

Creating brand value in the service encounter - a frontline personnel perspective

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Introduction

In Sweden and particularly in the financial sector where competition is increasing as the result of deregulation, service companies have realized the importance of brand building. Even in the literature the importance of service brands has been emphasized. Berry (2000: 128) even states that branding is “a cornerstone of services marketing for the twenty-first century”. Because of the characteristics of services such as intangibility, heterogeneity, and simultaneous production and consumption (Wilson, et al. 2008), brand managers in service firms are faced with challenges. The intangible service offering can be visualized through brand values (Edvardsson, et al. 2006) while at the same time the service brand can increase the customer’s trust in the service firm (Berry, 2000). A brand is a promise of future satisfaction and is thus a mix of corporate identity (e.g., what the company believes it stands for) and how the actual service is created and experienced by the customer. Values related to the brand can act as a guide for the customer’s expectations of the services and quality that the service firms offer. When the technical and functional qualities are not enough for that purpose, companies seek to form and communicate attractive and positive emotional values. Hence service firms build and communicate values that they believe will attract customers. In the Swedish insurance market, such values are expressed in concepts such as corporate social responsibility (CSR), corporate citizenship (CC), and sustainability.

For example, values related to environmental and ethical issues are part of many organizations core strategy as they try to restrain themselves from negative values related to pollution and child labor. According to this logic, present and potential customers will view firms that take corporate social responsibility seriously more positively than firms that do not take this responsibility seriously. Naturally this depends on the customers’ attitude towards corporate social responsibility and the role customers perceive firms should have in this kind of work.

The simultaneous production and consumption of services puts focus on the service encounter. This is where the customer experiences the service and where the perceptions of the brand are formed. Through the frontline personnel, the service organization can make its brand distinct from competitors. It is actually possible to say that the frontline personnel are the brand (Dall` Olmo Riley and de Chernatony, 2000) and that they in their roles in service encounters also act as brand ambassadors (Ind, 2001). In this paper, the focus is on frontline personnel because this category of employees to a large extent influences the customers’ perceptions of the service brand.

These employees, the frontline personnel, are the people who, through their behavior, give the service firm its real distinctiveness because service brands are socially constructed through stimuli such as staff behavior (de Chernatony, 2001). Therefore, the success of service brands depends on the frontline personnel and the actions taken in different forms of service encounters. Given the importance of frontline personnel in the service firm, surprisingly few studies of brand building have emphasized these employees (Punjaisiri and Wilson, 2007).

The main purpose with this study is to explore how emotional brand values (like CSR) associated with brand promises can assist frontline personnel in creating value in the service encounter. Focus is on how frontline personnel deal with service encounters.

The practice of service encounters

A service encounter has been defined as the direct interaction between a service firm and its customer (Czepiel, et al. 1985) and may take varying forms. Shostack (1985) presents three types of service encounters: remote encounters, telephone encounters, and face-to-face encounters. The first type is mainly technology-based interactions between the customer and a machine or self-service devices representing the firm. In these encounters, no human actors are involved from the service firm's side. On the other hand, telephone encounters and face-to-face encounters include human interactions. Solomon et al. (1985) describe service encounters as interpersonal interactions between the customer and the contact employee (frontline personnel). For the purpose of this study, service encounter will be used to indicate personal interactions although service encounters include more types of interactions than just personal encounters. Encounters – often called “touchpoints” in management consultant literature – can be initiated either by the customer or the company (direct communication such as direct mail or letters or in sales situations).

