is created along the customer journey, in order to achieve this it necessary to briefly explore value creation as an academic construct. Value creation will not be researched in detail since the customer journey and customer experience are the core constructs fundamental to this research.

Value creation is the method where value is created by the customer through the use of the product or service they have purchased, also referred to as the value-in-use (Siqueira, 2020). Research on value can be grouped into two concepts, the first being value outcomes and the second being value processes. Value processes focus on how value is created, while value outcomes are the result of value creation processes. Value creation processes identify how activities, resources, and interaction can be used to create value (Chipp, 2019; Gummerus, 2013). McColl-Kennedy et al.'s (2019) five value creation elements will be discussed in the following section, Gummerus (2013) focuses on three of the five value creation elements in McColl-Kennedy et al.'s (2019) customer experience model. For this research project McColl-Kennedy et al.'s concept of value creation elements will be adopted when analysing the ability of a touchpoint to create value for the customer.

2.4. Customer Experience

2.4.1. Customer Experience Framework

Lemon and Verhoef (2016) have contributed significantly to customer experience literature through their research on the customer journey, it has presented the business and academic industry with a substantive customer journey process model as discussed earlier in section 2.2. McColl-Kennedy et al. (2019) expanded on this research and conceptualised customer experience in a framework that holistically incorporates the customer journey model conceptualised by Lemon and Verhoef (2016), and introduced three new constructs.

The Lemon and Verhoef (2016) model is represented as the touchpoints construct in McColl-Kennedy et al. (2019) customer experience framework. The three new constructs that McColl-Kennedy et al. (2019) framework introduce include value creation elements, discrete emotions, and cognitive responses as illustrated in figure 2 below. This framework will be the theory base for this research project as it joins the direct and indirect touchpoints with the value creation elements at every stage of the purchase journey.

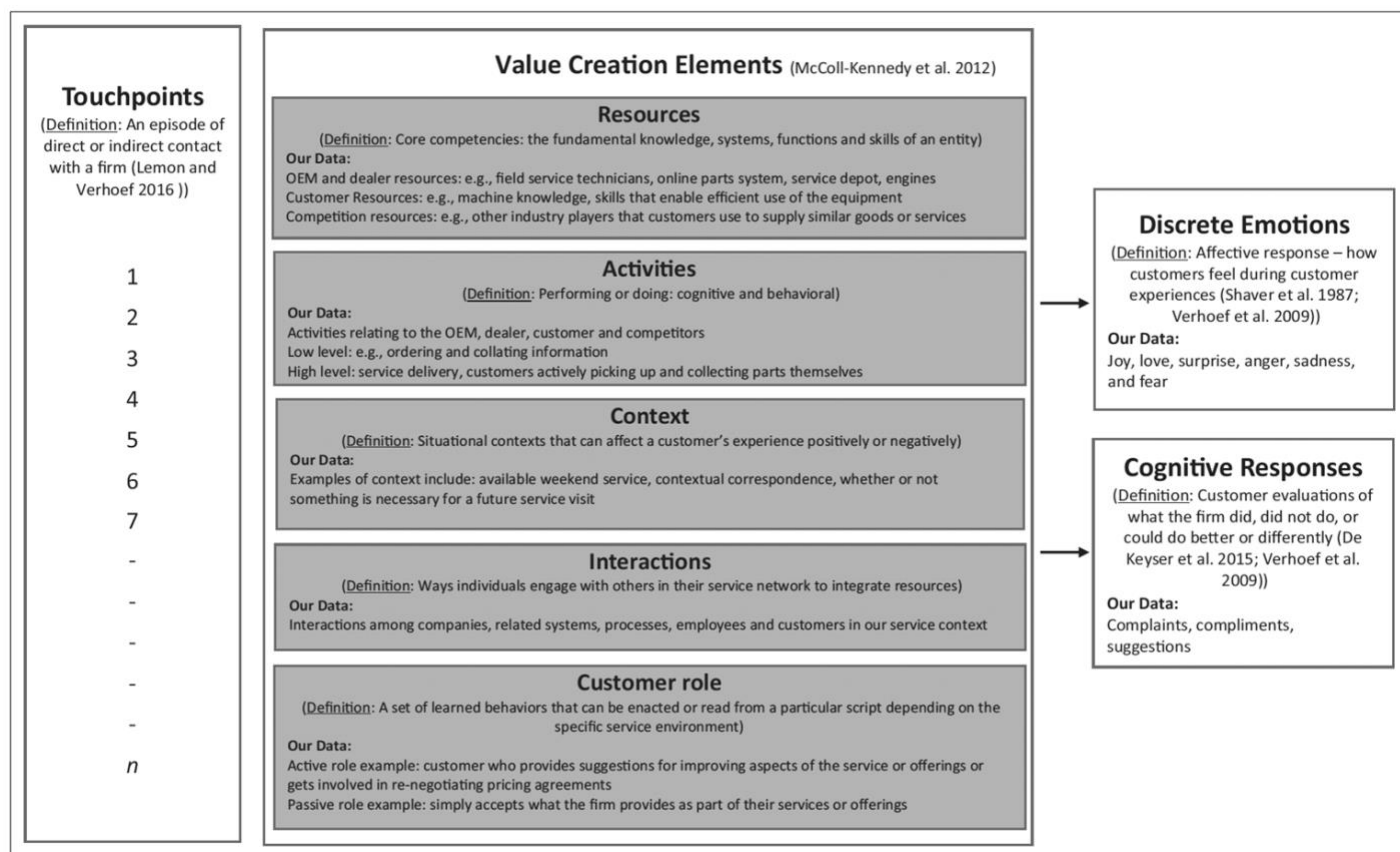


Figure 2: Conceptual Customer Experience Framework (McColl et al., 2019)

McColl et al. (2019) define a touchpoint as any interaction or contact that a firm has with a customer, this interaction could be direct or indirect contact with the firm. Direct firm contact would be any contact a customer has with the firm whereas indirect firm contact

would be the touchpoints where the firm and customer do not have direct contact. The touchpoint construct in this framework comprises touchpoints throughout the stages of the purchase journey, namely pre-purchase, purchase, and the post-purchase stages conceptualised by Lemon and Verhoef (2016) as discussed earlier.

The value creation element construct includes the elements that can create value for the customer through using the product or service that they have purchased (Ordenes et al., 2014; Grönroos, 2012). The original value creation elements were formulated by Ordenes et al. (2014) and include three elements, namely: activities, resources, and context, also known as the ARC framework. For the customer experience framework McColl-Kennedy et al. (2019) extended these value creation elements to five by adding interactions and customer role, this addition aligns with McColl-Kennedy et al. (2012).

The activities value creation element looks at the what the firm, partner, or customer are doing. Resources element are the competencies and skills of any entity that is involved in the journey, both the firm and customer for example. The context refers to the situational environment or setting that could affect the way a customer experiences a service or delivery thereof (McColl-Kennedy et al., 2019; Ordenes et al., 2014). Interactions include the manner in which individuals interact with others, firms, systems or processes. And lastly the customer role is the role that is played by the customer in the customer journey, this role can be an active role where the customer is involved in the negotiation process for example, or a more passive role where they are not involved and rather just accept what the firm provides (McColl-Kennedy et al., 2019; McColl-Kennedy et al., 2012).

The discrete emotions construct looks at the emotions that the customer feels throughout the customer experience. Based on Shaver et al.'s (1987) research on discrete emotions, McColl-Kennedy et al. (2019) incorporated six emotions into their conceptual framework, these include: joy, love, surprise, anger, sadness and fear.

The cognitive response constructs include the responses that a customer has during the customer experience. Cognitive response includes compliments, complaints and suggestions. Compliments are expressed when a customer is satisfied with the service received, while complaints are expressed when a customer is dissatisfied with the service received or the firm. Suggestions are any idea that a customer has on where the customer experience could be improved. The discrete emotions and cognitive response constructs in this framework fall outside of the scope of this study since they do not form part of the touchpoint or value creation elements constructs that this study will be focusing on.

McColl-Kennedy et al. (2019) conducted longitudinal qualitative research in order to demonstrate how their conceptual framework is applied by using data science research methodologies and data mining techniques. Their research process followed a six-step process that can be used by researcher or practitioners to apply their framework. Their research findings are not significant to this research topic since the research was done for demonstration and learning purposes.

2.4.2. Internal and External Touchpoints

Siqueira et al. (2020) researched how internal and external touchpoints impact the customer experience through a quantitative study. For the study internal experience touchpoints include service outcome and peace of mind, while the external touchpoints were represented by peer-to-peer quality (PTP). The firm has no control over their external factors and Siqueira et al. (2020) findings show that PTP interaction has a significant impact on customer experience, this notion is also evident in prior research by Baron et al. (1996) on observable oral participation (OOP) by customers. The firm has control over internal touchpoints and are able to directly impact the customer experience and can be managed to improve the customer experience. Service outcome quality is the result of the customer experience and peace of mind focus on how peace of mind affects the customers perception of the firm throughout the purchase process. Siqueira et al. (2020) concludes their research by confirming that internal and external

touchpoints had a similar impact on customer experience. The research conducted by Siqueira et al. (2020) shares commonalities with the purpose of this research project because it looks at the internal and external touchpoints and how they impact the customer experience. Due to the lack in literature on the topic of indirect and direct touchpoints or internal and external touchpoints, the literature by Siqueira et al. (2020) is the only literature that the researcher could find that relates to these constructs.

2.4.3. Digital Touchpoints and New Technologies in Customer Experience

Chiang (2023) conducted research on the digital experience and how digital technologies can be used in the customer experience by the means of a literature review. Research presents that there are four key digital experience manners that are important for the customer, these include utility, sociability, informativeness, and arousal (Chiang, 2023). Utility refers to the degree to which a customer need can be met by the digital touchpoint; sociability is the degree to which customers interact with one another at a digital touchpoint; informativeness relates to whether or not the customer can obtain knowledge from the digital touchpoint; and lastly, arousal looks at the emotional and sensorial reaction that the customer has at the digital touchpoint (Chiang, 2023). These manners provide the customer experience literature with insights that should be considered in order to improve the customer experience (Chiang, 2023). Due to the technological advancements firms are likely to adopt some form of digital touchpoints throughout the customer journey, which could have a positive effect on the customer experience (Chiang, 2023). The digital experience is a construct that is important for this study to illustrate that touch points can be physical, digital or a combination of both.

Following the manners that should be considered to improve customer experience, it is important to explore how the use of new technologies, such as AI-enabled services, can also improve the customer experience. Hoyer et al. (2020) has contributed substantially to research concerning new technologies that are transforming the customer experience, their research focuses on three main technologies, such as (1) Internet of Things (IoT), (2) Augmented Reality/Virtual Reality/Mixed Reality (AR/VR/MR), and (3)

Virtual Assistants, Chatbots, and Robots. These new technologies are likely to alter the way customers search for products or services as well as alter the interaction with the supplier or brand throughout the customer journey Hoyer et al. (2020). Through their research Hoyer et al. (2020) have proposed a framework that considers how these new technologies can influence the customer journey at every purchase stage across the journey.

Looking at the pre-purchase stage IOT can assist in collecting information from the customer in order to provide a personalised experience when the customer is searching for a product or service (Hoyer et al., 2020). For example, this can be achieved through gaining access to the customers internet search history to understand their preferences in order to share relevant and related product information for the customer to consider. AR/VR/MR technology can facilitate imagination by allowing the customer to test or experience the product through virtual or augmented reality (Hoyer et al., 2020). AR/VR/MR is based on the type of product or service since this technology is suited to tangible products or services that have either a physical or visual element. While virtual assistant/chatbots/robots is not specific to the product type and can be used to assist with advising the customer which product/s may be suitable based on their requirements, assist them in selecting the suitable product, and lastly customising the offering if the product or service type allow that feature (Hoyer et al., 2020).

Moving onto the purchase stage IOT has the ability to automate the transaction process such as monitoring consumption and automatically processing the transaction through the customers digital banking profile or mobile application (Hoyer et al., 2020). AR/VR/MR will be able to augment the purchase in a way that is completely digital should the type of product or service allow (Hoyer et al., 2020). Virtual assistants/chatbots/robots will offer negotiation and engagement as part of the purchase journey, this could drastically change the way customers transact, an example of the negotiation may be for a provider that offers dynamic pricing, the negotiations can be facilitated via the virtual assistant (Hoyer et al., 2020).

Lastly, during the post-purchase stage IOT will enable the use of the product or service, this is achieved through ongoing maintenance and servicing of the product or service such as automatic updates or recommending improvements (Hoyer et al., 2020). AR/VR/MR can improve the consumption of the product or service for the customer, an example includes a heads-up display in a motor vehicle, this is a feature that can enhance the customers experience (Hoyer et al., 2020). While virtual assistants/chatbots/robots will assist in providing feedback to the customer based on their usage of the product or service with the goal of improving the customers experience. Virtual assistants/chatbots/robots can also recommend additional products or services the customer may need and offer the customer with overall support of their product or service should they experience any challenges (Hoyer et al., 2020).

2.4.4. Multichannel Integration in the Customer Experience

Through the introduction of new market channels, customers have the choice to utilise different channels which requires a complex customer journey (Gao, 2020). Organisations operate in a demanding environment where they need to be adaptive in order to meet customer's needs (Palazón et al., 2022). Customers desire a seamless experience across all touchpoints and all channels, should their expectations not be met they will not hesitate to switch to a competitor (Bansal, 2023). This need for a seamless experience across all channels puts pressure on organisations to ensure that they have integrated their marketing mix across multiple channels in order to deliver a satisfactory experience (Palazón et al., 2022).

In order for the customer journey to be successful the integration needs to be implemented on both the touchpoint side as well as the communication perspective (Palazón et al., 2022). The multichannel integration needs to be done at all three stages in the customer journey to provide customers with a seamless process as they move from one touchpoint to the other touchpoint, Palazón et al. (2022) recommend that companies adopt a unified experience from a brand perspective to allow multichannel marketing through their integrated multichannel strategy.

Palazón et al. (2022) emphasises the importance of the consistency across all channels along the customer journey since a customer uses various channels for different reasons, for example they may prefer social media if they want to complain, while they might use the website for information gathering. Chiang (2023) echoes this view in his research on customer experience and digital technologies, where attention to the idea that omnichannel integration is needed in order to provide a unified experience to customers.

