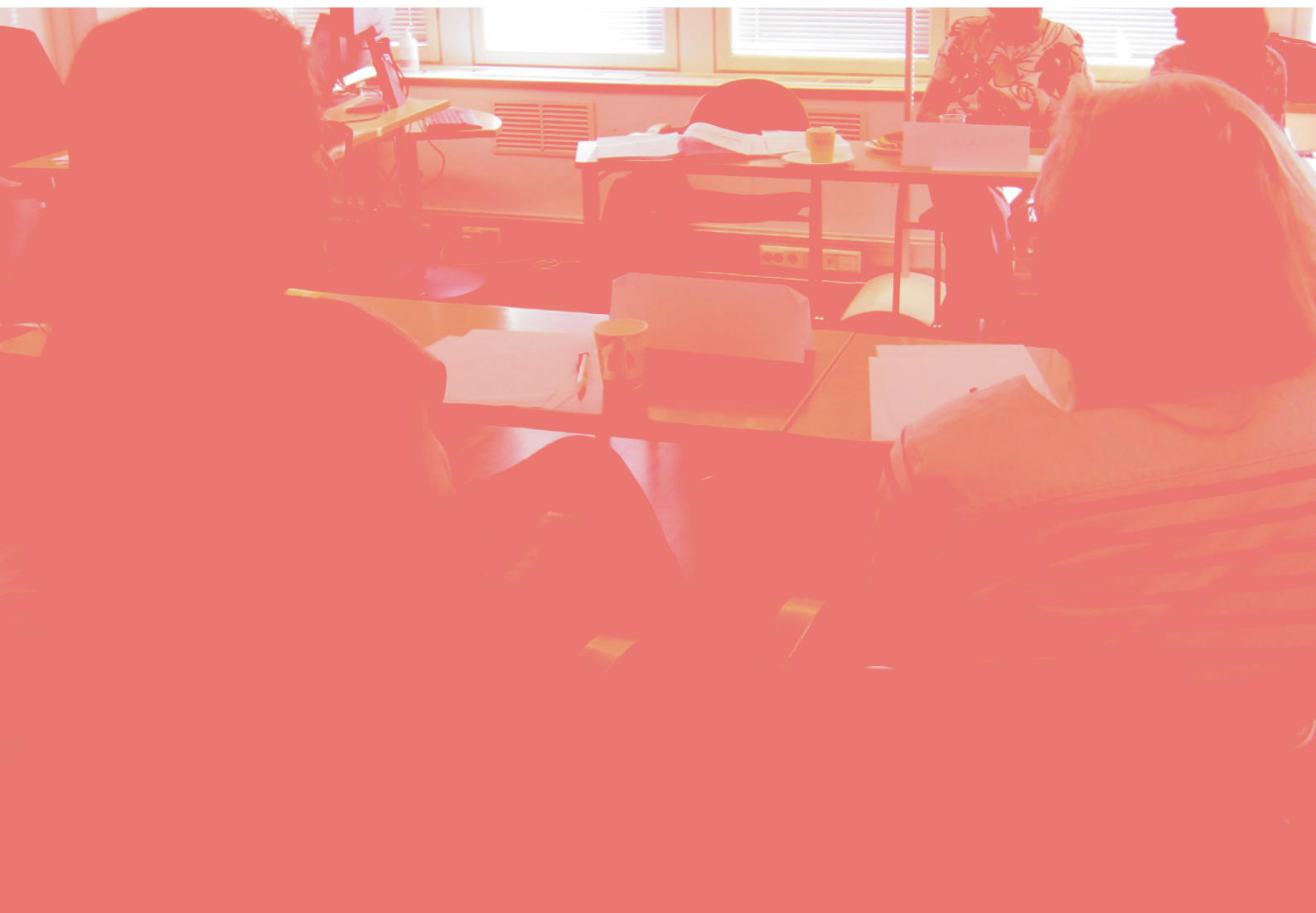


Value co-creation in non-profit service systems – The case of expanding participation in a retirement coaching service

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coaching service

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Abstract

This thesis explores the processes of value co-creation and their application in scaling up a non-profit service. The case analysed is the Finnish Red Cross's pilot service, retirement coaching. The paradigm shift from highly structural service systems to enabling value co-creation on a platform, worked as a framework and affected the choice of methods. Ethnographic tools, such as participatory observations, were used to help understand how the infrastructure of the service could be designed, and diffuse design tools to discuss the values created.

The challenges in designing the service were especially in understanding the target group and aligning roles inside the service. The use of collaborative design efforts and interaction analysis were presented to offer new solutions for issues of participation and scalability. For future service development the perspectives of controlled and open services was presented.

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1 Introduction

Service design organises, transforms and structures. The growing practise has gained importance in for example digital settings when transforming large structures into organised systems. Yet the practice is also growing in the design of the social and research has shown a need for design perspective in social innovation. Manzini (2015) has described various perspectives and methods for amplifying social innovation through design and there has been continuous efforts to frame main process phases (Yang & Sung 2016, Emilson 2014). However there is little discussion on amplifying social innovation done by non-profit organisations. Warwick and Young have highlighted the need for designing the voluntary community sector (VCS) “Although there are similarities between the current needs of the VCS and many private and public sector organisations ... the purpose, values, governance, culture and funding of VCS organisations differ enormously from the other sectors” (2016, p. 340).

In Finland the Finnish Slot Machine Association (RAY) is funding health and social welfare non-profit organisations’ innovation projects. In 2015 they granted 309.3 million euros to promote welfare and basic operations of organisations, prevent health and social welfare problems and help individuals and families who have faced social problems (Finnish Slot Machine Association 2016). Non-profit organisations dependent on volunteer work, are also dependent on RAY (Valliluoto 2014, p. 33). In a changing world there is a constant need for new solutions and receiving project funding from RAY seems to be the only chance for non-profits to develop new and more efficient models. Unfortunately the end of funding often means the end for innovative models, when the organisations cannot afford to hire staff for supporting, coordinating and training the volunteers (Pessi & Oravasaari 2010, p.139). Non-profits are a challenge for service design as there is a need for scalable solutions, but the financial resources are often scarce.