The literature has long recognized the importance of service encounters (Grönroos, 2001). This is mainly because of the characteristics related to services. A service is partly an abstract offering and therefore difficult for customers to evaluate. Because of this intangibility, customers frequently search for “cues” to help them determine the firm's offering. Often these “cues” are related to the frontline personnel and their knowledge and behavior in service encounters. Another defining characteristic is the simultaneous production and consumption, a relationship that suggests that frontline personnel are responsible for quality control in the service encounter. Thus the frontline personnel have a crucial role for service firms. They personalize both the service firm and the service offering and customer satisfaction is often influenced by the quality of the interpersonal interaction (Bitner, et al. 1994). Many times that interaction *is* the service from the customer's point of view (Bitner, et al. 1990). Balmer and Greyser (2001) even argue that it is through the employees' behavior that service firms create real competitive advantage. Having the customer involved in the service production as a co-creator also creates a special relationship between customers and frontline personnel. However, it should be noted that not all customers are interested in building relations with the service firms and that interest as well as lack of interest influence the co-creation process in the service encounter.

Against this background, it is important also to consider the characteristics of interactions in service encounters, characteristics that make them different from other social interactions. The service encounter has a specific purpose and a narrow focus: there is no need for prior acquaintance and the service employee is performing a job (Czepiel, et al. 1985). Altogether, this means that the employee as well as the customer enters the service encounter with preconceptions of its purpose and with ideas of the different roles they have in the interaction. Due to this consensus, ritualized behavior patterns evolve that give the course of the service encounter (Solomon, et al. 1985).

Therefore, in service encounters organizing for and managing service encounters seem as important for the value creation process. Employees are influenced by corporate culture and the norms that affect the behaviors of individuals and groups. This includes the employees' perceptions of what is rewarded by management. Through different forms of reward systems, the management sends messages of wanted behavior (Chung and Schneider, 2002). The management has limited access to and control over the quality created in the service encounter. Reward systems are forms of indirect control through the personnel involved in the service encounter. In service firms, reward systems can strongly influence customers' perceptions of the service quality.

However, frontline personnel are expected not only to meet expectations from the management but also from the customers. Demands and expectations from the two different actors contribute to the complexity of service encounters (Chung and Schneider, 2002). The authors argue that one reason to why service firms fail to create quality in service encounter is that reward systems encourage one behavior while the customers expect another. Among frontline personnel, these contradictory demands can create uncertainty of which role they are expected to take in the service encounter.

The frontline personnel literally work in two environments. They have internal organizational prerequisites to consider and act according to, while at the same time they are expected to co-create value with external actors, their customers. Because frontline personnel frequently have contact with customers, they serve as boundary-spanners (Bitner et al., 1994) between the internal and the external environments. As a consequence of their boundary-spanning roles, frontline personnel often have a better understanding and knowledge of customers' expectations and perceptions of the service offer than others in the organization. This means that by listening to frontline personnel the service firm can create value for customers.

Customers' expectations of what constitutes value are not only related to the actual service offering. Because of the intangibility of services, customers also search for other clues to evaluate such as values related to the service brand.

The role of brands and brand values in a service context

Branding is a fundamental means in today's business for differentiating a product, service or firm from others: a strong brand is actually the most effective form of differentiation (Balmer and Wilkinson, 1991). A service brand is often equated with the entire organization, which implies that corporate brands are the primary brand for services (Berry, 2000, Brodie, et al. 2009). In service organizations, brand can play an important role in visualizing the intangible service offering (Edvardsson, et al. 2006). Berry (2000) concluded that service brands help customers reduce the perceived risk in buying intangible services.

There are wide interpretations of what constitutes a brand. It can be visible attributes like a name, a sign, a logo, or a concept (Brodie, et al. 2009). The brand can also be defined as "a cluster of functional and emotional values that enables an organization to make a promise about a unique and welcomed experience" (de Chernatony, et al. 2006). For the purpose of this study, there is a need to further develop the discussion around the value-concept. Urde (2003) provides an overview of how values are treated in the literature where he describes three different but related value-constructs: values derived from within the organization, values that summarize the brand,

and values as expressed by customers. Organizational values build on the organization's vision and mission (Kunde, 2000) and are parts of the history and heritage of the company. A successful corporate brand is formed in the interface between strategic vision, culture, and image held by the organizations stakeholders (Hatch and Schultz, 2001). Organizational values are also described as the core values since they are at the heart of the organization and act as guidelines for management decisions, strategy, and behavior (organizational as well as employee). Through brands, the values of an organization are communicated to all its stakeholders.