Gao et al. (2020) conducted a systematic literature review on multichannel integration along the customer journey and established a conceptual model that extends the marketing mix, multichannel integration, customer journey, customer experience, and customer, firm and industry characteristics. Through the literature review Gao et al. (2020) expressed that organisations are struggling to manage the marketing mix across all multiple channels and has recommended that before implementing a multichannel integration strategy that business leaders should reflect on necessary questions as depicted in figure 3 below. This approach allows firms to analyse their current situation by looking at their financial position, technological capacity to support this strategy, and their readiness to execute on a multichannel integration strategy.

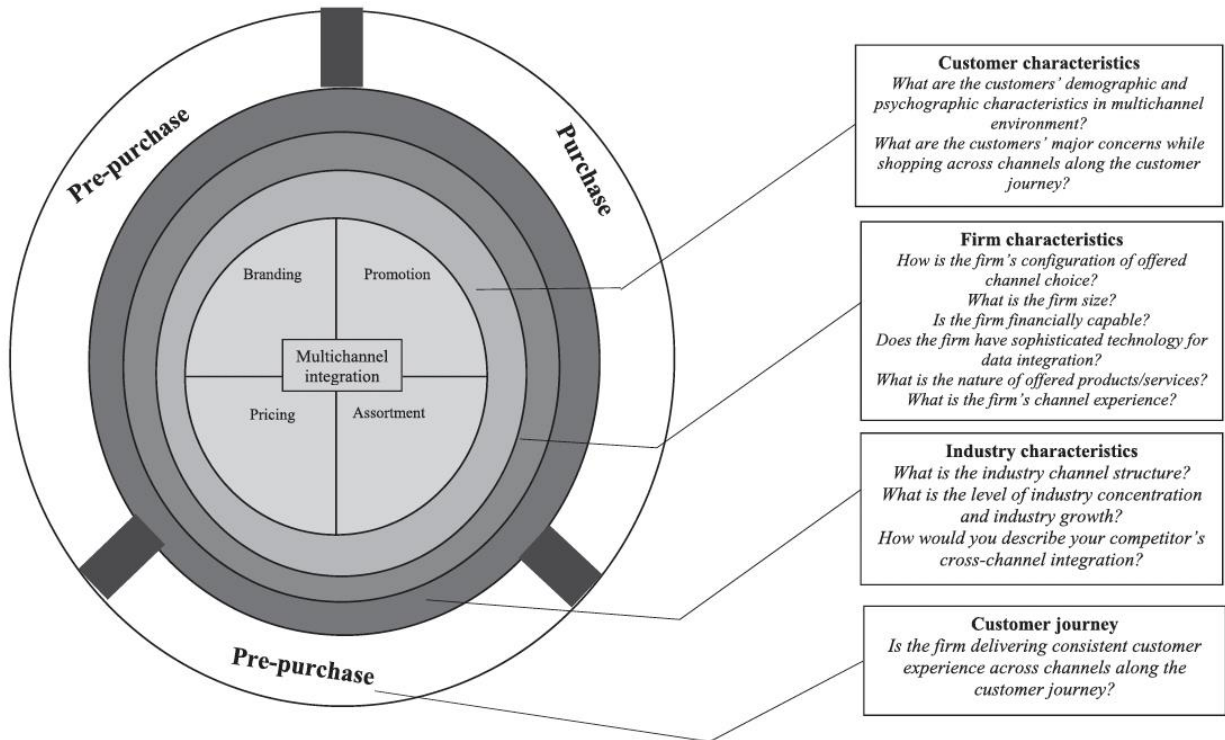


Figure 3: Questions for analysing readiness for a multichannel integration strategy (Goa et al., 2020)

2.5. Customer Experience and Value Creation

2.5.1. Value Creation in Customer Experience

Extensive research has been conducted on customer experience and value creation with different perspectives being taken on the research approach. Baidya et al. (2023) conducted research to investigate the role that value-driven touchpoints have on the customer experience. A quantitative study was conducted, and three key findings were revealed, (1) value driven touchpoints are significant in customer experience, (2) the touch points complimented each other, and (3) there was a diminishing rate of impact on customer experience for all touchpoints. While each touchpoint had positively impacted customer experience, the degrees varied, touchpoints that represent the product had the largest impact, followed by price, advertising, and distribution.

While Hernández-Ortega (2019) studied it from the opposite direction and analysed the customer experience and its role in the value creation process through a longitudinal research approach. Their research explains the role of customer experience in the three value creation processes, namely: formation, transformation and co-creation. The formation process are processes where the customer only interacts with internal firm sources of value, while the transformation process involves customers interacting with external firm resources, and the co-creation process are interactions where the customer and firm both participate in creating value together. The formation process is akin to the direct firm-contact touch points, and the transformation process shares similarities with the indirect touchpoints in McColl-Kennedy et al. (2019) customer experience framework, however this shows that value co-creation is not considered in the McColl Kennedy et al.'s (2019) framework.

2.5.2. Value Co-Creation with Intermediaries

While value co-creation does not form part of McColl Kennedy et al.'s (2019) framework, this construct does offer significant contributions to the value creation literature in academic research. Research on value co-creation was previously seen as a process where value is created collaboratively with the customer and provider (Tjandra et al., 2019). In more recent years value co-creation research has expanded to include, but not limited to, various types of stakeholders such as suppliers, partners, and employees (Tjandra et al., 2019). Nätti et al. (2014) note that value co-creation provides all parties involved with the opportunity to continuously learn and develop their capabilities. Learning throughout the value co-creation process is vital because an activity or offering may create value in the present moment, however there is no guarantee that value will be created in the future (Nätti et al., 2014). Therefore organisations are required to continuously learn and grow in order to continue creating value (Nätti et al., 2014).

Intermediaries are key stakeholders that collaborate with the provider in order to create value along the customer journey (Tjandra et al., 2019). Intermediaries are organisations that operate in market channels between the provider and the end-customer who is

consuming the product or service (Tjandra et al., 2019). Over the years, the role of an intermediary has grown and they are now more established and offer a specialised range of services to customers (Tjandra et al., 2019). Intermediaries also act as an integrator of the providers activities and play a role in the value creation process with the provider (Tjandra et al., 2019).

Intermediaries fill a vital role in the relationship with the provider for four main reasons, namely: (1) they have access to end customers, (2) they add value to the providers products and services, (3) assist in creating new value with end customers, and (4) decrease the providers cost of servicing end customers (Tjandra et al., 2019). While the intermediaries assist providers in accessing and servicing end customers, this approach also created more distance between the provider and the end customer (Tjandra et al., 2019).

The intermediaries usually hold more power in comparison to the provider since they maintain the relationship with the end customer (Tjandra et al., 2019). However, a recent study revealed that provider innovativeness can cause the intermediary to become more dependent on the provider, which increases the providers power and performance (Lennerts et al., 2016). Power does have a negative impact on forming and maintaining an effective relationship (Tjandra et al., 2019). The power/interest matrix illustrated below in figure 4 (Mendelow 1991; Newcombe 2003), assists organisations in evaluating intermediaries to establish if they will be suitable co-creation partners for the organisation (Tjandra et al., 2019).

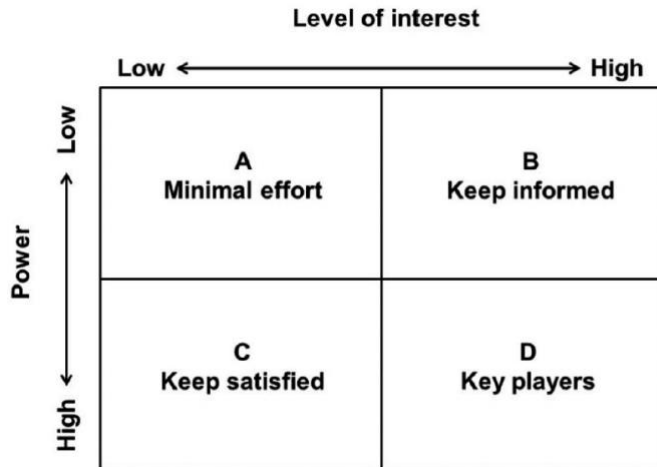


Figure 4: Stakeholder power/interest matrix (Mendelow 1991; Newcombe 2003)

Tjandra et al. (2019) researched how the intermediaries power and interest determines how involved they will be in the co-creation activities. Through the findings of this study, Tjandra et al. (2019) found that intermediaries have a notable role in the value co-creation process with providers, they have the ability to be an integrator of provider, customer and their own value. Research also found that intermediaries evaluate and ascertain whether the providers brand value is aligned to their brand value (Tjandra et al., 2019).

2.5.3. Inter-organisational Engagement and Value Co-creation

Following progressive research done by Tjandra et al. (2019) in the area of value Co-creation, the researcher would like to introduce research done by Sashi (2021) that looks at inter-organisational engagement as well as value co-creation among actors within the business market such as intermediaries. Sashi (2021) research agenda involved understanding the customer engagement construct and expanding it to inter-organisational engagement. Through their research the inter-organisational engagement matrix was developed with the focus of digital communication facilitating this engagement with the goal of co-creating value in the supply chain.

The inter-organisation engagement matrix, illustrated in figure 5 below, was created to distinguish the types of customer engagement that the stakeholder has by measuring business networks against the matrix Sashi (2021). The degree of relational exchange can vary from short-term to long-term while the degree of inter-organisational bonds can vary from weak to strong Sashi (2021).

Inter-Organisational Bonds	High	Trusted Partners	Engaged Partners
	Low	Transactional Partners	Loyal Partners
		Low	High
		Relational Exchange	

Figure 5: Inter-organisational engagement matrix (Sashi, 2021)

2.6. Customer Experience in Telecommunications

While telecommunications research is not at the core of this study and simply used for context and theoretical application purposes, a brief review of telecommunications literature was conducted in order to gain insights into telecommunications and customer experience research. Understanding what themes have emerged from research surrounding the telecommunications sector provides the researcher with context as well as a base to analyse the similarities and differences between existing research and the data that was collected for this research paper.

Belabbes et al. (2020) conducted a qualitative study on the drivers of customer experience in the mobile telecommunications sector in Morocco. The perspective was taken from the customer perspective where the customer identified the factors that impact customer experience. Their findings show that the most significant drivers of customer experience include brand image, product/service pricing, the relationship with the customer, promotions, and data or voice usage tracking.

Further research in telecommunications and customer experience include a quantitative study by Jo (2024) on the dynamics of customer experience with the goal of revealing what factors affect customers intention to continue using the service. Findings show that both corporate image and customer satisfaction is impacted by factors such as prices, contract duration, service quality, and the experience when interacting with the call centre.

The findings from the research conducted by both Belabbes et al. (2020) and Jo (2024) look at the factors that impact customer service and returning customers which forms part of the post-purchase stage in the customer journey as outlined by Lemon and Verhoef (2016). Belabbes et al. (2020) and Jo (2024) focus on what these drives a customer's repurchase behaviour and loyalty is related to the loyalty loop as mentioned by Lemon and Verhoef (2016) where customers to continue purchasing the product or service.

2.7. Customer Experience in Insurance

Other industries where intermediaries form part of the customer experience and customer journey include the retail insurance industry and the motor insurance industry. Due to high churn rates of retail insurance customers, Dominique-Ferreira's (2018) embarked on research in order to understand the role that the intermediaries and the insurers play, as well as understand the customers preferences during the decision making process. Through the research Dominique-Ferreira (2018) found that intermediaries play a crucial role in the insurance industry since they have an impact on customer satisfaction, the management of insurance claims, and the purchase phase. Intermediaries own majority of the market share in the industry which makes them an key player in the industry. These findings related well with Tjandra et al.'s (2019) findings that the intermediaries hold more power than the provider do due to the intermediary maintaining the relationship with the customer. Owing to the intermediaries influence,

insurers are recommended to develop their relationships with intermediaries in order to improve the customer experience and satisfaction (Dominique-Ferreira, 2018).

Chapter 3: Research Questions

3. Research Questions

3.1. Introduction

The overarching aim of this study was to understand where value is created for the customer along the customer journey, with the added perspective of direct and indirect firm contact touchpoints. Four research questions have been formulated to assist in exploring this research topic.

The first two research questions pertain to the overall customer journey, with the goal of exploring what touchpoints in the customer journey are most important to the customer as well as what value is created for the customer at each of these touchpoints. The last two research questions relate to the direct and indirect channels, this referring to the level of firm contact that the customer has with the FNO. These research questions seek to understand how value creation differs between direct and indirect channels and how value creation is different between these two channels

3.2. Research Questions

RQ1: What are the important touchpoints across the customer journey?

The customer journey is made up of multiple touchpoints at three different purchase stages across the customer journey. This research question seeks to find out which touchpoints are the most important for the customer. Understanding which are the most important touchpoints gives business managers insight into where organisations should focus their efforts in making the touchpoint a good experience for the customer and where to improve the customer journey.

RQ2: What value is created for the customer at each touchpoint?

At each of the touchpoints value is created for the customer, this research question aims to discover what value is created for the customer. Through receiving feedback from interview respondents the researcher will have the necessary information to understand what value is created for customers at each touchpoint. Do to their experience at the respective touch point some customers would have found value at the touch while some respondent wouldn't have found value at the touchpoint, those that did not find value will be required to indicated what would have created value for them.

RQ3: How does value creation differ between direct and indirect channels?

This research question will assist in understand how value is created differently between the two channels. Understand how value is created through each channel will help provide insight into knowing if there is a difference and what the difference is between the two.

RQ4: Does the direct or indirect channel create more value?

Subsequent to research question three, this research question seeks to establish if the direct or indirect channel creates more value for the customer. This research question will also provide insights into what is done differently in each channel to understand why one channel creates more value over another.

Chapter 4: Research Methodology

4. Research Methodology and Design

4.1. Introduction

Saunders and Lewis (2019) express that the selection of the research methodology is important since it establishes the nature of the research conducted. This chapter of the research project discusses the methodology that was used to gather the necessary primary data that is required to answer the research questions established in chapter three of this report. The approach to the analysis of the data collected was also discussed.

A qualitative study was conducted due to the aim of the research being centred around exploring a customer's personal experience along the customer journey. The qualitative research approach was taken since it allowed the researcher to gather the most insights into what the customer's experience was and where they found the most value in the customer journey. The qualitative nature of this research allowed the researcher to be able to engage with the interview respondent and ask questions to seek further insights.

4.2. Choice of Methodology

4.2.1. Purpose of research design

An exploratory research design was used because this research project's aim was to investigate and answer research questions in an in-depth manner (Saunders and Lewis, 2018).

4.2.2. Philosophy

An interpretivist research philosophy was applied because the aim of this research was to study and analyse the customer experience from the customer's perspective which related to the beliefs and values of the customer (Schwartz-Shea & Yanow, 2012).