In this thesis I will discuss the challenge of designing a non-profit service for retirement transition. The case used is the Finnish Red Cross’s “Living life to the fullest as a pensioner” project that started piloting retirement coaching in 2015 with funding from RAY. The need for the pilot came from issues related to the transition from active working life to retirement: studies had shown that the transition resulted in isolation, passivity and even depression because of e.g. the loss of social networks, lack of routines and feeling of aimlessness (FRC 2016). The pilot service consists of the following activities

- volunteer coaches are trained by the project team,
- retirees are coached by the trained volunteer coaches, and
- easier transition to retirement is reached through actions on individual or community level.

The coaching is organised in three sessions with the themes of preparing for retirement, health and wellbeing, and volunteering. The latter two are seen as contributing positively to healthy ageing, that has replaced the previous active ageing paradigm (WHO 2015). The overall framework can be called participatory retirement where the outcome, easier transition to retirement, can be achieved through individual changes but also through group action taken by the retirement coaching community. Coaching is offered free of charge for anyone retiring or having retired in recent years. Finnish Red Cross is also offering the service for companies: volunteer coaches coach the staff about to retire.

The main issue for “Living life to the fullest as a pensioner” project was that their funding from RAY was planned to end in 2017. This of course was known in advance, but plans for replicating the service without support from the project team had to be set. Challenges for scalability ranged from printing costs to the fundamental decisions of who has the ownership of the service in the Finnish Red Cross’ organisation.



In this thesis I studied the retirement coaching pilot and its' aspects for scalability. The aim was to understand the social aspects of the service: the interactions and values created between stakeholders and how they could be facilitated in the future. As social innovation projects require extensive stakeholder involvement and long time spans, researching an existing case was better suited for the purposes and time constraints of this study. As an outcome, suggestions for scalability will be presented.

The study provides answers to the following questions

What are the challenges in designing a non-profit service system for retirement transition and how can these challenges be overcome with collaborative tools?

How do processes of value co-creation enhance non-profit service systems' capability to scale up?

As a theoretical framework I used the service-dominant logic introduced by Vargo and Lusch (2004). In service design, it has replaced former operational paradigms in cases where users have increasing relevance and control in the value creation processes (Morelli & de Götzen 2016, p. 134). Especially two foundational premises of the logic have influenced the conceptual framework of this thesis "value is cocreated [sic] by multiple actors, always including the beneficiary" and "actors cannot deliver value but can participate in the creation and offering of value proposition" (Vargo and Lusch 2016). From the perspective of the case study this means that a volunteer coach is co-creating values with the retiree, and neither of them is creating values independently. The participatory aspect is allowing the pilot service to generate new solutions to the issues of retirement transition on an individual and community level, but it forces the service provider to find suitable modes and frames for interaction, which can be challenging.

2 Design of the social

In a world where social networks are becoming more complex, economy harder to predict and division between the poor and the rich wider, social innovation has been seen as the future of innovation. This field of new social ideas promises to solve social challenges and bring well-being for the underrepresented and vulnerable (Mulgan 2012, p.39, BEPA 2010, p.36). Some have argued that it could "affect the causes of social problems rather than merely relieve the symptoms" (Emilsson 2014, p. 22).

Non-profit organisations have worked with social issues for decades, the International Committee of the Red Cross for example since 1863, but the context has changed. Often targets of social initiatives are marginalized groups and working with them requires special sensitivity from actors: there is no room for "failing fast", the trademark action for iterative service development. Failing altogether is dangerous as marginalized groups need long-lasting solutions. When the Bureau of European Policy Advisers described services of civil society as "often short-lived, fragmented and patchy" it raises a question of how can they support the vulnerable groups at all? (BEPA 2010 p.24-25.) The reason for civil society not having the same outcome as before, is not only dependent on their unchanged role. New regimes and expectations have pushed the organisations into new position, where funding is scarce and amount of interested volunteers low (BEPA 2010 p.59). The role of the organisations operating for social and national needs is hard especially when social value is not something that can be scientifically measured (Mulgan 2010, p. 40).

In the last two decades designers have grown more interested in social innovation projects. As Manzini states "design for social innovation is not new kind of design: it is one of the ways in which contemporary design already functions ... design for social innovation is the expert design contribution to a co-design process aim-

ing at social change” (2015 p.62). Although this type of design has raised interest, it still faces practical challenges as described by Mulgan (2014). He defines the challenges of design for social innovation as lack of economic and organisational skills, inabilities in driving the implementation process, the high cost of design consultants, who often do not have a long-term commitment to the projects, and the superficiality of some proposals due to the fact that by ignoring the evidence and field experiences designers tend to ‘reinvent the wheel’. The challenges point out that the conventional design methods do not seem to fit the purpose.

To face these challenges new ways to look at the processes is needed. In line with processes related to social innovation Hillgren et al. (2011) present the process of infrastructuring. According to them this process is characterised by “a continuous process of building relations with diverse actors and by a flexible allotment of time and resources”. It brings the focus to long-term commitment while simultaneously using an adjustable design structure without predefined goals or fixed timelines. This thinking gives space to the marginalized groups and allows the design process to happen in their terms.

Sometimes it can also be difficult to see alternative realities for the on-going activities. Warwick and Young (2016) argue that when an alternative to on-going individual and organisational practices in volunteer work is provided, it becomes possible to reflect on these activities from an alternative perspective. This then becomes the basis for co-design activities and presentations of alternative services which, in their case study, resulted in new organisational visions. I argue that the role of the designer can be crucial in providing these alternative

visions of the practices that can then in collaboration be transformed into actual service practices.

Rooted into this context of design of the social, I argue that to ensure the wanted outcomes in social design process the following perspectives need to be carefully considered and notified by concrete measures:

- Providing alternative visions of the service practices
- Ensuring stakeholder motivation through framing of the challenge
- Ensuring service quality through meaningful processes
- Making ideas of the service design tangible
- Facilitating discussion.

3 Design collaboration as a method

3.1 New toolbox for service design

From the perspective suggested by the service-dominant logic, users are placed as main actors of value production, whereas service providers can only offer value propositions (Vargo & Lusch 2008). According to this logic, Morelli and De Götzen (2016) propose that the role and competences of designers refer to three logical levels (see figure 1).

In the first level, service designers are collaborators in a diffuse design process, shaping value propositions through the use of narrative, provoking or discussive

tools. The aim is to ensure value creation in use. (Morelli & de Götzen 2016, p. 136.) When the users are more in control of value creation, they need to be empowered and they need to have ownership of the design (Sanders 2009). I call the tools used in this level collaborative design methods as they encourage stakeholder participation.