The organizational values reflect the identity of the organization, what the organization stands for. Such values are part of the organizational culture, the real "who we are", and can thus be difficult to express. Core values are derived from the organizational values and are more concrete and possible to visualize and thus communicate outside the organization. Therefore, core values must be built into the product or service offering and expressed in behavior and external and internal communication (Urde, 2003).

Until now, the value discussion has been on the provider's side – as something that the company can form, package, and deliver and where the customer is only a recipient. However, there is a need to also include the customers. According to the service-centered view (Vargo and Lusch 2004), value is defined by and co-created with the customers rather than just embedded in the output, the products, or services. For the purpose of this study, it is argued that it is important for "value-driven firms" (Gummesson, 1999) to create meanings and to co-create and communicate value in collaboration with its customers (Prahalad and Ramaswamy, 2004). The company can only offer value propositions; it is the customer who then determines value and participates in creation in the service encounter. According to Sandström et al. (2008), a service experience is "the total functional and emotional value of a consumed service". Functional values can be related to the actual use, and emotional values include mental images and brand promises and reputation. Emotional values are intangible and evoke emotions and feeling that could influence the customers' actions and decisions. Edvardsson and Enquist (2002) argue that emotional values also reflect the corporate culture and heritage. Emotional values are thus related to the organizational values.

In service companies, the frontline personnel significantly impact the emotional brand values since it is in the service encounters that these values are "lived" (Ind, 2001) in the interaction with the customers. Through the frontline personnel, the service organization can make its brand distinct from competitors. It is actually possible to say that the front line personnel *are* the brand (Dall` Olmo Riley and de Chernatony, 2000) and that they in their roles in service encounters also act as brand ambassadors (Ind, 2001). This makes it necessary for service firms to have the emotional and organizational values anchored within the organization and especially among frontline personnel in their daily working life and their practice. To act as brand ambassadors in service encounters, the frontline personnel needs to be aware of and understand the values related to the brand.

In services literature, the process of internal brand building is emphasized. It can be related to the process of internal marketing, which also aims to educate and develop the employees through communication and training and to include the whole organization in the work with creating value for different stakeholders (Varey, 1995). Internal brand

building has a more narrow focus and is concerned with questions of how norms and values related to the brand are communicated within the organization. The main objective of internal brand building is to ensure that employees understand the brand and that they have the capability to live the brand promise in all contact points with customers and other stakeholders (Vallaster and de Chernatony, 2005). Internal brand building is thus a holistic mindset aimed at creating a competitive advantage through employees rather than through financial strategies and external competition. To be recognized as the service brand that creates customer value, managers within service firms must understand the frontline personnel and their possibilities to communicate the brand promise and brand value in service encounters.

Research Methodology

The case

The insurance business is an example of a high contact sector where service encounters have an important role in relationship building and the creation of customer value. This business is of special interest because of the competitive situation in the Swedish market where customers express difficulties in distinguishing between companies. Hence this sector was of interest for this study. The empirical setting is in a large Swedish insurance company with more than 3500 employees. The company has eleven regional areas and a head office and each regional area comprises the same professions such as sales people and insurance adjusters. Three regional areas were included in this paper. The case was chosen because of its relevance and the access gained. Relevance is related to the fact that we followed a process of repositioning a service brand in real time. This approach was possible due to good access.

