Customer understanding with the interactionist’s lens: Exploring the experience of the Chinese Millennial Generation for banking service design

A thesis submitted in fulfillment of the requirements for the award of the degree Doctor of Philosophy

by

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Abstract

After years of evolution and development, service design has become an independent and expanding discipline in the design realm. The core value of service design is its human-centred way of thinking applied to designing services. Understanding human experience is the value that service design can bring to the New Service Development process which lacks the methodology to be empathic with the customers. A variety of service design tools such as customer journey mapping was used to represent the human experience through research.

This thesis creates a service design model - Customer Understanding Diamond - to identify potential customers with value significance, explore and interpret their experience in different social contexts, and build up a service strategy to respond to their needs. Practicing the model demonstrates a way of being exploratory and empathic towards potential customers.

The potential customers in this thesis are from the Chinese Millennial Generation. The Millennial Generation is a booming cohort in China and China is one of the biggest consumer markets in the world. Local and international enterprises are eager to know the culture of this cohort for huge business opportunities. Under this trend, it is worth understanding the lived experience of this generation in China for the design of future service experience.

Symbolic interactionism is a critical social theory applied to lead this research. The theoretical stance of symbolic interactionism not only establishes the interpretivist nature for the methodological foundation, but is also practically
used for analyzing the qualitative data to show the way that people interpret
the meanings of things in social situations.

The research is a collaboration with Australia and New Zealand Banking Group
(ANZ) to specifically explore the Chinese Millennials’ banking experience.
Semi-structured interviews and co-creation workshops were conducted for
data collection; thematic analysis and symbolic interactionism are used for
data analysis. Some of the findings about the Chinese Millennials are: 1) they
are heavily relying on their communities and peers to make purchasing
decisions and even life decisions; 2) they seek for individualised and digital
services to enhance the customer experience; 3) they are becoming
increasingly aware of saving money and managing property for future use.

The research contributes to the academic realm of design because symbolic
interactionism is a new but solid theoretical framework to understand human
experience for service design and New Service Development. For the practical
purposes, the research helps service providers in the industry to understand
the needs of the Chinese Millennial Generation for strategic movement into
the Chinese market.

**Keywords:** service design; human experience; Chinese Millennial Generation;
symbolic interactionism; banking service
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This amazing story prologued at the end of summer 2014 and concluded on a high note at another end of summer in 2018. Undoubtedly, this thesis was a culmination of sheer devotion, commitment and perseverance which was never easy, but it is all these dynamics that had created such a precious and memorable story in my entire life.
Original literary work declaration

I declare this thesis contains no material that has been accepted for the award of any other degree or diploma in any educational institution and, to the best of my knowledge and belief, it contains no material previously published or written by another person, except where due reference is made in the text of the thesis.

Candidate's Signature  Date: 10 February 2018

Doctor Anne Prince and Doctor Jillian Graham reviewed this examinable work for spelling, grammatical and punctuation errors, and clarity in academic written language.

Swinburne University of Technology Committee for Ethical Research on Humans approved this research on 4 August 2015 (SHR Project 2015/175).
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Introduction

Background

In the current business world, companies have moved beyond designing, developing and manufacturing physical products only. With the long term growth of the service economy (Young, 2008), companies have realised the significance of providing commercial services to consumers. By providing services, the value of the brand is not only manifested in the physical products, but also in the whole service system. More importantly, services sustain the life of products by offering certain mechanism of business. For example, the iTunes and iCloud services made by Apple have helped it to enhance the physical product demand for iPod and iPhone. In this context, physical products are becoming components of a service. These components that compose the service are known as the touchpoints. A touchpoint is the point or medium of contact between a service provider and a customer. The orchestration of touchpoints builds up the customer journey of a service.

In the service economy, service design is emerging from the design realm. It integrates multiple design disciplines such as interaction design, participatory design and human-centred design (Holmlid, 2009a; Sangiorgi & Clark, 2004; Steen, Manschot, & De Koning, 2011). In addition, it has the root in the service sectors such as service science, service management and service marketing (Goldstein, Johnston, Duffy, & Rao, 2002; Holmlid & Evenson, 2008; Shostack, 1984). The goal of service design is to take advantage of human-centred approaches to create encounters between customers and services to evoke a
Creating a new service requires a systematic process of ideation and implementation. New Service Development (NSD) is the model to meet this requirement. Developing from service science and service management, NSD is a step-by-step guidance that helps companies to identify what kind of new service they are going to create, why they should create this particular service, and how they deliver and implement the service. Although there are different versions of NSD process in the literature, they share similarity in terms of the stages of the process. For example, most NSD processes claim that service strategy and idea generation are the early stages of NSD. My research is conducted to investigate ways of understanding the customer in these early stages.