4.2.3. Approach selected

For this study an inductive approach was taken because the researcher analysed data to build on the theory and constructs that make up the customer experience framework (Saunders and Lewis, 2018).

4.2.4. Methodological choices

A mono-methodological choice was employed for this research since a single data collection technique was used, which in this case was a qualitative data collection method (Saunders and Lewis, 2018).

4.2.5. Strategy

A qualitative study was applied for this research project. The research was conducted via in-depth interviews in order to understand the customers individual experience throughout the customer journey (Saunders and Lewis, 2018).

4.2.6. Time horizon

Since this research project was done within a restricted timeframe, a cross-sectional time horizon was employed. A cross-sectional study includes collecting data at a specific point in time and it does not analyse behaviour or a phenomenon over time (Saunders and Lewis, 2018). The interview was scheduled in advance with respondents which allowed for the necessary time to be allocated and for the data to be collected at a particular point in time.

4.3. Population

For this study the research population comprised of people with a fibre internet subscription in their homes. While this study was positioned in the services marketing

industry, this population was identified because the research methodology selected for this research was done within the South African fibre internet services industry as part of the telecommunications sector.

4.4. Unit of Analysis

The unit of analysis for this study was an individual over the age of 18 who had purchased a fibre internet subscription for their home, residing in South Africa. This was the individual who went through the purchase journey and made use of the service, it did not include the other individuals who stayed in the house and consumed the service. Only one subscription per individual was accepted.

4.5. Sampling Method and Size

Non-probability sampling was used for this research since the entire population list was not available (Saunders & Lewis, 2018). Volunteer sampling was used for this study since it was not possible to identify if someone had a fibre internet connectivity in their home.

Individuals were self-selected by the researcher, potential respondents included people in the researchers personal and professional network, neighbours, and community leaders in residential areas.

The researcher selected individuals based on, but not limited to, the following characteristics to promote diversity in the sample:

- Age: young adults, adults, and pensioners.
- Income bracket: low-income, middle-income, and high-income earners.
- Service usage reason: entertainment or work from home.
- Consumption: heavy or light users.
- Technical savviness: both tech-savvy and non-tech-savvy individuals.
- Home connectedness: smart home and non-smart home individuals.

The data sample was made up of 12 respondents who were interviewed by the researcher. The interviews were conducted in person and via online meeting channels, namely Microsoft Teams and Google Meet. The respondents all have an existing fibre internet service in their home that they signed up for and are currently using. The data collected through the interviews provided the researcher with insights into where value is created in the customer journey, what value is created for the customer, and the important touchpoints that the customer experiences in the customer journey.

4.6. Measurement Instrument

An interview guide was used for the research and in-depth interviews were conducted using the long interview technique by McCracken (McCracken, 2011) because the long interview is a technique that allows the respondent to get to the detail of their experience in order for the researcher to extract the most insights and information from the respondent on their experience. The long interview technique allows the respondent to speak about the journey they went through without being confined by direct questions, however the researcher is allowed to ask a number of probing questions in order to gather insights that they might otherwise have missed.

The interview for this study began with biographical and background questions that allowed the interviewer to discover the descriptive details of the respondent. The interview was divided up into the three purchase stages (pre-purchase, purchase, and post-purchase) with one grand-tour question being posed for each stage. The grand-tour question in each stage was a broad question where the respondent was asked to explain or take the interviewer through their experience in that stage. Floating prompts were used where required to gain clarity on a word or phrase used by the respondent that was unclear to the interviewer. In addition to floating prompts, planned prompts were used in the form of category questions where required and relevant. The planned prompts were done in categories since the customer journey being research had various sections or categories within each purchase stage. This approach assisted the

researcher to gather critical information at each point in the customer journey when the respondent missed critical parts of their experience.

4.7. Data Gathering Process

The in-depth interview was scheduled in advance and was conducted in person or via a Microsoft Teams or Zoom video call. The option of conducting the interview via a video conferencing channel enabled the researcher to reach customers who were residing in other parts of South Africa or to accommodate customers who were unable to meet in person. The use of technology to conduct the interviews made it easier for respondents and assisted the researcher complete the research within the limited time.

The respondent's response and feedback was recorded using a recording device. In alignment with the Protection of Personal Information Act (POPIA) all data collected in this study was electronically stored on Google drive, a secure cloud-based data storage platform, where the data can only be accessed using a username and password.

The identity of the respondent was known to the researcher due to the data collection being done via interviews, therefore, the confidentiality of the respondents and their data was assured, no names of the individual were reported and the data was stored without personal identifiers.

4.8. Data Analysis Approach

4.8.1. Analysis Process

An inductive analysis approach was employed due to the qualitative study being based on understanding specific touchpoints, events, and experiences in the customer journey. A thorough analysis of the data collected was done to gain an understanding of the journey the customer goes through and where value was created. The data gathered was coded, categorised, themes were defined, and the theory was built based on the

findings. This approach assisted the researcher to gather the most detail possible in order for the research questions to be answered.

The data was captured by audio recording, the audio file was then put into Microsoft word using the dictate function to convert the audio into written transcript for the analysis. The written transcript from the audio file conversion was checked by the researcher for errors and accuracy, this was done by listening to the recording while checking the text in the transcript. This process allowed the researcher to become more familiar with the contents of the interview from an early stage in the research process.

The cleaned transcripts were inputted into ATLAS.ti for coding and to conduct a thematic analysis. The researcher completed the coding of one transcript, after which the AI coding functionality was explored. The researcher did not like the AI created codes that were created and decided to continue with the coding all the transcripts themselves and without the assistance of AI. This approach helped the researcher to gain a better grasp of the codes, code groups, and themes, which assisted in the data analysis process.

4.8.2. Coding Processes

The apply codes functionality on ATLAS.ti was used to create and add codes. The Glaser and Strauss (2017) grounded theory method was used, which includes three steps for data analysis, namely, open coding, axial coding and selective coding. During the first step, open coding, comprised putting large amounts of interview data into open codes, many of these codes referred to similar or related categories. In the first step the researcher began the coding process with 112 codes, duplicate codes were merged which resulted in a final number of 81 codes.

The second step, axial coding, involved reducing the number of open codes from 81 open codes to 29 axial codes, this had a narrowing effect on the volume of codes that

were created as similar codes were merged and put into code groups. The third and final step, selective coding, involved the formation of the final seven themes where the codes groups were combined with other code groups to form a theme. Refer to table 1 below where an example of this process is illustrated.

Table 1: Coding process example

Open Codes	Axial Codes	Selective Codes
Accommodating	Flexibility	Adaptability
Customer choice	Flexibility	Adaptability
Flexibility to change	Flexibility	Adaptability
Pause your service	Personalisation	Adaptability
Personalised offering	Personalisation	Adaptability
Clear communication	Communication Quality	Communication
Communication Preferences	Communication Preferences	Communication
Different communication channels	Communication Preferences	Communication
Network outages	Outage Communication	Communication
Poor communication	Communication Quality	Communication
Progress updates	Progress Communication	Communication
Contact for new pricing/offering	Package Updates	Customer Loyalty & Retention
Loyal to provider	Loyalty	Customer Loyalty & Retention
Routine Follow up	Follow ups	Customer Loyalty & Retention
Update package pricing/speed	Package Updates	Customer Loyalty & Retention

The process and logic behind the creation of a code involved a taking the words at face value since there is particular jargon that is used in the fibre market irrespective of the customers knowledge of the industry terms. All of the service providers use the same

jargon when referring to processes, network terminology, and specific touchpoints in the customer journey. The researcher used these terms in the interview and as part of the coding and analysis process. The interview was guided by a customer journey which followed a narrative style of interview, therefore, there are codes and themes that flow throughout the entire customer journey as well as codes and themes that only showed up in particular phases of the customer journey.

4.9. Quality Controls

Four areas were assessed for research quality control, these include dependability, credibility, transferability, and authenticity (Saunders & Lewis, 2018). These four controls were adopted in this research study in order to ensure a high level of quality was delivered.

4.9.1. Dependable

The reliability of the data was ensured through recording the interview and in order for the researcher to return to the recorded interview to confirm that information was shared in the interview. Due to the interview process followed and data analysis technique that was adopted, should this study be replicated the findings and conclusions of this research will be able to be replicated.

4.9.2. Credibility

The objectivity of the researcher was enforced by conducting a systematic approach to the data analysis where all the data was analysed in the same way by means of a thematic analysis. This approach assisted the researcher in ensuring trustworthiness of the data and findings (Birt et al., 2016). The data was collected and analysed according to each purchase phase of the customer journey, which therefore assisted with the systematic approach taken in the data analysis process.

4.9.3. Transferable

Due to the sampling selection being that of the researchers personal and professional network, the participants were similar in their earnings and lifestyle habits, which did not offer any diversity into the sample. This was evident in the demographic data that showed that 10 of the 12 respondents were in the high income bracket and resided in higher income areas. Therefore this data cannot be transferred to other contexts or groups and is not a representation of the generalised population.

4.9.4. Confirmability

Through the data collection process, the researcher was required to remain neutral in collecting the research data, the interview questions were open ended which allowed the respondent to share their experience without being influenced by guided or specific questions (Josselson, 2013). When the researcher asked the respondent to clarify information, the questions were asked in an exploratory manner in order to prevent any assumptions from the researchers side. This approach is aligned to the recommended interviewing tactics of the long interview (McCracken, 2011). In analysing the data, the information was analysed as it was said, the researcher refrained from analysing the data subjectively and an objective approach was used where the researcher remove any pre-conceived views related to the customer journey.

4.10. Limitations

Three limitations were identified for this study, these include: (1) the limitation of the sampling method selected, (2) the time horizon of the study, (3) the unit of analysis and (4) the composition of sample.

4.10.1. Sampling Method Selected

The sampling method of using self-selection of the sample was the first limitation, because this approach resulted in similar individuals taking part in the interviews due to

the researchers personal and professional network being used which resulted in responses being a representation of the diverse population (Saunders & Lewis, 2018).

4.10.2. Time Horizon of the Study

The second limitation was the cross-sectional time horizon, this provided the researcher with results and data that were true at that time-frame only, which meant the findings won't be accurate at all time frames (Zikmund et al., 2013).

4.10.3. Unit of Analysis

The third limitation was the unit of analysis being limited to the individual who purchased the service, where only one individual was interviewed per service and only one service was allowed per individual. This meant that not all customers who experienced the service were eligible to take part in the interview. Interviewing all the customers who used the service would have offered valuable insight, however that was beyond the scope of this study.

4.10.4. Composition of the Sample

The fourth limitation for this study was the composition of the sample. The sample was made up of 12 respondents, of which two represented the direct channel and 10 represented the indirect channel. This created a limitation on the data collected since both types of customers were not equally or close to equally represented. The researcher found it challenging to source more direct channel customers since it was more common for the people in the researchers network to have a service through the indirect channel.

Chapter 5: Findings

5. Research Findings

5.1. Introduction

This chapter presents the research results that emerged from the data collection. The findings chapter is split up into three sections. The first section is the descriptive analysis which looks at the demographic and behavioural data of the respondents in order to gather information their personal and internet usage behaviour information. The second section is the thematic analysis which looks at all the themes that emerged from the data across the whole customer journey. This part of the analysis does not look at the purchase stages but rather the themes present across all of the purchase stages. The last section includes the research question findings, where the data was analysed and the research questions were answered based on the data collected.

5.2. Descriptive Analysis

Demographic data was collected from respondents in order to understand the type of customer they are and what their technological behaviours are in order to be able to draw conclusions about their experiences with their demographic information in mind.

5.2.1. Age group and Income Earner Bracket

Majority of respondents fell within the 36 – 45 age group, followed by 36 – 45 and 45 – 60 years of age respectively. 10 out of the 12 respondents are high income earners with one respondent being a middle income earner and the other preferring not to say.

Table 2: Age group and income earner bracket

Age Group and Income Earner Bracket	
26 - 35 years of age	7
High income	5
Middle income	1

Prefer not to say	1
36 - 45 years of age	3
High income	3
45 - 60 years of age	2
High income	2
Total	12

5.2.2. Reason for using the Service and Working from Home

Looking at the reason for using the service, 9 out of 12 respondents use the internet for entertainment as well as work from home, while the remaining participants use the internet for entertainment only. Of respondents who work from home, most work from home 2 days in the week, followed by three and five days respectively in the week, with four days being uncommon.

Table 3: Reason for using the Service and Working from Home

Reason for using the Service and Work from home days	
Entertainment	3
0 Days	3
Entertainment and Work from home	9
2 Days	4
3 Days	3
5 Days	2
Total	12

5.2.3. Type of Fibre Internet user, Tech Savviness and Smart Home

Eight respondents are heavy users, with the remainder four respondents being moderate users. Majority of respondents were tech savvy with one respondent being basic tech savvy. Five respondents do have a smart home, while 7 do not have a smart home. Of the respondents that have a smart home, all of these respondents were tech savvy.

Table 4: Type of Fibre Internet user, Tech Savviness and Smart Home

Type of Internet User and Tech Savviness	Non Smart Home	Smart Home	Total
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Heavy	5	3	8
Basic tech savvy	1	0	1
Tech savvy	4	3	7
Moderate	2	2	4
Tech savvy	2	2	4
Total	7	5	12

5.2.4. City and Suburb

Eight respondents reside in various suburbs in Johannesburg while three respondents reside in Centurion and one resides in Cape Town.

Table 5: City and Suburb

City and Suburb	
Cape Town	1
Rondebosch	1
Centurion	3
Eldoraigne	2
Rooihuiskraal North	1
Johannesburg	8
Broadacres	1
Bryanston	1
Dainfern	1
Randpark Ridge	1
Sunninghill	3
Waterfall	1
Total	12

5.2.5. Fibre Network Operator and Internet Service Provider

10 respondents have a service with an independent ISP that is not related in any way to the FNO, these respondents have indirect contact with firm. While the remaining two respondents have direct contact with the firm as they have a service with an ISP that is associated to the FNO.

Table 6: Fibre Network Operator and Internet Service Provider

FNO and ISP		Firm Contact Type
MetroFibre FNO	5	
Cool Ideas ISP	1	Indirect
MetroFibre ISP	1	Direct
Rocket Net ISP	1	Indirect
Urban X ISP	1	Indirect
Vodacom ISP	1	Indirect
MTN FNO	1	
Supersonic ISP	1	Direct
Octotel FNO	2	
Cool Ideas ISP	1	Indirect
Vox ISP	1	Indirect
Openserve FNO	3	
Afrihost ISP	1	Indirect
Home Connect ISP	1	Indirect
WebAfrica ISP	1	Indirect
Purple Forest FNO	1	
Home Connect ISP	1	Indirect
Total	12	12

5.3. Thematic Analysis

Taking a holistic view at the data collected, seven key themes emerged which are made up of several code groups. Due to the nature of the customer journey, similar codes and themes became evident at different touchpoints throughout the customer journey, therefore there is no defined flow when looking at the themes in relation to the customer journey since a code or theme can be evident in different stages of the journey. These overarching themes are briefly discussed below in order to understand their composition.