The case study approach was adopted because of its applicability for exploratory studies when looking for a rich description of context and processes (Saunders, et al. 2003, Eisenhardt and Graebner, 2007). In case studies, it is possible to choose from a portfolio of techniques to elicit less conscious associations (Suppenheller, 2000). In this study, 20 interviews were conducted with sales personnel from two different categories and three regional areas within the insurance company. There are, of course, other professions within the firm such as sales adjusters; however, this study focuses on the service encounters in a sales situation. The interviews were inspired by ethnography and what Spradley (1979:9) describes as a way of “getting people to talk about what they know”. Questions were designed to capture respondents’ own perceptions of the firm and the brand. Experiences of service encounters, communication, and actions related to the brand values of the firm were explored. The average interview lasted 75 minutes and was recorded and subsequently transcribed. Supplementary data was collected from documents (such as internal reports, descriptions of work tasks, and minutes from meetings) and from the company’s intranet. There is not one unified view of the organization (Gergen, 1999) and it is not of interest to find out if there are true or false views. The interest rather concerns the way respondents construct different views related to their assumptions of the work task and perceptions of the organization. People construct different notions of the service brand depending on where in the organization they are. Although notions can be contradictory, together they can say something about the practice in service encounters. Therefore, in this paper it is of particular interest to capture frontline personnel with different work tasks.

The analysis comprised an iterative process of sorting and identifying categories. Following Miles and Huberman (1994), we looked for patterns and themes in the data related to previous literature. Categories were identified as relevant in relation to the problem statement.

Findings: Value creation in the service encounter – a frontline personnel perspective

In this section, quotations from interviews are presented. All quotations are translated from Swedish to English by the authors. The sales personnel included in this study represent two different professions – advisors and incoming sales (hereafter named sales) – within the insurance company. Since sales take care of all incoming phone calls, the customer initiates service counters. Advisors, on the other hand, contact the customers for meetings.

The insurance company in this study started in 1909 as a company for the workers and the underprivileged. The customers own the company as a form of cooperative and it collaborates with labor unions in Sweden. Responsibility is a guiding value for the company and this is also reflected in the company vision, which states that it wishes to contribute to a sustainable society where the individual feels safe. The company has worked with traffic research, environmental research, and ethical investments under the name of social responsibility for many years. In 2007, the executive management team decided that this work should be more explicit in external communication as a means to show the responsibility the insurance company takes. The work towards social responsibility was seen as something that would enhance the value of the brand and thus impact competitive advantage and attract customers. This vision – the positive impact of social responsibility on competitive advantage – and the values related to social responsibility are shared by most employees interviewed in this study. The frontline personnel express their opinions mostly in positive terms. They refer to the vision and the customers as the most obvious reasons for the insurance company to engage in social responsibility and this work is described as something that is naturally related to the insurance business with its delivery of security. Anna, for example, sees sales this way:

I believe that it is good that we wish to contribute.

Erik, also in sales, puts this view in slightly different words:

[. . .] it is nothing negative; it is very good that someone is committed to it [social responsibility] and it is appreciated by the customers.

In interviews, the employees also express other feelings:

They [the managers at the head office] have said that we should work with these issues; they want (insurance company name) to be a company, which takes responsible actions [. . .] so it sort of permeates the entire organization. (Erik, sales)

I like when the marketing manager describes what the company stands for. I was at an introductory course and then I thought, yes, this is the company I want to work for, it does a lot of good stuff, but then in daily work we only talk about selling.

This [way of thinking] makes no sense to me. I also find it difficult to talk about [with customers] since there are no connections to our products. (Lars, sales)

However, when asked how the values of social responsibility can be used in their daily work the opinions expressed are mixed.

I can also think that it must be costly work and sometimes I feel that these costs are reflected in our prices. Our customers are not that loyal so higher prices could make them turn to our competitors. (Erik, sales)

I find it difficult to talk about it [social responsibility], since there are no connections to our products or services. (Lars, advisor)

We are more expensive, that is what I hear [from the customers] and if that is related to our work with social responsibility I do not know. All companies work with environmental issues, but I do not know if the customers are that bothered. (Claes, sales)

Roles and expectations at service encounters

To understand the service encounters and situations related to them, a deeper analysis of how the employees perceive their roles and managers' expectations on service encounters is needed. The employees mention that customers have a general image of insurance companies as institutions and thus difficult to understand however necessary. These opinions influence the service encounters and make it even more important to focus on the customers' needs and what they ask for. The most frequent word used by employees to describe their roles in service encounters is trust. Customers should feel that they could trust the service providers and the company. The sales personnel also talk about their profession.