In the design of service experience, it is vital to understand the context of the service customers. Design practitioners use ethnographic methods such as participant observation and interviews, and co-design methods such as design workshops to obtain awareness of the customers. This awareness addresses the fact that it is not only important to focus on the designed service itself, which is the task of New Service Development (NSD), but more fundamentally, on the empathic understanding of human complexity in the early stage of NSD. Human complexity needs to be considered in the study of customers. The complexity includes the needs, beliefs, habits, perspectives, and attitudes. Without an understanding of this complexity, there is a lack of insights for the new service strategies.
Research question

My motivation for conducting this research stems from the curiosity of human experience and the willing of enriching the knowledge of service design by considering human experience from a multidisciplinary thinking. There are several things in this motivation to be specified.

Firstly, the object of the research is the Chinese Millennial Generation. The Millennial generation is the group of people who were born between 1982 and 2004 (Howe & Strauss, 2000). Researchers have shown the unique characteristics of this group that differentiate them from the prior generations. For instance, the Millennials are the early adopters of Internet and digital technologies compared to their parents’ generation (Immordino-Yang, Christodoulou, & Singh, 2012; Kumar & Lim, 2008). A large part of the Millennial generation in China has become the middle class. According to research by McKinsey, the Chinese Millennial middle class are the most Westernized group in China and are interested in new things such as following Internet trends and emerging digital technologies (Barton, Chen, & Jin, 2013). It is a fast-growing group in terms of its enormous contribution to the consuming market of China.

Nonetheless, the range of the Chinese Millennial generation includes more than just the middle class. It also contains the student group and the young employee group. My research samples from two large groups, university students and office workers (age from 19 to 30), because these groups will continue to have a great impact in China’s market. The university students group and the office worker group amount to a great portion of the population of the Millennial Generation. Comparing to their younger and older Millennial peers, these group members are experiencing the dynamic social environments such as the
transition from campus to society and the starting phase of their careers. In these environments their perspectives on the meanings of things are changing in the social environments.

Secondly, Service design is not only a way of thinking in design practice, but also a tool to design services with a human-centred approach. It includes a variety of design methods for conceptualisation, co-creation, visualisation, and implementation. It means that the methods assist designers to generate ideas, collaborate with teams and customers to map the customer experience, and demonstrate the services to be delivered. In general, I consider service design from a pragmatic view of point. My position on service design is that it is a methodological package for the application to design innovation rather than a theoretical stance searching for the laws and rules.

Thirdly, human experience is the focus. In the interaction design area, user experience is the goal of designing digital and interactive products. The emphasis on improving users’ experience shows its great value for business. However, my research refers the notion experience in a broader scope. It explores the experience of Millennials when I consider them as ‘humans’ rather than ‘users’ or ‘customers’. It means I did not confine the exploration of experience to the study of any service, but a larger living context.

The concept of experience has two dimensions in my research. The first dimension is that experience is the origin of data and insights. I use qualitative research methods to gather the data, which is in a narrative form. The narratives are people’s stories that include the social situations, the physical environments, their attitudes, expectations, needs, viewpoints, and so on.
The second dimension is the experience of future services. Through the analysis of the narrative data, I propose strategies for the general service experience to be offered to the Chinese Millennial customers. Due to the partnership of my research with Australia and New Zealand Banking Group Limited (ANZ), the general experience proposition is made for banking services. In this dimension, the proposed service experience is generic instead of pointing to a specific banking service.

Last but not least, symbolic interactionism is the lens through which I deal with the narrative materials of human experience. Symbolic interactionism is a sociological theory that assumes the meanings of things are socially constructed rather than being static (Blumer, 1969). The theory has been commonly adopted in anthropological studies where it helps researchers to construct and conduct ethnographic research in the field to study the human lived experience (Prus, 1996). It acts as a framework in my research with the other qualitative analysis method used, thematic analysis, to organise and interpret the narratives. The results of my research show that the symbolic interaction framework triangulates with thematic analysis to enhance the rigor of research.