5.3.1. Adaptability Theme

The adaptability theme is made up of two main code groups, namely flexibility and personalisation, both of which are in relation to the service providers conduct. The

flexibility construct involves, to name a few, the service provider being accommodating of the customers time at the necessary touchpoints, as well as allowing the customer the flexibility to choose use their own device and to decide where they would like the device installed in their home. While the personalisation construct refers to, amongst others, offering a unique service to customers when the need arises that does not form part of the status quo, such as, offering specialised pricing, wavering costs associated to customer changes or preferences. These constructs illustrate the service providers ability to adapt to the needs of the customer.

5.3.2. Communication Theme

Communication as a theme is made up four main code groups, these include communication quality, communication preferences, outage communication, and progress communication. The communication quality refers to the quality of the communication received such as clear and concise communication or poor communication. Communication preferences relates to the customer being presented with the opportunity to select their preferred communication channel and to select which other channels would be suitable if more than one is selected. Outage Communication refers to the communication that the service provider sends the customer when there is a network outage that is affecting the customers internet services, as well as the communication when the network connectivity has been restored. The progress communication code group includes order progress updates that are sent to the customer as a courtesy to inform them on where their order is in the process and what the next step is in the process.

5.3.3. Customer Loyalty and Retention Theme

Customer loyalty and retention includes follow ups, loyalty, and package updates code groups. The follow ups code group refers to the service provider following up with the customer as a routine check-in, either shortly after install or months and years later. The loyalty construct looks at the customers loyalty to the provider, this is based on the customer remaining with the provider for a long period of time and how happy they are

with the provider. Package updates looks at long standing customers whose packages have or have not been adjusted to align to market pricing and internet speeds, this is usually be because the cost of data has decreased, therefore making the packages cheaper or customer can get higher internet speeds while paying the same price.

5.3.4. Customer Relations Theme

The customer relations theme focuses on customer support, engagement, getting connected, information sharing, process information, sales add-on, and sign up. Customer support refers to engagement that an existing customer had with the support team when a query arises. Engagement looks at various types of interactions that a customer has with the service provider. Getting connected includes any documentation or information that assists the customer with connecting and using the service. Information sharing pertains to information that the service provider shares with the customer that is out of the ordinary or supplementary to information shared. Process information refers to an overview of the service providers process which can be shared with the customer for visibility and transparency. Sales add-on is any product or service that could be a beneficial add on to offer customers. Sign up looks at everything related to the journey a customer is required to follow in order to sign up for a service and become a customer.

5.3.5. Efficiency Theme

Device delivery is related to the part of the journey where the device is either shipped to the customers home or not. Installation pertains to the actual device installation in the customers house. Payment is the payment process when signing up and payment options available to the customer. Processes include the delivery process that the service provider will follow in order to deliver the internet service in the customers home. Service is the kind of service that the customer experienced at different joints in the customer journey, this could be good service or poor service. Time refers to how quickly or slowly the service provider managed to deliver the service or resolve a query or network issue.

5.3.6. Information Gathering

Deciding factor is made up the factors that the customer sees as important when they decide which provider to select, these factors either meet or do not meet the customers' requirements. Decision making is the actions the customer takes in their decision making process, some activities include comparing offerings, getting referrals, and considering offerings. Info search is an activity the customer takes to gather the information needed to understand the market offerings.

5.3.7. Technology

Contact method looks at the medium that is used to engage with the customer, such as a mobile application and customer portal. Network limitation is any type of limitation that the customer experiences due to limitations with network availability in the area which affects which network provider and service provider are available in the customers area. Technology limitation include technology based issues such as slow speeds and connectivity issues that the customer experiences. Technology method includes the service providers technological method such as digitisation.

5.4. Research Questions Findings

5.4.1. Research Question 1

RQ1: What are the important touchpoints across the customer journey?

The touchpoints along the customer journey will be analysed at each on the three purchase stages. The importance of the touchpoint is determined based on whether or not there was any value created or if there is potential for any value to be added at that particular touchpoint. The themes, code groups, and codes have guided the identification of the important touchpoints. Some code groups and themes have emerged in more than just one purchase stage, while some themes are only in one purchase stage. For this research question all respondents will be analysed together

irrespective of them forming part of the indirect or direct channel. Please see below an overview of the themes in the relative stages.

Table 7: Thematic overview by purchase stage

Pre-purchase	Purchase	Post-purchase
Communication Information Gathering	Adaptability Communication Customer Relations Efficiency Technology	Communication Customer Loyalty & Retention Customer Relations Efficiency Technology

5.4.1.1. Pre-purchase stage

Based on the prevalent themes that emerged from the data, the important touchpoints during the pre-purchase stage include:

1. Communication channel
2. Website and market aggregators

Table 8: Pre-purchase stage themes and code group

Code Group	Theme
Communication Quality	Communication
Deciding Factor	Information Gathering
Decision Making	Information Gathering
Info Search	Information Gathering

Through the thematic analysis two key themes have emerged that are present in the pre-purchase stage, these include communication and information gathering.

Information Gathering Theme

Through the thematic analysis it has become apparent that information gathering and communication themes have shown to represent important touchpoints across the customer journey since these touchpoints offer the customer the most value. The

information sharing theme was more prevalent in the data for the pre-purchase stage, the data shows that information sharing is made up of constructs that form part of the customer decision making process, the customer searching for information on what products are available to them in their area, establishing and assessing the deciding factors that are important to the customer in their decision to make the purchase. The data shows that customers value being able to find the necessary information online either through the service providers website or a market aggregator where pricing from market players is aggregated onto a single website for a simplified view of providers, speeds and packages available in the market.

A common discussion point that six of the respondents mentioned is that they compared pricing between providers in order to find an offering that met their requirements. Respondent2 shared that their provider options were limited by the providers in their estate and they didn't have many options to choose from, *"I had to look at our estate rules to see who our service providers were. And then once I determined who they were, I checked who had coverage and what packages they offered. And I contacted them both and once they came back with offers rates and installation timelines, then I decided on a vendor or provider rather"*.

Four respondents made use of a market aggregator to compare offerings in the market. A market aggregator is a website that aggregates all market offerings on one central website where customers can have one single view of the product offerings available to them based on where they reside, Respondent12 explained their experience of using an aggregator, *"I used that aggregator like fibre tiger to look for service, it gave me a comparison with pricing comparison and so on as well as throughput. And yeah that helped me a lot so I could use that aggregator to compare different ISP's"*, they also added it helped them make a decision on which ISP to choose and use of the aggregator was at no cost, all of which added value to him.

Two other respondents mentioned that they went on a referral basis, Respondent6 mentioned that they didn't look for a provider and only went on a referral and didn't spend a lot of time searching for a package with that provider, "*I went on a more referral basis. And then the next part was as soon as I narrowed down the best option, I made contact with the sales team for them to come through and set up*".

Communication Theme

Another theme that emerged in the prepurchase stage is the communication theme, while this is a theme that expands across the whole customer journey, the key touchpoints that form part of this stage include receiving clear and concise information from the service provider when the customer is enquiring about their product offerings and looking to gain a better understanding of the service provider. Respondent3 expressed that they received clear and quick communication when they started looking for a service which they found valuable, "*They contacted me on WhatsApp, so I had somebody chatting to me on WhatsApp, which made it much quicker. They were quick to reply to emails and they were happy to take a call if I needed further explanation when I would ask them questions*".

5.4.1.2. Purchase Stage

Based on the prevalent themes that emerged from the data, the important touchpoints during the purchase stage include:

1. Communication touchpoints
2. Customer sign up
3. Payment arrangements
4. Order progress updates
5. Installation scheduling
6. Device installation
7. Welcome pack
8. Digital interface – customer portal or mobile application

Table 9: Purchase stage themes and code group

Code Group	Theme
Flexibility	Adaptability
Personalisation	Adaptability
Communication Preferences	Communication
Communication Quality	Communication
Progress Communication	Communication
Customer Support	Customer Relations
Getting connected	Customer Relations
Information Sharing	Customer Relations
Process Information	Customer Relations
Sales Add-on	Customer Relations
Sign up	Customer Relations
Device delivery	Efficiency
Installation	Efficiency
Payment	Efficiency
Processes	Efficiency
Service	Efficiency
Time	Efficiency
Contact Method	Technology
Network Limitation	Technology
Technology Method	Technology

The thematic analysis has shown that there are five key themes that are present in the purchase stage, these include adaptability, communication, customer relations, efficiency, and technology.

Adaptability Theme

Adaptability in the purchase stage looks at how flexible the service provider was in accommodating the customer’s needs and unique requests. Six respondents felt that they experienced the service provider being adaptive and flexible to their requests. Respondent1 mentioned that the service provider was accommodating in terms of the required installation date which added value to them as they were able to plan accordingly, “*They were really comfortable in knowing that I was moving in by a certain*

date and would be willing to accommodate my move in date". Respondent11 had an experience where the service provider absorbed costs for a personalised installation which was not status quo, the respondent found this valuable since it was not the norm, *"I spoke to them because the fibre box was in the kitchen and I wanted to move it to one of the bedrooms which became my study, and we made an agreement with them that they would absorb the cost of moving the box and doing all the infrastructure and putting in new fibre cables if I remained with Vox for 12 months"*.

Communication Theme

The communication theme in this purchase stage includes communication regarding the order progress, communication quality and being able to choose their communication preferences. Eleven respondents received progress updates from the service provider on where their order was in the system, this gave them an indication on when their service will be installed by the service provider. Respondent4 was the only respondent who did not receive any progress updates which they found frustrating, *"I didn't receive any communication prior, no emails or anything, they kind of just like showed up"*. Respondent4 mentioned they would have found it valuable to have received communication and progress updates.

Half of the respondents found that the quality of communication was poor during the installation process in the purchase journey, this was either due to poor liaising between the network provider and the service provider which negatively impacted the customer, or poor communication with the service provider on when and how the installation will take place. Respondent8 mentioned that they did not communicate clearly on where the fibre installation will be done in the house which was frustrating, *"My wife kept phoning me, saying okay, they can't put it here, they can put it here or they're struggling with things"*. Respondent5 experienced a delay in terms of communication, *"Then they say that actually you will be getting a response from that technical team who will be doing the connectivity and those things maybe within one or two days but that actually take four to five days so delayed in installation of the equipment"*.

Customer Relations Theme

The customer relations theme in this stage of the customer journey includes customer support, getting the customer connected, information sharing from the provider, process information, sales add-on, and sign up. Considering all the themes in this purchase stage, the customer relations theme is the most common theme. Nine of the respondents received information on how to connect and use the service which they found really helpful and added value for them, this either took the form of either a physical pamphlet, email, or verbal communication. Three respondents did not receive such information and they mentioned that would definitely have added value. Respondent4 mentioned that they didn't know how to actually connect for the first time and it would have been valuable if they received such information. *"I think that like the more helpful part for me would have been how to actually put in the first password"*. Respondent10 mentioned that all the information on how to connect and use the service was provided on a pamphlet which they found valuable since it was easy to understand, *"Yes, all of that was actually sent through with the router and they had a pamphlet that had everything there with logins and all those kinds of things"*.

Efficiency Theme

In this purchase stage, efficiency is a theme that looks at the various processes and the delivery of a service. This includes device delivery method, installation, payment, processes, service, and time. With the same number of code groups as the customer relations theme, the efficiency theme is also the most common theme in this stage.

The device delivery method varied between respondents, for majority of respondents the router was delivered to the customer either via a courier or the installation technician brought it the customers premises at time of installation. The feedback received from these respondents was favourable and they found this valuable. Two respondents were required to collect the device, however these respondent had differing views, Respondent2 mentioned *"They even let me collect the modem directly from the head*

office and install it myself, which was great”, while Respondent 6 *“I did have to unfortunately go to Cool Ideas to pick up the modem. It was not something they would deliver to your nearest location or wherever you chose as a destination. That was a bit annoying”*, this illustrates that customers have different preferences, and it is a challenge for businesses to meet all expectations the customer may have.

Looking at the installation process, nine respondents mentioned that they had a good experience while 3 had a poor experience. Respondent7 expressed that the installation was poor because the communication between the FNO and service provider was poor which affected how the installation took place, *“That was a little bit broken, because there were 2 devices that needed to be installed. One from the network provider, which was OpenServe, and the other was the HomeConnect device that needed to be installed as well. So, there was the broken telephone there”*. Respondent4 has a poor experience as expressed that they did not manage to do the installation correctly, *“Initially the installation was done incorrectly, and they had to come back in and redo it, so that was not too great”*.

The payment process was a seamless experience for all respondents, they were given options of an EFT or debit order which they found value in being able to choose their preferred method of payment. Respondent1 expressed that payment was easy, *“They had all the options available online, it was really easy to choose from, the payment method that I set up during the time was also something that was quite easy and flexible to do. So I could choose whether or not I wanted to log on monthly and pay with a credit card or EFT, or choose to have a debit order and I can change that still now”*.

Technology Theme

The technology theme in this stage focuses on any part of this stage that relates to the use of technology comprises of the contact method, network limitation, and the technology method.

Contact method refers to the type of channel or method that the service provider uses to engage with the customer, this could be either via a mobile, app, customer portal, or email. Nine of the respondents engaged with the service provider using an online channel such as a customer portal, website or mobile application. Of the nine respondents only four respondents had a mobile application for their service provider, *“They have an app that will show you your account details and everything, and also there is a contact like an e-mail service on the app on the app, so you're go into the contact us and then you fill out like as e-mail and it sends an e-mail on your behalf”*, the remainder of respondents felt that a mobile application would add a lot of value for them.

Network limitation and technology method refers to only one network provider being available in an area, and in some areas there is a limited number of service providers that the customer can choose from. This is not always the case as most areas offer all of the service providers. Two of the respondents voiced this as a concern when they signed up. Respondent3 mentioned that they only had one fibre service provider available to them, *“Our complex has a specific service provider that they recommend for everybody to use, not even recommend, It's compulsory”*.