If you are to buy an insurance you want to be respected, it is about trust. (Anna)

When asked about managers' expectations on service encounters, the employees have many opinions.

We are expected to do so many things in the service encounter. I believe it is too much information for the customers. We lose them. It would be better if we could give the extra information [regarding social responsibility] in some other way, maybe a brochure. (David, sales)

The expectations from the managers are high. Sometimes I feel that we are supposed to do everything. We get new assignments all the time, we shall sell insurances, inform the customers etcetera. (Erik, sales)

We have goals, 50-60 phone calls a day; it is important that customers get help. *People* do not have time; *we* do not have time. (Anna, sales)

While recognizing this, the sales personnel also talk about different expectations at the service encounter. They perceive that customers expect to get quick responses and correct

answers and managers expect the service encounter to be handled efficiently. Sales personnel are supposed to handle around 50 phone calls every day with an average length of 2 minutes and 30 seconds.

The customer calls us for a specific need and they wish to have this need satisfied. (Claes, sales)

My job is to deliver what the customer asks for. (Disa, sales)

We are evaluated in terms of number of telephone calls. If we sell good enough, no one has an opinion; if you do not sell that much, someone will question the length of phone calls. (Erik, sales)

Advisors have a slightly different role in the sales situation. The advisors contact the customer and book meetings where they go through the customer's financial situation with respect to pensions and savings. Thus the service encounters last longer and are more personal than the sales personnel's. Henrik and Ivar, two of the company's advisors, see their roles this way:

I see myself as a personal guide.

I am here to help the customer understand what he can and need to do.

The advisors are expected to handle around five service encounters a day. Henrik explains the time pressure he feels:

I could talk about the company's work with social responsibility in my customer meetings, but I don't. I prioritize the customer. During one hour I must understand the customer's needs and his or her financial situation. There is no natural way to talk about social responsibility. (Henrik, advisor)

Discussion

The values related to corporate social responsibility are deeply rooted in the firm's history and heritage, and are as such a part of the culture, vision, and mission that Hatch and Shultz (2001) emphasize as important when creating successful brand values. These values are thus derived from within the organization (Urde, 2003) and reflect what the organization believes it stands for. The insurance company has built its identity on the values related to corporate social responsibility and the internal stakeholders. In this study, frontline personnel reflect these values, employees that express their pride working for such a responsible company. The management is also convinced that external stakeholders such as customers will appreciate and embrace the work and these values to the same extent. Hence the focus on the frontline personnel and their possibilities to use the values in the service encounter creates value in interaction with the customer.

However, the emotional value propositions related to corporate social responsibility do not assist in creating value in the service encounter. The frontline personnel do not really understand how to translate these overall values to something that can create value in the service encounter. Two main barriers have been identified in this study and these will be discussed below. The first barrier is related to expectations and the second is explained by the lack of connection between the brand values and the actual service

offerings. Both are strongly related to the practice of service encounters in the insurance company.

Expectations influence behavior from customers and frontline personnel from their respective prerequisites. The customer arrives in the service encounter with a specific agenda: it's about insurance or savings. Grönroos (2001) and other researchers within the field of service marketing argue that the customers' perceptions of the service quality and the service brand and its values are formed in the service encounter in interaction with the frontline personnel. The narrow focus of service encounters (Czepiel, 1985) defined by customers also implies that there is a risk that the customer will become dissatisfied if the interaction and communication in the service encounter is related to values that are distant from the expectations.