Following the introduction of these concepts, the research question is:

How do service design and the symbolic interaction framework help in understanding Chinese Millennial group’s experiential narratives, and in generating experience strategy for this generation group for the early stage of New Service Development (NSD)?
New Service Development (NSD) is the basic concept to which this research contributes. The value of NSD is realised in service science and management by guiding the process of service development. However, it lacks a perspective to understand human complexity in terms of their experience for the development of new services. This perspective stems from the human-centred design approach that considers human needs and experiences as the pivotal part of design.

To bridge this gap, I take advantage of service design and the theoretical framework of symbolic interactionism to interpret the data and create a strategic framework for the future service in the banking area. The Chinese Millennial generation is the target group in my research because firstly, China has become the largest consuming market in the world, and secondly, the Millennial cohort has revealed its consuming potential and its socio-cultural influence. The understanding of the Chinese Millennial generation is contributing knowledge to industry in a worldwide scope. However, the outcome of my research is not restricted to Chinese Millennials; the methodology provides a model for customer understanding that can be applied to generic customer groups beyond the Chinese Millennial cohort.

**Structure of thesis**

Chapter 1 introduces two disciplines, service design and New Service Development (NSD). This chapter elaborates where these realms are located in the literature, what knowledge fields are related to them and what the gap is between these two disciplines.
Chapter 2 brings the cultural knowledge into the design profession. In this chapter I claim the importance of studying customers’ cultural and societal context for experience design. In addition, I discuss the significance of the Millennial Generation as a cultural group and the reason for exploring Chinese Millennials’ perspectives for service design.

Chapter 3 defines and discusses human experience in my research context. Experience is kept as individual stories in people’s memories and elicited from qualitative and narrative research. This chapter also introduces the critical theoretical basis - symbolic interactionism.

Chapter 4 justifies the research methodology and methods. Interpretivism is guiding the research as its paradigm. I demonstrate the relationship of research motivations, research objects, theories and methods that leads to the introduction of specific research methods. Qualitative methods and a human-centred design model are used to collect and analyse the narrative data.

Chapter 5 represents the research for Millennial narratives. I narrate the process and results of conducting interviews and workshops. I identify the procedure and plan for data analysis which includes thematic analysis and symbolic interactionism analysis.

Chapter 6 is a thorough demonstration of my interpretation on the story-based experience. The qualitative data is boiled down to six experiential dimensions – social relational experience, brand experience, pecuniary experience, digital financing experience, social media experience, and banking experience. In each of the dimension I show the ubiquitous effects of social interaction that it is
playing a key role in defining the Millennials’ daily experience.

Chapter 7 is the advanced data analysis with two methods – thematic analysis and symbolic interactionism. I created thematic networks to describe the data categories in an overarching way. I introduce how to practice symbolic interactionism as a framework for qualitative data interpretation, which is one of the key contributions of my research.

Chapter 8 is the strategic plan for the ideal service experience for Chinese Millennial customers. I transform the analysed data into insightful artefacts - cultural cohort descriptions, customer needs and personas. These insights are the foundation for proposing the future banking service strategy.

Chapter 9 provides the findings of the entire research. The findings demonstrate how I react to the initial research question, how the major knowledge bodies of the research, such as New Service Development and service design, are complementing each other, and how the process and methodology of designing services evolve.
Chapter 1. Applying Service Design

Knowledge to New Service Development

Introduction

This chapter is a literature review that introduces service design and New Service Development. Service design is a growing discipline in the design area that is based on other design subjects such as interaction design and human-centred design, and disciplines outside the design field such as service management. In service management, New Service Development is a model that is commonly used to create new services. The human-centred perspective and methods of service design help to understand the target customers through interpretative analysis for the early stages of the New Service Development process.
1.1 Overview and the pragmatic purpose of service design

My research takes service design as a human-centred tool that designs the touchpoints, channels and interactions that compose services. Service design exists for a pragmatic reason, which is to generate potentially successful customer experiences from a human-centred perspective, rather than for historical reasons, such as investigating the meaning, the definition, or the status of the discipline. This pragmatic stance on service design comes from the essential thinking of service design as a human-centred technique that blends with the creation process for different industries.

I argue that service design does not have to set up boundaries to differentiate itself from other disciplines. As I demonstrate in this study service design can make a significant contribution to knowledge by providing the methods to be empathic towards people and creative and generative towards the goals of design. The significant contribution of this present study is to introduce service design to the epistemological and theoretical terrains of symbolic interactionism and to the existing model of New Service Development. In this way the study demonstrates how service design can benefit from the perspective of a new theoretical lens. Therefore in my research context, it is not an innovation of service design techniques or a revolution of current service design philosophy, but a meaningful fusion of multiple knowledge entities to create new way of inquiring.