5.4.1.3. Post-purchase Stage

Based on the prevalent themes that emerged from the data, the important touchpoints during the post-purchase stage include:

1. Rate your service
2. Network outage communication
3. Routine follow ups
4. Customer support
5. Digital interface – customer portal or mobile application

Table 10: Post-purchase stage themes and code group

Code Group	Theme
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Communication Quality	Communication
Outage Communication	Communication
Follow ups	Customer Loyalty and Retention
Loyalty	Customer Loyalty and Retention
Package Updates	Customer Loyalty and Retention
Customer Support	Customer Relations
Engagement	Customer Relations
Time	Efficiency
Contact Method	Technology
Network Limitation	Technology
Technology Limitation	Technology
Technology Method	Technology

Through conducting a thematic analysis, the themes that have emerged from the data in the post-purchase stage include communication, customer loyalty and retention, customer relations, efficiency, and technology.

Communication Theme

The Communication theme pertains to the quality of communication that customers received during this stage as well as the network outage communications. Eight of the respondents received good quality communication at some point during the purchase phase when engaging with the service provider, while four customers experienced poor communication. Those that experienced poor communication struggled to reach the customer support team, Respondent4 mentioned they could reach support when they had connectivity issues, *“It took us over three days to actually get someone to help us and the person who ended up helping us was actually the agent who sold me the service because no one else was answering”*.

In terms of the network outages, seven of the respondents did not receive communication when there was a network outage affecting them. While all respondents, those who did receive outage notifications as well as those who did not, mentioned that they found value or would find value if they received network outage communications.

Customer Loyalty and Retention Theme

The customer loyalty and retention theme relates to activities or action taken in order to retain a customer and to build customer loyalty. This theme is only present in the post-purchase stage of the customer journey since it is associated to customers who have already progressed through the pre-purchase and purchase stages since they already have a service in their home. This theme includes code groups such as routine follow ups, customer loyalty, and package updates. Five respondent made mention of routine follow ups in the interviews, they mentioned that they did or they would have found value in being contacted for a general follow up once they are an existing customer, this could be anything from weeks to months after their service was delivered. Four of the five respondents advised that they would have found value if they were contacted, while one respondent was contacted and found value. Respondent1 mentioned *“I had a follow up call about a week after the service to ask me if I was happy with it. I thought that that was really nice”*. While Respondent3 mentioned that a follow up would have created more value for them during the post-purchase stage, *“I think perhaps after three months, checking that my service is good, checking on the speeds, checking if it works fine. Just like personal engagement”*.

The package updates code group pertains to the existing loyal customer package speed or package pricing not having changed over the years. With advances in technology and market changes, fibre internet has gotten cheaper and customers are able to get faster speeds for lower prices. Four of the respondents who have been loyal customers have found that they need to contact their service provider to request for their product pricing to be aligned to the new pricing. On some occasions, the customer needs to threaten that they will move to another provider then the service provider adjusts the price in order to retain the customer. Respondent8 shared that they had this experience, *“I saw a lot more cheaper packages coming out from other providers, the likes of Afrihost an Mweb. And I called Web Africa to tell them that this is the situation, and I am looking to cancel because I am going to move. So they got someone to call me and this person told me he's part of the retentions and they looked at my profile and they said I'm paying*

every month, debit orders don't bounce. So all is good and they want to keep me as a customer and he gave me a really good price." One respondent had a different experience and they mentioned that their package speed was automatically upgraded to a higher speed because the price of data got cheaper, "*After a while when we went back onto the app, actually cause like I said we got the Internet and we didn't think about it again for like 2 or 3 years, and one point when my wife went back after our contract lapsed they actually just upgraded us automatically to a better package at the same price, that's because data got cheaper. So they kept our price the same, but they put us onto a better package automatically*".

Customer Relations Theme

Customer relations includes customer support and engagement with the customer, the customer support code group looks how the customer experienced their interactions with the service providers post-purchase support team, while the engagement code group retains to the rate your service engagement with the service provider. The customer support experience responses were the same as that of the communication quality code group where eight respondents experienced good interactions when dealing with the service providers support team.

Focusing on the engagement code group which is made up of the rate your service encounter, eight respondents did received a rate your services encounter, of which five respondents found it valuable. From the four respondents who did not receive a rate your service encounter, two would have found it valuable. Overall five respondents did not find it valuable since they felt that they do not have anything to gain in rating the service, Respondent4 shared their view on why it adds no value, "*I wouldn't have found value and not because generally when things like that happen, you're not really seeing the fruits of the labour*".

Efficiency Theme

The efficiency theme in the post-purchase phase relates to the long lead time for service providers to resolve network outages. This code group was not very common with only two respondents mentioning long resolution times. Respondent6 comment that, *“Resolution times, I don't think is their best, I can't see what they have on the website, but it does take longer than normal. There's times when I went without internet I think it could have been close to 24 hours and they still resolving the issue.”*

Technology Theme

The technology theme in this purchase stage includes the contact method and the technology method. The contact method code group includes the method that the service provide uses or could potentially use to contact the customer, two respondents shared two contact methods that would add value but are currently not being utilised by service providers. Respondent6 shared that an AI assistant could assist with post-purchase related queries or information, *“A nice channel on the app for outages that I could have more of a conversation with, could even be like AI assistant for example”*. While Respondent8 mentioned that they would have liked a call me back service, *“some type of online chat service you can request to call me back or they'll tell you that for a particular issue they'll call you”*

5.4.2. Research Question 2

RQ2: What value is created for the customer at each touchpoint?

This research question seeks to understand what value is created at each touchpoint along the customer journey. As with question one, this research question includes all respondents irrespective of them forming part of the indirect or direct channel. The touchpoints identified in research question 1 will be divided into the respective purchase stage and will be analysed.

Table 11: Important touchpoints across the customer journey

Pre-Purchase Touchpoints	Purchase Touchpoints	Post-Purchase Touchpoints
Communication channel	Communication touchpoints	Rate your service

Website and market aggregators	Customer sign up Payment arrangements Order progress updates Installation scheduling Device installation Welcome pack Digital interface	Network outage communication Routine follow ups Customer support Digital interface
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5.4.2.1. Pre-purchase Touchpoints

Table 12: Value creation elements for touchpoints in the pre-purchase stage

Value Creation Elements					
Touchpoints	Resources	Activities	Context	Interactions	Customer Role
Communication channel	Sales team	Service provider contacting customer due to interest shown or vice versa	Pre-purchase stage	Engaging with the service provider	Customer shows interest
Website and market aggregators	Website	Information seeking on the website	Pre-purchase stage	Engaging with the website or aggregator	Customer shows interest

Communication Channel

Respondents found value in the communicating with the service provider, either via phone or email, since they received the information they were seeking.

Website and Market Aggregators

Respondents found value in the ease of finding information through online channels, either through the website or market aggregator. They also found that the information available added value since the information presented was what they were searching for. The respondents that made use of a market aggregator found it very valuable since it assisted them in making a decision and it reduced their search time significantly.

5.4.2.2. Purchase Touchpoints

Table 13: Value creation elements for touchpoints in the purchase stage

Value Creation Elements					
Touchpoints	Resources	Activities	Context	Interactions	Customer Role
Communication touchpoints	Sales team	Engagement	Purchase stage	Provider share information on what to expect regarding the process	
Customer sign up	Sales team	Simple sign up process	Purchase stage	Engaging with sales agent	Customer to provide necessary details
Payment arrangements	Finance team, Bank	Ease of setting up payment, payment options - either EFT or debit order	Purchase stage	Sharing payment details	Customer to make payment arrangement
Order progress updates	Channel	Engagement	Purchase stage	Provider sending order progress updates	
Installation scheduling	Channel	Engagement	Purchase stage	Contacting customer for installation scheduling	Customer confirm installation date and time
Device installation	Technician, device	Installation at customers home	Purchase stage	Comm could be improved at installation stage for some to create more value	Customer to arrange access for technician
Welcome pack	Channel	Receiving information on how to use the service	Purchase stage		
Digital interface	Channel	Ease of communicating	Purchase stage	Purchase engagement through the interface	

Communication Touchpoints

Respondents found great value in being communicated with clearly along the purchase stage since it assists them in understanding what the purchase process entails and it gave them clarity on what to expect from their service provider during the setup of their service.

Customer Sign up

The respondents found value in a quick and simple sign up process irrespective of the medium that was used. The respondents who has the most valuable sign up experience interacted with the service provider through a digital interface such as a mobile application or customer portal since they found it simple and easy to use.

Payment Arrangements

Respondents found value in being able to select their preferred payment option, this could either be an electronic funds transfer or a debit order. All respondents found value in the seamless payment process that they experienced.

Order Progress Updates

Value was created for respondents when they received progress updates from their provider on where their order was in the process, they found this valuable because it helped them to manage their expectations and gave them an idea on when they will received their service.

Installation Scheduling

Respondents found it valuable when they were consulted for the installation date and time as they were able to plan accordingly. Additional value was created when the service provider adhered to the scheduled installation time.

Device Installation

The data showed that the device installation can create a lot of value or a lot of frustration, in instances where the respondent had a favourable experience with the installation they found it that very valuable.

Welcome Pack

Respondents who received information on how to connect and use the service, either through a physical pamphlet or in digital form, found a lot of value in receiving that information as it assisted them in getting connected. Those who didn't receive this information would have found it useful and valuable should they have received it.

Digital Interface – customer portal or mobile application

Some of the respondents who signed up for the service via an online channel found that experience valuable since it was easy to use.

5.4.2.3. Post-purchase Touchpoints

Table 14: Value creation elements for touchpoints in the post-purchase stage

Value Creation Elements					
Touchpoints	Resources	Activities	Context	Interactions	Customer Role
Rate your service	Channel	Engagement	Post-purchase stage	Opportunity to raise concerns or give compliments	Customer provide feedback
Network outage communication	Channel	Engagement	Post-purchase stage	Notified of network outage	
Routine follow ups	Channel	Customer retention	Post-purchase stage	Following up on how customer is experiencing the service	

Customer support	Channel	Good customer support	Post-purchase stage		Customer raises a query
Digital interface	Channel	Ease of communicating	Post-purchase stage	Post-purchase engagement through the interface	

Rate your Service

While not all respondents found value in the rate your service engagement, majority of respondents found this valuable since it offered them an opportunity to raise concerns that they had during the purchase stage or to give the compliments for the seamless delivery of the service.

Network Outage Communication

All respondents found value in receiving network outage communications because it alerted them when their network was down which gave them peace of mind to know that the service provider is aware of the outage and they are working on it. It also provided value for customers who tried troubleshooting in order to figure out if the issue is an isolated issue in their home or if it was a greater network issue.

Routine Follow ups

Some respondents mentioned that receiving routine follow ups, to find out how they are experiencing the service and just to thank them for being a loyal customer, would add value since it would make them feel like they are an important and valued customer.

Customer Support

All respondents mentioned that they find value in good customer service, irrespective of whether or not they received good customer service.

Digital interface – customer portal or mobile application

The service providers who offered a customer portal or mobile application created value for customers during post-purchase interaction. This channel was frequently used for any engagement with the service provider which respondents found valuable, since they could find their account information and receive important communication through that channel.

5.4.3. Research Question 3

RQ3: How does value creation differ between direct and indirect channels?

The direct channel is made up of 10 respondents and the indirect channel is made up of two respondents. Value creation between the two channels will be analysed adopting the approach used in research question two where value creation was assessed at every touchpoint.

5.4.3.1. Pre-purchase Touchpoints

Value creation in the pre-purchase phase of the customer journey differs slightly between indirect and direct channels. Respondents in both direct and indirect channels found value in the communication channel touchpoint, they both found ease of finding the information that they were seeking valuable. While the creation of value differed on the market aggregators touchpoint, the indirect channel found value in the service provider contacting the respondent soon after they showed interest on the market aggregator, whereas direct channel respondents found value in the aggregator saving the respondent time in their search.

Table 15: Pre-purchase touchpoints

No.	Pre-Purchase Touchpoints	Direct	Indirect
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1	Communication channel	Value created through ease of finding information and clear communication. Value created in that required info was found.	Value created through ease of finding information and clear communication. Value created in that required info was found.
2	Website and market aggregators	Respondent3 found value through finding info on website. Respondent4 found value in using aggregator since it resulted in a sales person contacting the respondent.	Value created due to aggregator saving respondent time.

5.4.3.2. Purchase Touchpoints

Looking at the eight touchpoints in the purchase journey, there were two touchpoints where value creation did not differ between the direct and indirect channels, namely customer sign up touchpoint and payment arrangements touchpoint. Respondents found value was created by the ease of signing up, the easy payment process, as well as the availability of multiple payment options at these two touchpoints.

Considering the remainder six touchpoints, there was a different in how value was created within the direct channel, between both respondents, as well as between the indirect and direct channel. Within the direct channel Respondent4 did not find any value at any of these six touchpoints, since they had a poor experience at each touchpoint no value was created, while Respondent3 had a good experience which created value for them at those touchpoints. The value that was created for Respondent3 aligned with the value created for the indirect channel. In terms of the indirect channel, majority of respondents had a good experience which resulted in value creation at each of these touchpoints.

Table 16: Purchase touchpoints

No.	Purchase	Direct	Indirect
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	Touchpoints		
1	Communication touchpoints	Respondent3 found value in the good communication received. The Respondent4 experienced poor communication and no value was created.	Half of the respondents experienced good communication during this stage and found value in receiving good communication.
2	Customer sign up	Both respondents experienced an easy sign up process which created value.	All respondents had a good experience which added value. More value was created through a customer portal or website.
3	Payment arrangements	Value was created through an easy payment process and different payment options being available.	Value was created for all respondents through experiencing a seamless payment process and different payment options being available.
4	Order progress updates	Respondent3 received progress updates and that created value. Respondent4 didn't receive any updates and no value was created.	All respondents received progress updates and found it valuable
5	Installation scheduling	Respondent3 found the service provider flexible and accommodating for the install which created value. The installation wasn't scheduled with the Respondent4, therefore no value was created.	Eight respondents experienced good installation scheduling which created value. If installation done on time, extra value was created.