On the other hand, frontline personnel are expected also to live up to expectations and demands from the management. The frontline personnel literally work in two different environments that both shape their behavior. In the insurance company, the frontline personnel adjust both to the customers' expectations and the agenda in the service encounter and to the management's expectations. The employees noted that the demands of the service encounter were tough. The employees were evaluated regarding the quantity of service encounters per day. In addition to these evaluation criteria, the actual service encounter was governed by the customer's agenda. Each minute spent with the customer was addressed for pleasing the customer. The situation in the service encounter was strongly influenced by the expressed feeling of being the customer's personal guide. Applying this role makes it difficult to deviate from what the customer actually asks for. Chung and Schneider (2002) argue that competing demands can create uncertainty and explain why service firms fail to create quality (and value) in service encounters. The situation in the service encounter is delicate since it is the opportunity for the service organization to communicate the brand values. However, if the brand values are perceived by the frontline personnel to be too distant from the individual customer's needs, they find it difficult to act as the brand ambassadors that literature suggests (Ind, 2001).

The frontline personnel also perceive a lack of connection between corporate social responsibility and the actual service offerings and this affects their behavior. Although the values are rooted in their minds, they find them difficult to use for visualizing the quality of the service offerings and of the brand. One interpretation of this is that the organizational values have not been translated into core values (Urde, 2003), and thus they are not reflected in service offerings in such a way that customers can understand them. The interviews also show that price is an important issue for customers. The customers experience the company's prices higher than competitors. In this setting, the frontline personnel find it difficult to bring up the values of corporate social responsibility. According to the frontline personnel, the customers are price sensitive regarding insurance services. This assumption seems logical as an insurance service usually comes with a complex set of conditions and price may serve as a shortcut for comparisons of different companies offers.

In some sense, the internal brand building process has been successful. The personnel are aware of the brand values, understand them, and are proud of them. These attitudes are emphasized by Vallaster and de Chernatony, (2005). Despite this the emotional values are more or less invisible in the service encounter. Neither the customer

nor the front line personnel bring up the values in the interactions. The insurance company can in some ways be seen as a value-drive firm at least on an organizational identity level; however, in the context where customers are seen as co-creators of value (Vargo and Lusch, 2004), the competing demands and expectations as well as the lack of connection between the values and the service offering leave the customers out of the value creation process with respect to corporate social responsibility.

Conclusions and future directions

This study explores how emotional values associated with brand promises can assist in creating value in the service encounter. The employees perceive possibilities of living the emotional value propositions in the service encounter influenced by both internal and external factors. Internal factors comprise the measurement systems and the practice of service encounter where the use of evaluation systems work counter wise to the wanted behavior of living the emotional brand values in the service encounter. It is difficult to see any incentives for the frontline personnel to change their behavior. However, it should be noted that the employees embraced the emotional values. External factors are related to the customers' expectations of the service encounter. The frontline personnel are expected by the management to provide the customer in the service encounter with information that is not demanded by the customer and information that is not closely linked to the services that the company offers.

In the literature, service encounters are emphasized as important for shaping customer satisfaction (Bitner, et al. 1994); this is where the brand is "lived" and visualized (Ind, 2001) and where competitive advantage is created (Dall` Olmo Riley and de Chernatony, 2000). From this study, it can also be concluded that the practice of service encounters is complex and thus there is a need to further explore this context. This is especially important since the practice of service encounters is facing changing conditions. More companies are introducing self-service technology, which means that the physical service encounters are becoming more rare. Therefore, from a management perspective it has become even more important to better "use" the service encounters that actually take place. An example is frontline personnel that previously handled service errands or provided advice now also take on a sales position all during the same service encounter. This is a situation that can affect the personnel in terms of job stress as well as the customers' perceptions of the service offering and the brand. Also the boundary-spanning roles that frontline personnel have are of interest for further studies. The issue of literally serving two masters (the management and the customer) can create role conflicts that can affect the co-creation of value in the service encounters. There is a need to further investigate the practice of service encounters across different service businesses. Because this case study is about one firm in a specific context and situation, it is not possible to generalize any results. It is exploratory in its nature and further research is needed.

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