The second level, expert design, focuses on building an infrastructure, a space, and a support system for value creation. Activities in this level are more traditional: understanding the context, blueprinting processes

and designing a platform. (Morelli & de Götzen 2016, p. 137.) Data gathered through ethnographic tools can provide the information needed. Multilevel Service Design (MSD) model introduced by Patricio et al. (2011) consists of customer experience based tools that can be used in this expert design perspective. However, some of the tools try to frame the service encounter too tightly. So even in these activities, one of the foundational premises of service-dominant logic needs to be remembered: “Actors cannot deliver value but can participate in the creation and offering of value proposition” (Vargo & Lusch 2016, p.10). When control of

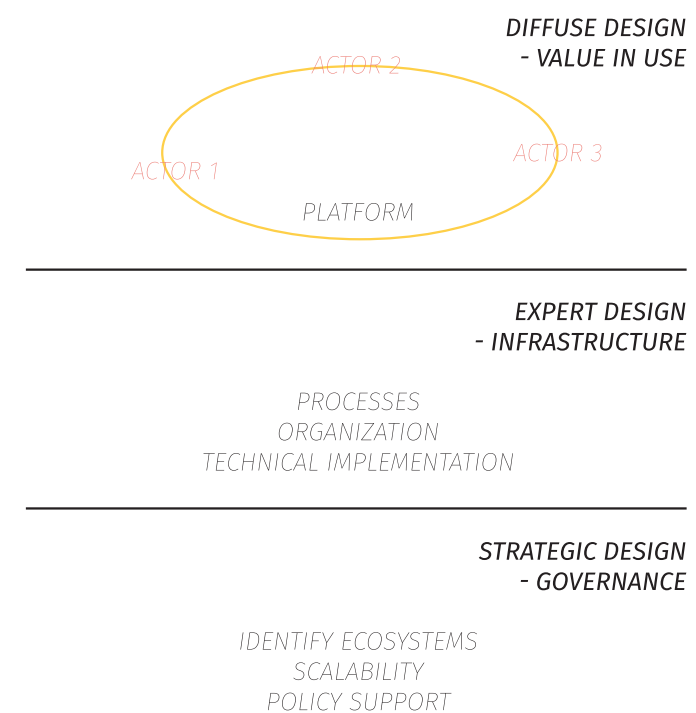


Figure 1. Modified figure of Levels of design action (Morelli & de Götzen 2016, p. 135).



the service provider is decreasing, the design of service systems is not as linear and straightforward as before: the designer cannot just draw a blueprint and expect the service interaction to be repeated.

The last level, strategic design, focuses on governance and scaling the service to a larger or new context. Activities include identifying structures, systems and future roles in order to facilitate expansion and creation of mutual trust between the future stakeholders. Collaboration here can be facilitated through discussion and visualization tools describing structures. (Morelli & de Götzen 2016, p. 138, 140.)

The implications that these roles and competences have had on the the service design toolbox, guided me in choosing the methods I used in this thesis. As the aims of the research ranges from understanding the motivations of participation to the issue of scalability, I chose to move between the different design levels. This gave me freedom to gather a holistic understanding of the service, but also added an internal challenge of aligning my position in the research. Was I a collaborator, researcher or an expert in the process taken with the Finnish Red Cross project team? True to the three design levels (fig. 1, p. 11), my role adapted according to what competences were expected from me by the project team, and all these positions describe my involvement in some form.

3.2 Gathering data about the pilot service

My aim in exploring the themes of this thesis were to study how the stakeholders participated and created value in the retirement coaching service and what challenges they may have encountered in different service interactions. The need for understanding the motivations

for participation guided me to explore the values related to retirement transition. By this I mean whether ideological, lifestyle or external attitudes had an impact on retirees' decisions before, during or after the coaching.

My collaboration with the Finnish Red Cross project team started in early 2016 with an initial project meeting. To define my role and participation in the project, we aligned the challenges of the current pilot service with my interests, skill set and time constraints. We decided that I would be a collaborator, a diffuse designer in the process, designing and planning together with the project team and other stakeholders. We set up internal meetings to follow the process and I was invited to join events, project activities and meetings with the team.

My role in the design process was based on actively participating and observing the activities. This approach could be described as action research, an approach described by Reason and Bradbury (2008). In the approach, practical knowing is produced through participation and engagement with people. It “draws on many ways of knowing, both in the evidence that is generated in inquiry and its expression in diverse forms of presentation” and it is “a living, emergent process that cannot be predetermined but changes and develops as those engaged deepen their understanding of the issues”. (Reason & Bradbury 2008, p. 3-4.)

The depth of my participation always depended on the context. In internal team meetings, I was treated as a team member and I joined in the discussion and planning of future activities. The difference to other team members was that I actively took notes on my observations. In situations where I was introduced to other stakeholders, such as coaches and local chapter members, my role was facilitating ideation. I wrote ethnographic field notes from these meetings and they are part of my research data.

To understand the current interactions in the retirement coaching service, I interviewed former participants and observed coachings and coaches training. These activities were done because a deeper exploration of the interactions was necessary in order to find hidden needs and new areas for innovation. I interviewed six retirees that had participated in a retirement coaching during the spring of 2016. The interviewees were recruited through an open invitation that encouraged to share experiences on retiring and participation in a coaching.

The interview structure was formed with the goal of gathering more knowledge on the different aspects of the interviewees experience of retirement transition and the coaching. Some background data was collected to allow comparisons between interviewees, e.g. age, gender, marital status and internet use. At the beginning of each interview the interviewees were told about the main focus of the research, the background and motivation of the interviewer and anonymity in data analysis. They were also asked whether the interviews could be recorded. This increased trust in the interviewee/interviewer relationship, but also ensured the ethics of data collection.

All interviews were conducted in a semi-structured manner allowing me to shift focus according to the interviewees answers. It also allowed the interviewee to

openly discuss issues important to them without feeling tied to a rigid structure. This resulted in interviews lasting between 45 minutes to 1 hour and 50 minutes. At times it was difficult for the interviewees to keep the focus of on the subject matter. This challenged me to keep constant awareness of the situation in order to form follow-up questions and to confirm and summarize parts of the interview and finding ways to revert back to the interview structure. All interviews were recorded and notes from the audio recordings were done later. When taking notes special focus was paid to transcribing issues related to either retirement or retirement coaching. Issues not related to these subjects were not noted. Digitally written notes ranged from 4 to 6 pages per interview.