6	Device installation	<p>Respondent3 had a good installation and value was created.</p> <p>Respondent4 had a poor experience and the installation was done incorrectly initially, creating no value.</p>	<p>Eight respondents had a good installation experience and this created value for these respondents.</p>
7	Welcome pack	<p>Respondent3 received a welcome pack, which created value.</p> <p>Respondent4 didn't receive any info on how to connect or use the service, no value created.</p>	<p>Eight respondents received a welcome pack in various forms, value created.</p>
8	Digital interface	<p>Respondent3 had accesses to a customer portal which was valuable.</p> <p>Respondent4 didn't have a customer portal or application, no value created.</p>	<p>Majority of respondents had access to a mobile application, portal or website. Ease of use value created.</p>

5.4.3.3. Post-purchase Touchpoints

The value creation in the post-purchase stage differed at all touchpoints. Value was created at each touchpoint for some or majority of the respondents who form part of the indirect channel. While value creation for respondents in the direct channel differed at four of the five touchpoints, where Respondent4 had a poor experience and no value was created and Respondent3 had a good experience and value was created. The touchpoint where neither of the direct respondents did not find value was the follow up touchpoint and this was due to both respondents not receiving the follow ups.

Table 17: Post-purchase touchpoints

No.	Post-Purchase Touchpoints	Direct	Indirect
1	Rate your service	Respondent3 received a rate your service and found it valuable. Respondent4 didn't received a rate your service and they would not have found value even if they received it.	Eight respondents got a rate your service, five of which found it valuable.
2	Network outage communication	Respondent3 received network outage communication and found it valuable. Respondent4 didn't received network outage communication and they would have found value if they received it.	Five respondents received outage communications, all of which found value.
3	Routine follow ups	Respondent3 didn't receive follow ups but would have found it valuable if they did.	One respondent received a follow up, and they found it valuable.
4	Customer support	Respondent3 experienced good customer support and found it valuable. Respondent4 experience poor customer support and no value was created.	Majority of respondents had good service, which they found valuable. Four respondents did not have good service.

5	Digital interface	Respondent3 experienced uses a customer portal and finds it valuable. Respondent4 doesn't use any online platform but would find value in it.	Eight respondents engaged with mobile application or customer portal, which they found valuable.
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5.4.4. Research Question 4

RQ4: Does the direct or indirect channel create more value?

The researcher created the below value rating system, illustrated in table 18 below, to establish which channel created more value. The rating system considered at how much value was created at each touchpoint in the purchase stage using the lens of the direct and indirect channel. At each touchpoint and in each channel, the number of respondents who found value at that touchpoint was counted and a percentage was calculated, the channel with the highest percentage is the channel that created the most value. This approach was taken due to the difference in the sample size between direct and indirect respondents, with the number of respondents in the direct channel being two and the indirect channel being ten.

Adopting a holistic view, the indirect channel created more value since a higher percentage of respondents found value in the customer journey. Analysing which channel created more value at the various purchase stages, neither of the channels created more value in the pre-purchase stage, whereas the indirect channel created more value at both the purchase and post-purchase stages.

Table 18: Value Rating for direct and indirect channels

Value Rating			
	Touchpoints	Direct	Indirect

Purchase Stage		Number	Percentage	Number	Percentage	More Value
Pre-purchase	Communication channel	2	100%	10	100%	Same
	Website and market agg.	2	100%	10	100%	Same
Purchase	Communication touchpoints	1	50%	6	60%	Indirect
	Customer sign up	2	100%	10	100%	Same
	Payment arrangements	2	100%	10	100%	Same
	Order progress updates	1	50%	10	100%	Indirect
	Installation scheduling	1	50%	9	90%	Indirect
	Device installation	1	50%	8	80%	Indirect
	Welcome pack	1	50%	8	80%	Indirect
Post-purchase	Digital interface	1	50%	8	80%	Indirect
Post-purchase	Rate your service	1	50%	8	80%	Indirect
	Network outage comm.	1	50%	5	50%	Same
	Routine follow ups	0	0%	1	10%	Indirect
	Customer support	1	50%	7	70%	Indirect
	Digital interface	1	50%	8	80%	Indirect
Average		60%		79%		Indirect

5.5. Conclusion

This chapter discussed the themes and trends that emerged from the research data collected through conducting interviews. Taking the view of the first two research questions, important touchpoints were identified for each purchase stage and the value that was created at each touchpoint was analysed. Looking at the pre-purchase stage, customers found value through communication channels and market aggregators that simplify information gathering and assist in the decision making process. Access to comparative product and service information assists customers in making well-informed purchase choices that add significant value to the customer.

Moving over to the purchase phase, touchpoints such as order progress updates, installation scheduling, and payment arrangements emerged as important touchpoints along the customer journey where the most value is created for the customer. Clear communication and flexibility by providers play a key role in creating positive customer experiences and creating customer value. The post-purchase phase focuses on a

favourable customer support process, outage notifications, and routine follow-ups. These touchpoints create long-term customer satisfaction and loyalty. Respondents valued receiving network outage communication since it assisted them in understanding why their service is down. Digital interfaces emerged as an important touchpoint across the whole customer journey as it creates an channel for customer to interact with the service provider.

Focusing on the last two research questions, research showed that there is no difference in how value is creation between indirect and direct touchpoints. While there is no clear difference in how value is created, the data does show that the indirect channel provides more value when compared to the direct channel. It is worth noting that both channels have the opportunity to add value and do add value, however based on this data the indirect channel creates the most value.

Chapter 6: Discussion of Findings

6. Discussion of Findings

6.1. Introduction

This chapter looks at the data discussed in chapter 5 and analyses it based on the findings that emerged from the literature review. This chapter will take the approach of two key sections, namely (1) Important Touchpoints and Value Creation and (2) Direct and Indirect Channels – Intermediaries in the Customer Journey.

The first section of the discussion will focus on Research Question 1 and Research Question 2 together since the key constructs making up these questions are related. Research Question 1 seeks to understand which touchpoints in the customer journey are the most important for the customer. While Research Question 2 looks at the what value is created at each of these touchpoints.

The important touchpoints were determined by looking at where in the customer journey the respondents experienced the most value, and more particularly where majority of respondents found value or mention that they would have find value. It is important to note that one customer might find value in a touchpoint, while another customer might not. This was evident in the data when one respondent found value in collecting the internet device while another respondent did not find value in collecting the device. Therefore the view of majority of respondents was considered in determining the importance of the touchpoint. Further to this the important touchpoints were assessed for what value that was created for the customer at each touchpoint.

While the second section of the discussion will focus on Research Question 3 and Research Question 4 together since both of these questions look at the value creation of the direct and indirect channels. Research Question 3 seeks to understand if there is

a difference in how value is created between the two channels. While Research Question 4 aims to establish which channel creates more value.

6.2. Important Touchpoints and Value Creation

RQ1: What are the important touchpoints across the customer journey?

RQ2: What value is created for the customer at each touchpoint?

6.2.1. Pre-purchase Stage

6.2.1.1. Customer Journey

Through the data analysis, the touchpoints were categorised by the three purchases stages of a customer journey as conceptualised by Lemon and Verhoef (2016). As part of the customer journey, Lemon and Verhoef (2016) identified behaviours that form part of each stage. Looking at the pre-purchase stage, two key touchpoints emerged from the research findings which align with the behaviours outlined by Lemon and Verhoef (2016). The two key touchpoints include the (1) communication channel and (2) website and market aggregators, both of these touchpoints relate to the behaviours mentioned by Lemon and Verhoef (2016) since they relate to the customer searching for a service provider and engaging with the service provider behaviours in the model.

6.2.1.2. Customer Experience and Value Creation

These two important touchpoints are in line with Baidya et al. (2023) findings on value driven-touchpoints in the customer experience process. Baidya et al. (2023) found that touchpoints relating to the product, price, advertising, and distribution have a positive impact on the customer experience. Both of the identified important touchpoints pertains to the product, pricing, and advertising which are the top three factors that impact the customer experience and value creation. Service providers use their websites, market aggregators and other channels to advertise their product offerings in order to reach

new customers. While Hernández-Ortega (2019) took a different approach to Baidya (2023), their findings are supplementary to research done by Baidya (2023) as they look at the value creation process in customer experience. Considering Hernández-Ortega (2019) research, the communication channel and the website and aggregators touchpoints form part of the formation process, which is defined as being internal firm sources of value that the customer interacts with, at this point in the customer journey the customers are interacting with these two touchpoints without the service providers knowledge until the customer makes contact in a way that introduces engagement.

6.2.1.3. Digital Touchpoints

These two touchpoints include the use of technology therefore making these digital touchpoints in opposed to physical touchpoints. Chiang (2023) conducted research on the four digital experience manners that are important to the customer, these include utility, sociability, informativeness, and arousal as discussed in the literature review chapter of this paper. These two touchpoints in the purchase stage satisfy two of the four manners, these include the utility and informativeness manners. The utility manner is satisfied since the customer need can be met by the digital touchpoint since the customer is searching for information, this will be achieved when they interact with the website or other communication channels in this stage. The informativeness manner is also satisfied since the information available on the website and market aggregator includes all the service related information that a customer requires when looking for a service, and if there are any questions they can make use of the other communication channels to engage with the service provider, such as phone or email.

Businesses can improve the customer experience at these digital touchpoints by adopting the use of IOT and virtual assistant/chatbots/robots into this part of the customer journey Hoyer et al. (2020). Hoyer et al. (2020) recommends that IOT be used in this stage by using the customers internet search history to learn more about the customer in order to offer them a personalised product or service, this can be achieved through the service providers website. Additionally businesses can introduce to a

chatbot on the website that the customer can interact with should they require assistance with finding the information they are looking for or should they need any further information. Through the analysis of the interview data, respondents mentioned that having a chatbot or virtual assistant on the website would assist them in their information gathering stage. Therefore, the adoption of these two technologies can significantly improve the customer experience at these touchpoints.

6.2.1.4. Multichannel Integration

Customers engage with service providers through various market channels throughout the customer journey, they may begin the prepurchase stage through one channel then move to another channel before having progressed to the purchase stage. Palazón et al. (2022) expresses that it is important for businesses to adopt multichannel integration in the customer journey to ensure customer have a seamless experience across all channels. The implementation of multichannel integration can be done at these two touchpoints since they are both digital touchpoints, thereby offering customers the freedom to switch between channels Palazón et al. (2022).

6.2.2. Purchase Stage

6.2.2.1. Customer Journey

Progressing onto the purchasing stage, eight important touchpoints have been identified through the data analysis process. The key touchpoints include (1) Communication touchpoints, (2) Customer sign up, (3) Payment arrangements, (4) Order progress updates, (5) Installation scheduling, (6) Device installation, (7) Welcome pack, and (8) Digital interface. These touchpoints are similar to the purchase behaviours mentioned by Lemon and Verhoef (2016), such as choice making, ordering the product or service, and making payment, all of which form part of the purchasing activities.

6.2.2.2. Customer Experience and Value Creation

Considering the four factors that Baidya et al. (2023) identified as having a positive impact on the customer experience, all of the touchpoints identified in this stage represent either the product, price, and distribution since this stage deals with the purchase and delivery of the product. Therefore the touchpoints in this stage have the potential to positively influence the customer experience and create value for the customer Baidya et al. (2023). Looking at Hernández-Ortega (2019) research on the role of customer experience in value creation, this purchase stage is made up of touchpoints that create value through the formation process and co-creation process. Communication touchpoints, order progress updates, device installation, welcome pack, and digital interface all form part of the formation process since these are internal firm sources of value, therefore value creation sites with the firm. While customer sign up, payment arrangements, and installation scheduling form part of the co-creation process since these touchpoints include the customers involvement in order for value to be created.

6.2.2.3. Digital Touchpoints

Informed by the data received from respondents in the interview, seven of the eight important touchpoints in this purchase stage are digital touchpoints since majority of respondents experienced these touchpoints in digital form. The one touchpoint that is not digital is the actual installation of the device in the customers home. Considering the four digital manners identified by Chiang (2023) the touchpoints in this purchase stage satisfy three of the four manners, namely: utility, informativeness, and arousal manners. The utility manner is satisfied since the customer need for a service can be met by the digital touchpoint of signing up and paying for the service. The informativeness manner is satisfied by the progress updates the customer receives, the installation scheduling, the welcome pack as well as any other digital communication. Lastly the arousal manners, the customer experiences emotional and sensorial reactions when they receive confirmation that their order has been received, progress updates along the purchase stage, and receiving communication that their internet service is active and working.

Since these touchpoints have many moving parts, this presents an opportunity to introduce new technologies to improve the purchase stage. As with the pre-purchase stage, the use of IOT and virtual assistant/chatbots/robots can transform the purchase stage of the customer journey Hoyer et al. (2020). These technologies can be used to automate the payment process in a way that is based on consumption rather than a set monthly amount, this functionality can offer the customer flexibility to pay for what they use based on consumption monitors. The concept of being able to have flexible payment options where the customer gets billed for what they used is a construct that emerged during the interviews with respondents, two respondents mentioned that they travel frequently and they would find value in being able to pause or stop their service while they are away. The functionality of having automated payments based on internet usage would be able to satisfy their need of pausing their service since they would only pay for what they consumed.

In addition to IOT, virtual assistance/chatbots can improve the customer journey significantly as it will offer the customer another channel in which they can engage with the service provider should they have any questions during the purchase stage. Therefore the adoption of technology in the purchase stage can improve the customer experience which in turn can assist in creating more value (Hoyer et al., 2020).

6.2.2.4. Multichannel Integration

Insights received from respondents during the interviews showed that some respondents experience a change in the communication channel as they progressed from the pre-purchase stage to the purchase stage. Respondents shared that the communication channel changed from email to WhatsApp, or they now engage via a customer portal where they are required to set up an account. These respondents expressed that they would prefer if the service provider selected one channel or used all channels in order to ensure consistency. This challenge sheds light on the need for an integrated multichannel strategy as emphasised by Palazón et al. (2022). Palazón et

al. (2022) puts emphasis on the importance of consistency across all channels to offer the customer the opportunity to select their preferred channel, since customer utilise different channels for different reasons.

6.2.3. Post Purchase

6.2.3.1. Customer Journey

The post-purchase stage is the last stage of the customer journey and the stage where customer remains once they have their service until they decide to leave the service provider. In the post-purchase stage there are five important touchpoints that have become apparent from the data analysis process. The key touchpoints include (1) Rate your service, (2) Network outage communication, (3) Routine follow ups, (4) Customer support, and (5) Digital interface. These touchpoints are consistent with the post-purchase behaviours mentioned by Lemon and Verhoef (2016). These include consumption and usage of the service, engagement between the customer and service provider, customer service and support for queries.