The interviewees were between the ages of 63 and 67. Two had been resigned and forced to start the retirement transition during the last 12 months, two were about to retire in the following months, one had been retired for a year and one for a month. A few of them had started their retirement transition with part-time retirement. The diversity in this area provided a rich understanding in different ways of retiring. All interviewees were or had been working in mid-level positions in private and public sector ranging from experts in different fields to team leaders and financial administrators, and could be described as middle class. All except for one were using

internet daily, which is notable as most of the retirement coaching material is located on their website. Only one of the interviewees had participated in a retirement coaching organized by their employer.

Participant observations were done during different parts of the service: in retirement coaching sessions, coaches' summer meeting and coaches' training weekend. From these the retirement coaching and coaches' training are main service interactions while the coaches' summer meeting could be seen as part of the post-service for coaches. The observations were recorded through note taking. It was important not to disturb the interaction between the stakeholders, and photographs were only taken during breaks. I was introduced to the group as a researcher, but to increase trust I took part in group introductions. To support my notes, the voluntary coaches shared with me a script they used to plan the coaching I observed. Added to this I was given access to the retirement coaching digital platform, Rednet, that is used to distribute coaching material such as slideshows and exercises to the coaches. Also the feedback summaries of 23 previous coachings and slides for coaches' training were shared with me to gain a holistic understanding of the service as a whole.

The observed retirement coaching consisted of three sessions organized during three weeks. Each session

lasted for three hours. The coaching was free of charge for anyone going or having gone through retirement transition. All of the 12 participants were women, which is normal for all coachings as they often have limited amount of men participating. The coaching was facilitated by two coaches, while a project team member was supporting the facilitation and taking care of organizing the space. I had a chance of informally interviewing the coaches about their experiences before and after each session.

Coaches' summer meeting was organized for all coaches in the metropolitan area as a recreational, motivational and planning activity. Five coaches, two project team members and I attended the meeting. All but one coach were retired or just about to retire. This occasion gave the opportunity to informally discuss with the coaches about their experiences. Furthermore, the coaches were asked by the project team to tell about their experiences of the spring coachings. The discussion was facilitated by the project team members and ranged from arrangement issues such as printing materials to how to coach in a company after major staff reductions.

Coaches' training was a weekend long training camp for volunteers wanting to start retirement coaching. The participants were from different parts of Finland and some from areas where the service had not expanded



to yet. All the coaches had already retired or were just about to retire, most had been participants in the coaching themselves. Out of all participants the only male was attending with his wife. During the training I wrote ethnographic field notes and took photos for the project team.

3.3 Analysing the data

To analyse the current service interactions I chose to work with value creation spheres introduced by Grönroos and Voima (see figure 2). This analytical tool is based on the assumption that value spheres encompass the provider and the customer in value co-creation. Their roles differ according to what sphere they are in and the spheres are not always continuous and linear (Grönroos & Voima 2012, p.139-141). For this thesis, the value creation sphere analysis provided a tool to identify the nature of service interactions. When did the

actors create potential value and when did they create value without direct interaction? Are there possibilities for scalability? The spheres also offer a frame to discuss building of a platform: what interactions offer a chance to increase or enhance participation?

Vargo and Lusch have criticized the idea of customer sphere in their latest revision of the service-dominant logic (2016, p. 9): “Value creation does not just take place through the activities of a single actor ... value is not completely individually, or even dyadically, created but, rather it is created through the integration of resources, provided by many sources, including a full range of market-facing, private and public actors”. Although I agree with this aspect, the foundational idea of the three spheres offers a simplified analysis tool to discuss the different meanings and natures of interactions and is therefore suitable for the analysis that I am doing.

Figure 2. Modified figure of Value creation spheres. (Grönroos & Voima 2012, p.141.)



4 Enabling participation

4.1 Boundaries for participation

Examining the retirement coaching service shows challenges especially with understanding the target group and in aligning roles in the service. This is a common challenge inside the field of social services: when the outcome and values are hard to describe in tangible terms, motivating stakeholders also becomes harder.

How to identify, reach and motivate?

Overall in the pilot service, the project team has faced a challenge in understanding their target group, the retirees in risk of social exclusion. According to the data the participants were not traditionally excluded: most had a support network, financial stability and could be described as middle class. The shared experience was that they did not struggle with the finances and health as much as they did with separating themselves from their professional role. Work and expertise were something they highly valued and now they did not know how to frame their lives. Some interviewees felt excluded from the society and could not relate with other retirees.

This challenge of not understanding the problems and needs of the target group, had resulted in unsureness for the project team on what kind of marketing channels work the best and what values should be highlighted in the value proposition. Similarly this challenge had made motivating companies to participate difficult, when the outcome and value of the service were not stated clear enough. In companies, where employees were not allowed to use working time on the retirement coaching, no participants signed up. Neither management nor employees saw the value in attending.

Not understanding the target group and offering the coaching for anyone retiring or having retired in recent years, had resulted in inefficient tools and content in the coaching. Interviewees described the content of the

health and wellbeing section of the coaching as mostly familiar, some even stating it was “trivial” to them. One interviewee was afraid of the topic of volunteering beforehand because “I saw a video on the website and I got a feeling of ‘how am I going to survive if they push volunteering to us’”. The exercises received mixed response: one interviewee stated that she “did not have the energy to concentrate on the exercises” and she “felt like they kept repeating the same words: relationships, free time, well-being”. This reaction to the exercises could also be seen in the feedback. Finding topics that would be relatable for a very heterogenous group of retirees was one of the main challenges for the project team. It was also harder to discuss participants personal problems and go through the exercises in depth, when the coaching groups were too diverse in their interests and learning style.

The use of conversations as a tool was a repeated theme in the feedback forms and interviewees. Participants had enjoyed sharing their thoughts and especially hearing what others thought about retirement. When in the observed coaching the group dynamic was good, conversation flowed and the participants built new thoughts on top of what others had said. Being on the same level with everyone supported peer-learning, learning from and with others. But when every group is different, how could the coach and participants align their roles in creating a safe environment for learning? As already mentioned the health and well-being part of the coaching had been too familiar to the participants and it had also been experienced more of as a lecture. When the participants did not have a role in sharing their best practices, the coach became an expert, not a facilitator of conversation.

Aligning the role between the coach and the participant was present also in other ways. When the coach was presenting many slides on previously unknown topics, the



participants felt overpowered by the amount of content. Lost in different concepts, they did not feel related to the topic anymore. The project team had planned that the coaching service would be about self-realization supported by different tools and that is why the introductions to different topics should not take away time from conversation and exercises.

As the volunteering section was left for the last session, there was sometimes lack of time to cover it and no room for questions or conversation. The motivation to start volunteering does not increase when there was no time to exchange thoughts on why participants had not started volunteering before. Altogether, if the participants did not feel related to the content, motivation for implementing changes in their own lives and reaching easier transition was not increasing. Some might have felt excluded also from the group and missed the reunion meeting where motivation for change could have been better ensured.

How to scale without control of interactions and outcome?

The voluntary coaches have a key role in the retirement coaching service. They are responsible for defining what they highlight in the coaching and how they do it. There is a slideshow for their use and a text document highlighting key points, but they are encouraged to coach in their own style and have freedom in deciding the tools they will use. This freedom had resulted in cases where the coaches had started to adapt the coaching material too much and missed key topics. There is no clear description of the role of the coach in any material. This might also result in misunderstandings of what is expected from them. When investigating the coach's role closer, there was a contradiction regarding their alignment: they were key actors yet still volunteers. They were not experts in coaching or retirement transition,

but this was sometimes expected by the participants. The coaches were responsible for providing the service and their actions had an effect on the outcome. The Finnish Red Cross had given them the control, yet the advised service was structured, content-intensive and strictly framed.

In addition to these issues, the project team highlighted constraints linked to financial issues, e.g. traditional marketing and printing of the materials are not going to be affordable in the future when the funding for the service is no longer provided by the Slot Machine Association. The future coordination of the project is also undecided as when the funding ends, the project team will not train or support the coaches, or market the service to potential participants or companies anymore. Future funding is connected to how the project is reaching its' desired outcome: social change through easier retirement transition. The plan of the project is that Finnish Red Cross's local chapters would support the coaches in their areas, but collaboration depends on what the local levels wants, and so far their need have not been confirmed.

4.2 Collaboration for participation

To examine how the challenges described in the previous chapter have been addressed, I will present three examples of collaboration with the project team and other stakeholders. The examples share a fundamental idea of provoking discussion and new ideas.

Visualizations for participation

One of the issues with participation was that the target users, retirees and companies, did not see or understand the value of the service. To find initial solutions for this, we decided together with the project team to collaborate in designing a new process diagram of the service,

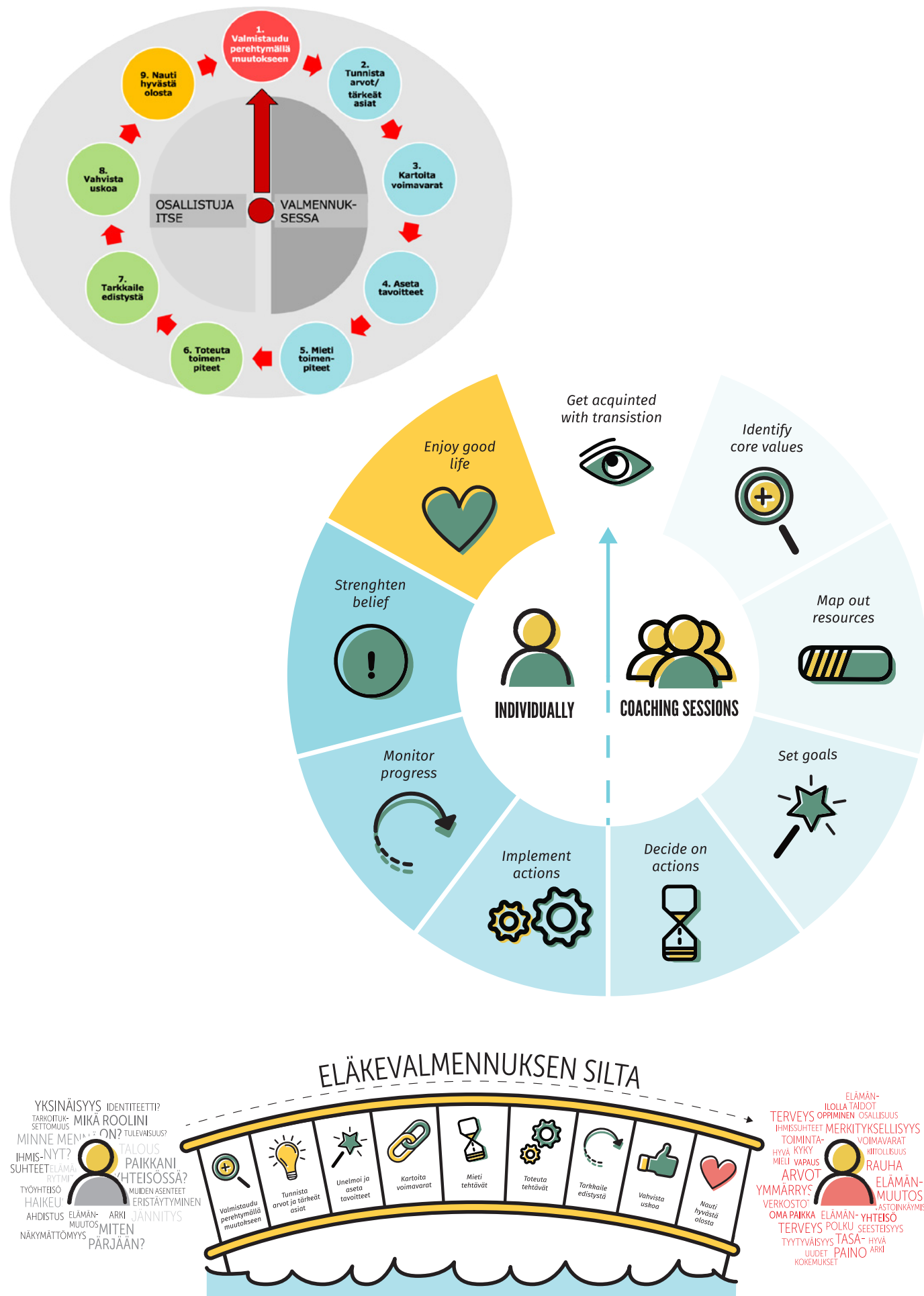


Figure 3. The evolution of the retirement coaching process diagram.

highlighting the main themes. Their motivation for this was to communicate their ideas in future coachings and other events, but for myself this was a chance to discuss the fundamental premises of the service and collaborate with the team through creating visualizations together. As Manzini has proposed, visual tools can be used as conversations prompts in different stages of co-design process to facilitate social conversation (2015, p. 133). The original visualization of the process was done by the team and they stated that it was not clear enough for coaches and participants to understand. I added iconographs and harmonized the color scheme to start the discussion. Now the team did not have ownership of the visual anymore and they were able to see their creation from outside and discuss its logic.