As discussed earlier in the literature review chapter, the loyalty loop is a concept that is only present in the post-purchase stage where customer continue to repurchase the service. Due to the nature of the fibre internet industry, it is common for a customer to change their service provider should they not be happy with the service they are receiving, the customer has access to numerous other service providers and switching costs are low. Therefore when a customer remains with their service provider for a number of years, it shows customer loyalty and that they are happy with their service. Of the respondents interviewed, three respondents expressed that they have been with their service provider for over five years, while three respondents mentioned that they have not hesitated to leave a service provider in the past when they were unhappy with the service received. This coincides with the notion mentioned by Lemon and Verhoef (2016) that customers will end the customer journey and begin a new one if an incident or activity happens their needs are not met.

6.2.3.2. Customer Experience and Value Creation

In applying Baidya et al. (2023) four factors in the post-purchase stage to establish if the touchpoints have a positive impact on the customer experience, it is apparent that price and product factors are present in these touch points. Therefore these touchpoints contribute positively to the customer experience and create value for the customer. Looking at customer experience and the value creation process, all touchpoints in this post-purchase stage form part of the formation process since these touchpoints are internal firm sources of value where there is no value co-creation with the customer and there is no external firm resources creating value Hernández-Ortega (2019).

Belabbes et al. (2020) research on the drivers of customer experience in the mobile telecommunications sector in Morocco shares insights into the factors that impact customer experience from the customer perspective. Their findings show brand image, product/service pricing, the relationship with the customer, promotions, and data or voice usage tracking. This looks at the customer experience of an existing and on-going customer and thus would be categorised under the post-purchase stage, in opposed to across the customer journey at various touchpoints. Comparing the data collected by the researcher to that of Belabbes et al. (2020), the researcher noticed two key areas where similarities are found. The first area is Belabbes et al. (2020) construct of the relationship with the customer, this is aligned with feedback from the respondents that they found value in good customer support. The second area is in Belabbes et al. (2020) product/service pricing construct, this aligns with feedback received from respondent that they would have found value in their products and pricing being automatically updated to align to the market pricing since the market pricing is continuously decreasing because the cost of data is becoming cheaper. While Jo (2024) findings showed that customer satisfaction is influenced by prices, contract duration, service quality, and the experience when interacting with the call centre. All of the factors found by Jo (2024) correspond with the insights collected from respondents in the data collection process, particularly that of the post-purchase stage. The research conducted by Belabbes et al. (2020) and Jo (2024) illustrate that there is a lack of research in the telecommunications

industry across the entire customer journey, since their research was centred around post-purchase activities and touchpoints.

6.2.3.3. Digital Touchpoints

All five of the touchpoints identified in this stage are digital touchpoints. Three of the four digital manners identified by Chiang (2023) have been satisfied by the touchpoints in this purchase stage. These include utility, informativeness, and arousal manners. The utility manner is satisfied by the customers need of requiring an internet service and that need being met. The informativeness manner is satisfied by the customer being notified of network outages and any other post purchase communication. And lastly, the arousal manners are satisfied by the rate your services engagement which provides customers with the opportunity to express their emotions regarding the experience they endured (Chiang, 2023).

The use of new technologies to improve the pre-purchase stage can be very beneficial (Hoyer et al., 2020). Through the data received from the interview respondents, the post-purchase stage appears to be one filled with the most frustration when compared to other stages. This is due to majority of customers not receiving communications for network outages which leaves customers feeling hopeless and uninformed. In addition, four of the 12 respondents had a poor experience when interacting with the customer support team, this leads to customer frustration and disappointment. This challenge does present an opportunity to introduce new technologies that can improve the network outage communication and enhance the customer support process. New technologies such as IOT and virtual assistance/chatbots can improve the post-purchase and customer support process (Hoyer et al., 2020). This can be achieved by introducing a chatbot that the customer can interact with when they have a query, or the use of IOT technologies to develop a mobile application that the customer can use to manage their service, check their bill, and a central place where the service provider can send push notifications for network outages or any other announcement (Hoyer et al., 2020). The implementation of these new technologies can assist with improving the customer

experience which can assist in generating more value for the customer (Hoyer et al., 2020).

6.2.3.4. Multichannel Integration

Multichannel integration in the post-purchase stage since this is the stage where a customer decides to repurchase and become a loyal customer or they leave and move to a rival service provider (Lermon Verhoef, 2016). Palazón et al. (2022) recommends that the integrated multichannel strategy also flow across into purchase stage, as this creates a unified experience for returning customers that can assist in building customer loyalty.

6.3. Direct and Indirect Channels – Intermediaries in the Customer Journey

RQ3: How does value creation differ between direct and indirect channels?

RQ4: Does the direct or indirect channel create more value?

This section of the discussion will focus on Research Question 3 and Research Question 4 together since both of these questions look at the value creation of the direct and indirect channels. Research Question 3 seeks to understand if there is a difference in how value is created between the two channels. While Research Question 4 aims to establish which channel creates more value.

6.3.1. Value Creation at Indirect and Direct Touchpoints

Through the collection of data from the interviews there is no substantial difference in how value is created between the two channels. When comparing the direct and indirect channels, respondents from both channels experienced a pleasant and poor experience, therefore concluding that value creation did not differ between the channels. These finds align with research conducted by Siqueira et al. (2020) which confirms that internal and external touchpoints has a similar impact on the customer experience. Due

to the lack of research in this area there is no other source to compare these findings to.

When looking at which channel created more value, the indirect channel created more value based on the percent of respondents who had a pleasant experience along the customer journey being higher than that of the direct channel. Looking at the direct channel particularly, one respondent had a poor experience across most of the touchpoints, while the other respondent had a pleasant experience across the whole customer journey. Whereas majority of respondents in the indirect channel had a pleasant experience at most touchpoints and there was not one particular respondent that had a poor experience across the whole journey. Due to the novelty and uniqueness of this research there is no existing literature or related literature that looks at which channel creates more value. While the researcher was unable to source literature on which channel creates more value, Tjandra et al. (2019) has contributed significantly to research on intermediaries, and since intermediaries form part of the indirect channel this research can contribute to these findings by confirming that intermediaries play a vital role in the customer journey.

6.3.2. Value Co-creation and Inter-organisational Engagement with Intermediaries

Considering that the indirect channel creates the most value for the customer this presents the opportunity to explore and understand how value can be co-created and inter-organisational engagement can be improved with the intermediaries who form part of the indirect channel. This will provide businesses and practitioners with the insights on how to improve the customer journey to create the most value for customer.

Three areas of dissatisfaction arose from the data collection from respondents who form part of the indirect channel, these include the installation process between two parties, network outage communication, and network trouble shooting. These are discussed below.

6.3.2.1. Installation Process by Two Parties

Since the indirect channel is made up of two parties, the network provider and the service provider, both parties are required to install an internet device in the customers home, however the service provider cannot install their device until the network provider has installed their device. The challenges that emerged from the interviews was that the installation process is not done efficiently and that the process can be improved. Three respondents had a poor installation experience, Respondent7 had an experience where the network provider did not indicate what time they will be doing the installation and the respondent was required to wait at home the whole day for the installation to occur, and once the installation was done the service provider did not communicate the following steps. While Respondent6 and Respondent8 experienced delays in the installation due to additional fibre infrastructure build that was needed to bring the fibre into the house, this was not communicated clearly by their service provider. All of these concerns could have been alleviated by clear communication between the network provider and the service provider, which the service provider would have then communicated to the customer.

These examples illuminate the need for a better engagement processes between the network provider and service provider. Once the service provide has the accurate information it is their responsibility to communicate this with the customer in order to maintain a favourable relationship. The installation process is an opportunity for value co-creation and inter-organisational engagement, Sashi (2021) contributed significantly to research pertaining to these constructs. Sashi (2021) created an inter-organisation engagement matrix that can help businesses assess what type of customer engagement the intermediary has in order to establish what type of partner they would be. This would inform the business what the expected challenges might be in the value co-creation process.

Tjandra et al. (2019) contributed to research by understanding the role that intermediaries play in co-creation activities through exploring their power and interest. Tjandra et al. (2019) explained that intermediaries play a key role in the relationship because they manage the relationship with the customer, they add value to the providers products and services that they sell, create new value with existing customers, and they decrease the providers cost of servicing end customers. Businesses are recommended to focus on these four roles in order to work with the intermediary to co-create value for the customer.

6.3.2.2. Network Outage and Troubleshooting

Due to the network provider and the service provider being independent parties considering the indirect channel, the service provider is using the infrastructure from the network provider and are therefore reliant on the network provider to maintain the network and ensure the service provider has access to the network. Should there be a network outage on the network side the service providers are not made aware of the outage and are required to do troubleshooting in order diagnose the problem and the establish if the problem is on the network provider or the service provider side.

Should the problem be on the network side, the service provider is left feeling helpless since they are unable to assist the customer in getting connected and they are required to wait for the service provider to resolve the problem and restore connectivity. Three of the interview respondent found that they had a poor experience with network outages, Respondent2 mentioned that they were told by their service provider that the network issue is not with them and there is nothing they can do. Respondent7 and Responent12 experienced a similar problem where the service provider spends a considerable amount of time on a phone call with the customer trying to troubleshoot the network problem only to eventually realise that the problem is on the network side and there is nothing else they can do other than log a ticket with the network provider.

This presents a problem for service providers since they cannot send network outage communication if they themselves are not aware of the issue and which customers might be affected. The problem can be resolved with improved engagement between parties as well as finding ways that they the organisation can work together in resolving the problem together. Research done by Sashi (2021) illustrate that organisations can use digital communication to improve inter-organisational engagement and encourage the co-creation of value. Practitioners can implement new technologies to develop and improve inter-organisational engagement, Hoyer et al. (2020) research on new technologies and how they can be adopted to transform the customer journey provides valuable insight into how organisations can enhance the customer experience and co-create value for the customer.

Network providers and service providers are encouraged to learn how work together to improve inter-organisation engagement and to establish processes that will aid in the co-creation of value that is suitable for both parties involved. Nätti et al. (2014) expressed that the value co-creation process assists organisations to continuously learn and develop their capabilities. Nätti et al. (2014) mentioned that all parties involved in value co-creation activities are required to continuously learn and grow in order to continue co-creating value for the customer since the customer needs and requirements are continuously evolving.

6.4. Conclusion

Through the analysis and discussion it became apparent that the findings from the data aligned with the literature researched. Focusing on the customer journey the key touchpoints in each purchase stage aligned with that of the behaviours identified in prior research by Lemon and Verhoef (2016). While the capability of these touchpoints to create value for the customer coincides with the factors identified by Baidya et al. (2023) which has a positive influence on the customer experience.

A digital interface is an important touchpoint at every stage of customer journey , with majority of the touchpoints being in a digital form, with the actual delivery of the service being the only physical touchpoint. While the actual delivery is a physical touchpoint it presents the business with the opportunity to improve that process in order to create more value for the customer.

Looking at the second part of the findings discussion, the data shows that there is no difference in how value is created between the direct and indirect channels. The experience at both direct and indirect channels provide customers with a pleasant and poor experience at the various touchpoints. Siqueira et al.'s (2020) mentioned that internal and external touchpoints have a similar impact on the customer experience, their finding aligns with the findings gathered in this research. While there is no significant difference in how value is created between channels, the indirect channel has emerged as providing customers with the most value.

Chapter 7: Conclusions and Recommendations

7. Conclusion and Recommendations

7.1. Introduction

This qualitative study was conducted to explore how value is created for customers along the customer journey, with the added perspective of understanding if value creation differs between direct and indirect channels. This research was applied in the field of the fibre connectivity industry as it is made up of distinct direct and indirect firm-contact touchpoints. This chapter will provide a holistic view of the findings of this research paper as informed by the data collected and the literature reviewed, the theoretical and business implications of this research will be explored, the limitations to the study will be discussed, and areas for future study will be recommended.

7.2. Principal Findings

This principal findings of this study are split up into two focal sections. The first section involved establishing which touchpoints are important touchpoints in the customer journey for a fibre internet service customer, and exploring what value is created at each of these touchpoints. Lemon and Verhoef (2016) three phase customer journey was adopted and the findings were analysed according to each purchase stage. McColl-Kennedy et al. (2019) customer experience framework was applied, where the identified customer journey touchpoints were analysed according to the value creation elements in the framework. While the second focal part of the research analysed how value creation differs between the direct and indirect channels and which channel creates the most value for the customer. This was achieved by dividing up the sample of respondents into their respective channel in order to explore if there were any differences between how value was created for the customer.

The first section of the findings presented the key touchpoints along the customer journey along with the value that is created at those touchpoints at a high level. The pre-purchase stage includes two key touchpoints, namely: communication channel and

website and market aggregators. These two touchpoints created value for customers through the ease of finding information about the service provider and product offering which assisted them in their decision making on which provider to select. The purchase stage is made up of eight touchpoints, including communication touchpoints, customer sign up, payment arrangements, order progress updates, installation scheduling, device installation, welcome pack, digital interface. At a high level, customers found value in receiving clear communication throughout the purchase journey, easy sign up and payment process, valued a seamless installation experience, and a welcome pack that provided all the necessary information pertaining to the products. Lastly, the post-purchase phase involved rate your service, network outage communication, routine follow ups, customer support, and digital interface. Customers found value in all of these touchpoints, more particularly receiving clear communication about network outages, good service engagements and routine follow ups.

The touchpoints that emerged from the data collected aligned with that of the behaviours identified in Lemon and Verhoef (2016) customer journey process model. The value creation elements were identified for each touchpoint using McColl-Kennedy et al. (2019) customer experience framework which provided a more substantial interpretation of the value created at each touchpoint. The ability of these touchpoints to create value for the customer coincides with the factors identified by Baidya et al. (2023) as having a positive influence on the customer experience.

From the data collected, a digital interface has been identified as an important touchpoint across every stage of customer journey, this is either in the form of a website, customer portal or mobile application. Majority of the touchpoints are of a digital form, with the actual delivery of the service being the only physical touchpoint. Feedback from respondents were that they enjoyed engaging with the service provider via a digital channel such as a mobile application or customer portal online. Research by Chiang (2023) looks at the key digital experiences manners that a touchpoint should have for a good customer experience, the digital experience manners present at these touchpoints

include utility, informativeness, and arousal, with sociability being neglected since these touchpoints do not offer any means for customers to engage with each other.

The second section of findings revealed that there is no difference in how value is created between the direct and indirect channels. Respondents from the direct and indirect channels experience a pleasant and poor experience at different touchpoints which illustrates that the channel is not the point of differentiation as there is no consistency in one channel when compared to the other. These findings align with research by Siqueira et al.'s (2020) where they mention that internal and external touchpoints have a similar impact on the customer experience.