When prompted with the modified visualisation, the project team explained to me that the coaching was guiding the participant in retirement transition and that it was not iterative as they had originally pictured in the visual. We discussed the concerns and experiences that retirees might have before and even after retiring and how retirement coaching could help in solving them. They described the coaching as a bridge that guides over the stormy water of transition. The visual was changed into a shape of a bridge, a linear process having a direction to the future. At this point, the team expressed that the icons pictured in the bridge did not represent phases from their perspective. This discussion provided many insights on what actions and concrete content the team was proposing in the service.

In this case visualizations (figure 3) worked on two levels: in sharing knowledge and aligning my role in the design process, and also in replicating the service for scaling up. The visualization was later used in describing the service in a geriatric conference to communicate the idea to a wider audience.

Coaches as co-designers

To form a more clarified value proposition and challenge the presumptions of the project team and the coaches, I facilitated a workshop on identifying values meaningful in retirement transition. The workshop acted as a collaboration platform between the team and the coaches to allow discussion on what they want to highlight as most important factors of the service. In the workshop my role was to facilitate discussion and collaboration, which can be labeled as a diffuse design: using discussive tools and offering a platform for idea exchange (Morelli & de Götzen 2016). Four coaches and two project team members participated.

In the coaching service the power balance between the coaches and the project team has not been equal. The project team members were experts who had designed the service and coaches were merely the delivery tool. In the coaches training they were given a chance to comment on the content and the different tools, but co-design of the service was not happening. In this workshop I wanted to see whether aligning the participants could result in a deeper collaboration. Giving the coaches a voice could establish deeper commitment and ownership.

Small tasks were introduced to facilitate discussion about experiences of organising coachings. In the beginning the participants were asked to tell through a photo/word collage what they felt was the main content of the service. After this we discussed what social groups did not participate in the coaching now and what were the underlying issues behind this. We then discussed what could we offer to this target group. After gathering a large amount of ideas, participants were asked to role play in pairs how they would convince a potential participant to take part in a coaching. From these roleplaying acts we wrote the main values offered and voted the most meaningful ones.



The first issue in the workshop was clearing the presumptions that participants had made about the target group of the service. Often in the research data I found remarks from different actors, that only the most active retirees participate in this kind of coaching and the passive, excluded retirees remain home. As discussed earlier, the traditionally excluded might not be the true target group, but the ones closely tied to their professional role. In the workshop the participants focused on the issue of having so few men and manual labour employees participating when asked who do not participate in the coaching now. To see the presumptions, we discussed how gender or what work you do does not define your attitude towards retirement. Moving forward the participants concluded that not seeing the value is actually the main issue and retirees that are used to thinking analytically about their life are more likely to join. This insight was also supported by the gathered research data: many interviewees had a higher education background, but a common variable between them was that they were used to analysing their own life.

To solve this issue of not seeing the point, the coaching needed to be described in a new way. The participants, even the coaches, had adopted “project vocabulary”, talk about high level strategies of inclusion, wellbeing and framing life. Allowing the participants first describe their current thinking and then questioning it in a safe environment, resulted in an open and practical discussion. We were able to move away from abstracts, such as “the coaching offers a path to active ageing” and “peer-support as a tool for inclusion”, to concrete possibilities of what the coaching offers “hear what others think about retirement” and “find a new routine to your days”.

At the end of the workshop, the retirement coaching was defined in the following

- Hear facts about how your everyday life changes,

- Enjoy the company of a good group, where everyone is in the same situation, and

- Get epiphanies about retirement, the third age, and your own life and future.

After the workshop I received an email from one of the coaches. She had been inspired the discussions and sent me a list of other concrete ways to describe the coaching. This example shows that collaborative tools have the potential to empower and create ownership. In another aspect, the workshop enabled the coaches and the project team to question their assumptions on what the coaching service should offer to the participants, which could be viewed as a result of seeing alternative service visions. The discussion was moved to the level of what concrete outcomes the coaching has produced and this allowed the formation of new value propositions.

Inclusion of diverse stakeholders

The issue of motivating for volunteering was already clear when I joined the project. The team had discussed different solutions and decided on marketing volunteering within the Finnish Red Cross with productized experiment opportunities. This meant that the retiree would not need to sign up or commit when trying the volunteering activity for the first time. The issue here was that the project itself did not offer other volunteering possibilities and they needed to collaborate with new actors. Again the control of the service interactions was distributed.

Through traditional planning activities Oulu local chapter was reached and they expressed a desire to offer chances to try volunteering. All the actors in Oulu chapter were voluntary, and therefore good motivation needed to be secured. Based on this frame, the project team organised a workshop in Oulu for a local chapter. Four chapter coordination volunteers and four coaches attended and the concentration was on what the retirees

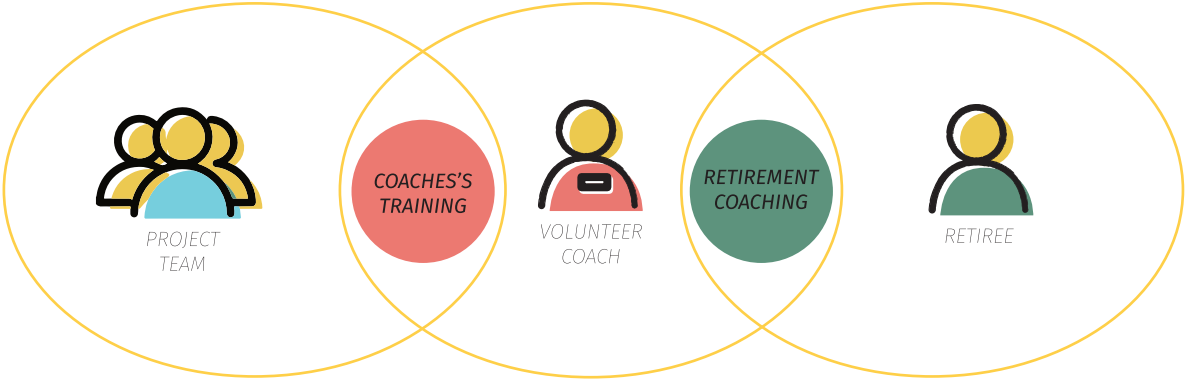


Figure 4. The value creation spheres of the retirement coaching service.