While the creation on value between the two channels does not differ, the data collection shows that the indirect channel creates more value when compared to the direct channel. There is no literature against which to compare these findings, however research by Tjandra et al. (2019) has shown that intermediaries in the indirect channel play a key role in the customer journey. Through their role in the customer journey intermediaries have the opportunity to create more value for customers through the key roles they play which has been discussed in earlier sections (Tjandra et al., 2019). While the indirect channel creates more value for the customer, findings show that engagement and value co-creation between the network provider and service provider. This will enable both the network and service provider to continue creating value for the customer through continuously learning and improving the ways of work.

7.3. Implications

7.3.1. Business Implications

This study uncovered some meaningful insights as well as opportunities and challenges for businesses in the fibre connectivity industry and any other industry where intermediaries form part of the customer journey and customer experience.

In conducting this research the customer journey was explored and analysed in order to discover where and how value is created. The data collected provides practitioners in the South African Fibre industry with insights into what the key touchpoints are in the customer journey in order for them to know where to adjust or shift their focus in order to improve the customer journey. These insights also provide practitioners with real-world examples of occasions when customers found value or didn't find value at these touchpoints. While value creation is subjective and some customers have niche preferences that do not represent the entire population, there are major themes and constructs that emerged from the data where all or most respondents shared the same sentiment and found value in the same experience. An example of this is customers finding value in a quick and easy sign up process, or finding progress updates valuable.

The fibre connectivity industry is one of many where a provider and intermediary relationship exist, with other industries including the insurance industry and financial services industry. In both of these industries it is common for customers to interact with an intermediary for their insurance and financial needs in opposed to interacting with the primary provider or brand. While the touchpoints in the customer journey may differ between industries, the construct of a customer journey and the three purchasing stages is present in all industries. Therefore practitioners in these industries can benefit from this research from the perspective that key tools and frameworks were shared that can be applied in these other industries. And a real-world use case was presented in order to assist practitioners in understanding how these frameworks are applied from the lens of a particular industry.

Due to the involvement of the intermediary in the customer journey, the insights shared in this study will also benefit the intermediary as it will assist them in better understanding how the provider and intermediary relationship works and how it can be improved to create more value for the customer. The intermediary and provider are recommended to adopt new ways of work and apply the insights shared in this study in order to co-create value and improve engagement between the parties.

7.3.2. Theoretical Implications

Through conducting this research a theoretical gap was filled on research regarding the customer journey and value creation, with the added lens of direct and indirect channels. While the research on indirect and direct touchpoints is lacking in literature, the one study that was conducted on this field by Siqueira et al. (2020) confirmed that the findings of this research are in line with literature. Siqueira et al. (2020) states that internal and external touchpoints had a similar impact on the customer experience, this proved to be true in this study since value creation between the direct and indirect channel does not differ, therefore meaning that the channel does not impact the customer experience. In order to improve the accuracy of the data on indirect and direct touchpoints.

Extensive research has been conducted on digital touchpoints, with notable research being done by Chiang (2023) and Hoyer et al. (2020) that contributed significantly to the findings of this study. Due to the touchpoints in this study mostly being digital, practitioners in the telecommunications environment are faces with the change on how to best service customer through these digital touchpoints. The insights from literature and the data collected from respondents provides businesses with recommendations on what technologies to adopt at certain touchpoints along the customer journey in order to improve the customer experience.

Through the data collected during interviews it became apparent that many service providers have not adopted a multichannel integration strategy this was apparent in that they used different communication channels at different touchpoints. Research done by Palazón et al. (2022) contribute significantly to theory as it provides relevant information relating to implementing a multichannel strategy and what questions to ask for those wanting to implement a multichannel integration strategy which contributes significantly to literature on this subject.

7.4. Study Limitations

This study had four limitations, by acknowledging the limitations of this research transparency and credibility are improved which also assist in showing what can be changed in future studies to improve the integrity of the research.

7.4.1. Sampling Method Selected

The researcher selected the sampling method of self-selection where the researcher selected the sample based on their own personal and professional network, this presented the limitation that feedback received from interviewees would be similar and not represent the diverse population of customers with a fibre internet service in their home (Saunders & Lewis, 2018).

7.4.2. Time Horizon of the Study

A cross-sectional study was adopted for this study, which presented the limitation that with results and data that were gathered were only true at the time at which they were collected (Zikmund et al., 2013). This is evident research done, since a customer's experience can change very quickly based on their interactions with the service provider, therefore data collected about their experience at the present moment may not be the same as their experience in a month.

7.4.3. Unit of Analysis

The unit of analysis presented the third limitation, with the unit of analysis being limited to the individual who purchased the service, therefore one only individual per household was interviewed. This was due to the nature of the study since the aim was to gain insights from customer who went through the customer journey. This meant that not all customers who experienced the service were eligible to take part in the interview.

7.4.4. Composition of the Sample

The composition of the sample created a limitation in the research. This was due to the sample not representing both the direct and indirect channels sufficiently. More insights were received from the indirect channel in comparison to the direct channel. Receiving more insights from one channel increased the variability in the data of that part of the sample, while the direct part of the sample was less represented in the research.

7.5. Recommendations for Future Research

Considering the construct of value creation and the customer journey, future research could be conducted on how value is created along the customer journey from the perspective of different income brackets. This would provide an interesting perspective for practitioners and theorists to understand how value is created differently for low income customers in comparison to high income customers. This would present insights into how a customer journey needs to be designed and adapted to service each customer segment differently.

While conducting research into customer experience, the researcher encountered customer centricity as a construct. Research has been completed on customer experience and customer centricity on how the two constructs influence one another. An interesting focus for future research may be to understand how customer centricity can be used to improve the customer journey. This will provide valuable insights into what concepts businesses should consider when designing or enhancing their customer journey.

Through the conducting the literature review and data collection in this study, it became evident that there are areas that require future research. Value creation in the field of customer experience is lacking, these two constructs have been research at length independently, however these two constructs have not been researched together to the extent that they can provide a broad view of insights that practitioners and theorists can

utilise in their businesses and research respectively. This presents an opportunity for further research.

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Appendices

Appendix 1: Research Instrument – Interview Guide



MBA Applied Business Analysis & Research Project

In-depth Interview Guide

Biographical and Background information

1. What age group are you within?
 - 1.1. 18-25 years of age
 - 1.2. 26-35 years of age
 - 1.3. 36-45 years of age
 - 1.4. 45-60 years of age
 - 1.5. 60+ years of age
2. What income earner bracket are you within?
 - 2.1. Low-income (R1 – R8 000 per month)
 - 2.2. Middle-income (R8 000 – R29 000 per month)
 - 2.3. High-income (R30 000+ per month)
 - 2.4. Prefer not to say
3. What is your reason for using the service? (more than one option is possible)
 - 3.1. Entertainment (Video on-demand streaming, music-streaming, gaming, and social media)
 - 3.2. Work from home (Working from home for 1 – 5 days of the work week)
4. If you work from home, how often do you work from home?
 - 4.1. 1 Day
 - 4.2. 2 Days

- 4.3. 3 Days
 - 4.4. 4 Days
 - 4.5. 5 Days
5. What type of fibre internet user are you?
- 5.1. Heavy user (more than 8 hours of active usage per day)
 - 5.2. Moderate user (between 4 – 7:59 hours of active usage per day)
 - 5.3. Light user (between 0 – 3:59 hours of active usage per day)
6. How tech savvy are you?
- 6.1. Tech-savvy (Knows how to connect or set-up most technological devices on a more complex level)
 - 6.2. Basic Tech-savvy (Knows how to connect basic technological devices for example connecting a mobile phone or laptop to the internet)
 - 6.3. Not tech-savvy (Struggles to set up technological devices)
7. Do you have a smart home? Having a smart TV is not considered a smart home.
- 7.1. Yes (appliances or fixtures in the home are connected to the internet and can be controlled via a technological device such as a phone or tablet)
 - 7.2. No (no appliances or fixtures in the home are connected to the internet)
8. In what city and suburb do you reside?
9. Who is your Fibre Network Operator?
10. Who is your Internet Service Provider?

Pre-purchase Stage

11. Please tell me what you did when you first realised you want to sign up for a fibre internet service and what your experience was when you were looking for a service provider?

Planned prompts to be asked when required and relevant, if not mentioned by the respondent or further information is required:

- 11.1. How was your experience of looking for a service provider?
- 11.2. Where did you look for information when you used to look for a service provider?

- 11.3. When you were searching for a service provider, did you find the information valuable?
- 11.4. What value did you find in the information presented to you?
- 11.5. Did you find your interaction with the service provider valuable?
- 11.6. What part of the interaction did you find valuable?
- 11.7. What part of your consideration and searching process did you find most valuable?
- 11.8. What would have created value for you during your decision making process?
- 11.9. What would have created more value for you during your decision making process?

Purchase Stage

12. Please may you walk me through how you experienced the purchasing and delivery of the internet service?

Planned prompts to be asked when required and relevant, if not mentioned by the respondent or further information is required:

- 12.1. Did you find any part of the sign up and ordering process valuable?
- 12.2. How did you experience the payment process?
- 12.3. Did you get communication regarding your order progress?
- 12.4. If respondent got order progress updates – what value, if any, did you find in being updated on your order progress?
- 12.5. If respondent didn't get order progress updates – would you have found value if you did receive order progress?
- 12.6. How did you experience the process of the device installation?
- 12.7. What part of the device installation process did you find valuable?
- 12.8. Did you receive any information on how to connect to the service? If so, how did you receive this information?
- 12.9. Did you find value in the information received on how to connect?

- 12.10. Where did you find the most value in the purchasing phase?
- 12.11. What would have created value for you in the purchasing phase?
- 12.12. What would have created more value for you in the purchasing phase?

Post-purchase Stage

13. Please tell me about your experience after buying the service and the on-going interactions with the service provider after your service was delivered?

Planned prompts to be asked when required and relevant, if not mentioned by the respondent or further information is required:

- 13.1. Did you receive information on how to engage with your service provider for queries?
- 13.2. Did you find value in the information received on how to engage with your service provider?
- 13.3. Were you contacted for a “rate your service” engagement?
- 13.4. Did you find the “rate your experience” engagement valuable?
- 13.5. Do you receive any communication when there is a network outage or when your service is down?
- 13.6. If the respondent does receive communication – do you find value in the communication you receive on network outage or your service being down?
- 13.7. If the respondent does not receive communication, would you find it valuable if you receive communication on network outage or your service being down?
- 13.8. Do you receive a notification when your service has been restored?
- 13.9. If the respondent does receive communication – do you find it valuable being notified when your service has been restored?
- 13.10. If the respondent does not receive communication, would you find it valuable being notified when your service has been restored?
- 13.11. What is your experience of the service providers customer support?

13.12. Have you found any value in the how the service provider resolves your queries?

13.13. What would have created value for you after you bought the service?

13.14. What would have created more value for you after you bought the service?

Appendix 2: Code Book

Code Book		
Code	Code Group	Theme
Accommodating	Flexibility	Adaptability
Call me back service	Contact Method	Technology
Chatbot	Contact Method	Technology
Clear communication	Communication Quality	Communication
Communication Preferences	Communication Preferences	Communication
Compare offerings	Decision Making	Information Gathering
Concurrent processes	Processes	Efficiency
Contact for new pricing/offering	Package Updates	Customer Loyalty & Retention
Coverage in house	Sales Add-on	Customer Relations
Customer choice	Flexibility	Adaptability
Customer portal	Contact Method	Technology
Customer support	Customer Support	Customer Relations
Device delivery	Device delivery	Efficiency
Different communication channels	Communication Preferences	Communication
Digitisation	Technology Method	Technology
Ease of finding info	Info Search	Information Gathering
Ease of sign up	Sign up	Customer Relations
Easy set up	Processes	Efficiency
Email sign up	Sign up	Customer Relations
Flexibility to change	Flexibility	Adaptability
Free installation	Installation	Efficiency
Frustrating support process	Customer Support	Customer Relations
Good installation	Installation	Efficiency
Good reputation	Deciding Factor	Information Gathering

Good service	Service	Efficiency
Helped decision making	Decision Making	Information Gathering
High speed valuable	Deciding Factor	Information Gathering
How to connect info	Getting connected	Customer Relations
Inefficient	Service	Efficiency
Information gathering	Info Search	Information Gathering
Information on tech aspects	Information Sharing	Customer Relations
Installation Scheduling	Installation	Efficiency
Installation scheduling proactive	Installation	Efficiency
Internet package price	Deciding Factor	Information Gathering
Internet Speed	Deciding Factor	Information Gathering
Involved in tech events	Deciding Factor	Information Gathering
Limited providers	Network Limitation	Technology
Long call waiting	Customer Support	Customer Relations
Long repair time for outages	Time	Efficiency
Loyal to provider	Loyalty	Customer Loyalty & Retention
Market Aggregator	Info Search	Information Gathering
Meets requirements	Deciding Factor	Information Gathering
Mobile Application	Contact Method	Technology
More Package Options	Decision Making	Information Gathering
Moved to another ISP	Decision Making	Information Gathering
Network outages	Outage Communication	Communication
No referrals available	Decision Making	Information Gathering
Not punctual	Time	Efficiency
Not self install	Installation	Efficiency
Online Sign up	Contact Method	Technology
Package Recommendations	Decision Making	Information Gathering
Pause your service	Personalisation	Adaptability
Payment options	Payment	Efficiency
Payment Seamless	Payment	Efficiency
Personalised offering	Personalisation	Adaptability
Poor communication	Communication Quality	Communication
Poor Installation	Installation	Efficiency
Poor Installation Scheduling	Installation	Efficiency
Poor sign up	Sign up	Customer Relations
Process overview step by step	Process Information	Customer Relations
Professional engagement	Engagement	Customer Relations

Progress updates	Progress Communication	Communication
Provider Information sharing	Information Sharing	Customer Relations
Quick response	Time	Efficiency
Quick set up	Installation	Efficiency
Rate your service	Engagement	Customer Relations
Referral	Info Search	Information Gathering
Reliable Service	Deciding Factor	Information Gathering
Routine Follow up	Follow ups	Customer Loyalty & Retention
Sale add-ons	Sales Add-on	Customer Relations
Satisfaction	Customer Support	Customer Relations
Self-install	Installation	Efficiency
Self service	Service	Efficiency
Support Channel	Customer Support	Customer Relations
Technical expertise	Service	Efficiency
Time saving	Time	Efficiency
Update package pricing or speed	Package Updates	Customer Loyalty & Retention
Usage Restrictions Policy	Deciding Factor	Information Gathering
Visual representation of process	Process Information	Customer Relations
welcome pack received	Getting connected	Customer Relations
Well Known provider	Deciding Factor	Information Gathering