 RETIREE				HEARS ABOUT SERVICE AND SIGNS UP		ATTENDS COACHING: LISTENS TO LECTURE, DOES EXERCISES PARTICIPATES IN DISCUSSION, SHARES THOUGHTS				IMPLEMENT CHANGES		ATTEND REUNION MEETING					
CHANNEL																	
 VOLUNTEER COACH		HEARS ABOUT SERVICE AND SIGNS UP		TRAINING WEEKEND		SET UP COACHING		MARKET COACHING		PREPARE COACHING SESSION AND SPACE		FACILITATES COACHING: SETS UP MOOD, GROUP DYNAMIC LECTURES ABOUT RELATED TOPICS USES TOOLS TO FACILITATE PEER-LEARNING AND SELF-REALIZATION		SEND COACHING DIARY		CONTACT PARTICIPANTS AND ORGANIZE REUNION MEETING	
CHANNEL																	
 PILOT SERVICE		MARKET TRAINING		ORGANIZE TRAINING		SET UP COACHING		MARKET COACHING						EVALUATE COACHING			

Figure 5. A detailed look at the service interactions.

could try and how should these opportunities be communicated.

While the idea for this workshop was collaborative, the process did not allow ideation on new tools for participation. As time constraints and pre-set theme framed the discussion, the coordination volunteers were only given a chance to describe their own role, responsibilities and needs, not ideas for further development. This was notable when one of the coaches voiced an idea where the coaching would be organized as a camp and different volunteering options could be experienced in that setting. Most workshop participants did not comment on the idea and discussion moved forward to how volunteering should be marketed in a coaching session.

4.3 Platform for participation

The research showed that there were issues in identifying the target retirees and aligning the roles inside the retirement coaching service. Through collaborative effort boundaries for participation were challenged, but the platform for participation, the actual coaching remained untouched. As described by Morelli and de Götzen (2016) the design of the platform for value co-creation requires design expertise, and therefore in this section I will discuss the nature of the current interactions and how these could be modified to enable further scalability.

The nature of retirement coaching interactions

A simplified value creation model of the service consists of two main interactions: the project team training the volunteer coaches, and the volunteer coaches coaching the retirees. Using the value creation spheres introduced by Grönroos and Voima (2012), we can see in figure 4 that the service is linear and does not consist of many individual interactions. However when taking a more detailed look of the service in figure 5, we can

see that there are different aspects regarding the density and depth of interactions.

If the service is broken into the three spheres, production, joint and customer, proposed by Grönroos and Voima, we can see that each has different meaning. In the production sphere the potential for value co-creation is created together with the service provider and the volunteer coach. The service provider first co-creates with the volunteer the training weekend, where volunteers are transformed into volunteer coaches. After this, there is dense collaboration in setting up and marketing the retirement coaching. Motivation of coaches is enabled by positioning them on the same level. However this collaboration ends when the coaches prepare for the coaching sessions. The risk of misinterpretation grows as coaches have no support from experts. There is also a need for questioning the earlier collaboration process, when the end of funding also ends the support from project team to the coaches.

In the joint sphere the service provider is not directly co-creating the value with the other actors. The volunteer coaches and retirees interact in the frame designed by the service provider, the quality of interaction has the highest significance. If the coaches and participants are able to build a safe environment for peer-learning, the possibility for behaviour change increases. The actors also need an understandable retirement framework in which to operate. If no such framework is offered, the discussion will not follow the subject matter and the potential benefits will not be gained. And as discussed earlier, a rigid structure might also result in losing interest.

After the main interaction there is the customer sphere where the final outcome, easier retirement, is created. However we can see from the figure xx that there is a lack of support for retirees when implementing the changes. They have the printed materials shared during



the coaching, but after the end of funding, these materials might not be distributed anymore. The most interesting possibility for value co-creation comes from the reunion meeting. Also here the participatory retirement framework is important and coaches participation in the meeting is required to facilitate this. To conclude, the analysis of service interactions provided the following perspectives for further development

-Supporting and collaborating with the coaches throughout the service is fundamental for meaningful outcomes,

- Need for a safe environment and an understandable framework in the joint sphere are directly linked with increasing participation, and

- The target outcome of the service, easier transition, is often created after the service and more support has to be offered.

Defining scalability

When discussing solutions for scalability, there are two possible perspectives for the future of retirement coaching: either tightening the control of the service interactions or opening the production.

The first perspective suggests changing the 'business model' of retirement coaching: the Finnish Red Cross could offer the coaches' training only to human resources departments and allow companies to coach their own employees. As advanced retirement policy can have a positive impact on employee health, the model could be sold instead of offering the coaches' training for free. An equivalent of this model is already used in the city of Espoo, where the human resource professionals are coaching 'in-house'. However, they have been trained

for free. Closing the production and issuing the employers with control over the service interactions, the retirement coaching could be seen as normal policy when transitioning into retirement. Also the issue of supporting the coaches could be solved, as when the service practice would be assigned to professionals, the framework of participatory retirement could become a new area of expertise. Issues in the closed model might arise when fitting the peer-learning aspect into the professionally organized coaching. The power dynamic might already prove to be problematic if the coach had a professional status and lecturing style. Also if the participants together with the coach cannot create a safe and supportive environment, the foundational premises of self realization and peer-learning, are not realized.

Self realization and peer-learning act as a starting point in the other perspective. The current coaching service is tightly structured and little space is left for finding areas of mutual interest. If the service would be drastically simplified and only the framework of participatory retirement guided the discussion, personal issues might arise and greater social benefit could be gained. Opening the service and moving the control to the participants, could also give a greater impact for the coaches in designing the service interactions. For example, if the nature of the service was not tied to face to face interactions, active coaches could move the service to a digital settings and offer it to retirees coming from any physical location. In this model there are issues with ownership. If the coaching would be spread out as 'open source' knowledge, the framework of participatory retirement might be left in a smaller or even non-existing role.

Creating a concrete link between the service promise and the service potential should act as a starting point for both of these models. If the target group does not understand what is offered, the potential of the service is left unused.

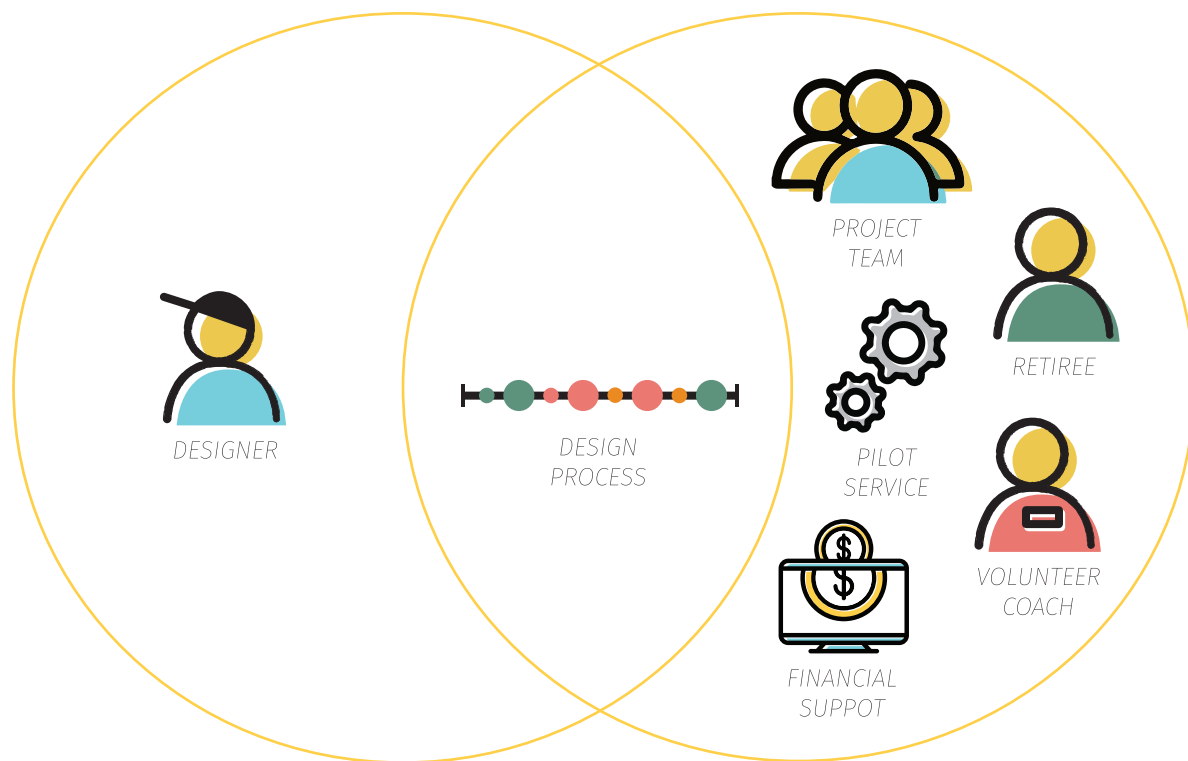


Figure 6. Service of collaborating in the design of a retirement coaching service.

5 Discussion

In this thesis I have studied the interactions and value creation processes between actors of a non-profit retirement coaching service. Working under the framework of service-dominant logic (Vargo & Lusch 2004), I explored the themes of participation and scalability, with the aim of answering to the following questions:

“What are the challenges in designing a non-profit service system for retirement transition and how can these challenges be overcome with collaborative tools?” as well as “How do processes of value co-creation enhance non-profit service systems’ capability to scale up?”

To understand the findings in the context of the chosen framework, main aspects of the study have to be discussed. The first aspect regards the solutions offered, the binary opposites of closing and opening the service production. I argue that the service model based on closing and narrowing the production to ‘expert’ coaching, is a model of the past. If the ownership of the model can be purchased, it limits the general public’s access and therefore also decreases the possibilities for vulnerable groups to attend. I argue that in that case the model should not even be called a social solution, because of this excluding aspect.

On the other end of the binary opposites, the model based on opening service production, has large potential for social impact. By nature, non-profit organisations engage citizens to volunteer and provide them with a platform and tools for participation. In the retirement coaching service, coaching does not have to remain to be tool for participation. It can also become a platform for retirees and coaches to design new social solutions. This already is one of the aims for the project and a former retirement coaching group in eastern Finland has set an example by starting their own initiative to support carers.

However these models do not contribute to the structural issues of retirement transition. Marginalized groups are still in need of more support in regards to the healthy ageing framework and issues in accessing this kind of services can not be solved by a digital tool. Also the issue of gender was left for little discussion. Retired men are volunteering very rarely compared to

women of the same age (Pessi & Oravasaari 2010). At the moment evaluation on long-term social outcomes of the service could not be made, as the pilot has been running for less than two years. Contacting the interviewees again later, could provide more insights on the temporal development of this aspect.

The second aspect regards the process of researching and designing new solutions for the retirement coaching service. Morelli and de Götzen (2016) describe how a design process can be seen as a service where the designer co-creates value with the stakeholders. Here the service follows the logic of figure 6 where the design process is the shared interaction, the joint sphere (Grönroos & Voima 2013). Forming of the design challenge was the first value co-creation activity in the design of the retirement coaching. I argue that this is a pre-service following the production sphere of shaping the value proposition, the skills and interest for collaborating in the design of a retirement coaching service.

In describing the production and customer spheres of the retirement coaching service, I noted that the retirees need more support in implementing changes. Here the situation is similar. The production sphere and pre-service extended over long timespan and support is offered. But as Mulgan (2014) has stated, designers rarely offer long-term commitment. On the other hand Warwick and Young offer an incentive for maintaining the relationship by stating that “having stakeholders’ trust and permission to create value on a service level allows the designer to then shift their activity to the systems level of the organisation” (Warwick and Young 2016, p. 344). Here a possibility for larger projects can be offered.

Based on the results of this thesis I argue that design for non-profit services needs the activities of both the user experience and service system perspectives to achieve the demanded results. More research is needed on designing when there is no control on value co-creation processes. In conclusion the methods used in the thesis have shown great capacity to capturing and solving the challenges faced in a social design project. The development of these methods should be continued in different empirical context to gain more confidence on the applicability of them in solving different problems in social design.

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