Even though I posit my own view of service design, I acknowledge that the literature takes different perspectives. Service design is generally considered as a process or an approach that aims to design service systems (Mager & Sung, 2011). Different service aspects need to be organized in these systems.
According to a number of researchers, aspects of services include physical and non-physical components (Goldstein et al., 2002), back-office activities and customer-facing processes (Johnston, 1999), facilities, servers, equipment, and other resources such as blueprints, specifications, procedures, and policies (Ghosh, Surjadjaja, & Antony, 2004). These aspects also contain tangible and intangible elements, stakeholder relationships, organizational structure controls and touchpoints (Clatworthy, 2011; Polonsky, Smith, & Fischbacher, 2005).

As a growing discipline, service design is defined in diverse ways. Dozens of definitions from different professional backgrounds have been produced along with the development of service design research. Michael Erlhoff was the first to formally introduce the discipline of service design at Köln International School of Design in 1991 (Moritz, 2005). Shostack (1984) emphasizes service design delivery, which refers to service blueprints and visualization. Scheuing and Johnson (1989) see service design from the concept of New Service Development processes. At a more specific level, Clatworthy (2011) defines service design in relation to his own study about the concept of touch-points and service encounters. He claims that service design is “design for experiences that happen over time and across different touch-points” (Clatworthy, 2011, p. 15). Kimbell (2011) concludes that there are two main distinct approaches to service design, one is service engineering, which aims at problem solving and focuses on the outcome; the other approach is about designing for services that is seen as exploratory enquiry.

Mager (2008, p. 355) considers that service design has its roots in product and interface design, and has a close relationship with the dimensions of interaction and experience that stem from interface design. Services and
products are naturally connected, but the characteristics of service differentiate themselves from physical products.

Zeithaml et al. (1985) conducted a comprehensive literature review on the discussion of the characteristics of service, and found that there were four most frequently cited terms: intangibility, inseparability, heterogeneity, and perishability. Among the four characteristics, ‘intangibility’ describes services being both physical intangible (impalpable or cannot be touched) and mental intangible (cannot be grasped mentally) (Bateson, 1979). This hallmark requires a consideration of the experience of service touchpoints when designing and studying the interaction between customers and services. Various types of touchpoints disassemble the whole intangible service into observable and concrete materials. It is these materials that customers interact with rather than the abstract concept of ‘service’. In this sense, service experience consists of the experience of every touchpoint people contact.

Service experience is defined as “the outcomes of the interactions between organizations, related systems/processes, service employees and customers” (Bitner, Faranda, Hubbert, & Zeithaml, 1997, p. 193). A number of researchers claim that services are the unique experiences yielded from customers’ interactions with products, services and contexts rather than merely offerings given to the customers (Gupta & Vajic, 2000). The design of services can be seen as, from an experience-oriented stance, “orchestrating an integrated series of clues that collectively meet or exceed people's emotional needs and exceptions” (Berry, Carbone, & Haeckel, 2002, p. 85).

Based on these perspectives, researchers who are studying service experiences have proposed that service providers are already aware of the importance of
orchestrating service clues and co-creating unique service experiences with customers (Patrício, Fisk, & Cunha, 2008, p. 320). A large portion of research on service experiences stems from the disciplines of service science, management and marketing. However, in these areas, research views service design from a service-centred position (Vargo & Lusch, 2004) rather than from a human-centred perspective.

1.2 Relevant areas with service design

Service design existed for decades although it was not coined service design in its early stages (Shostack, 1982, 1984). It has emerged in recent years with the development of interaction design and co-design (Holmlid, 2009a; Steen et al., 2011).

As one of the design specializations, service design overlaps different knowledge realms. Kimbell (2009) presents five areas that service design research has referred to, which are service management, service marketing, service operations, services science, and design. She concludes that these five knowledge areas cover almost all the research topics that relate to service design.

Service management and service marketing can be regarded as the source of service design because up to now many researchers have been studying service design on the foundation of famous concepts in service management and service marketing. For example, in service management, the term ‘moment of truth’ introduces the encounter, which means the instance of interaction between customers and services where the customers can have an impression
of the service provider (Normann, 1984). The concept also appears in service 
blueprinting and service innovation (Bitner, Ostrom, & Morgan, 2008).

In the service marketing area, in order to deliver a service system, Shostack 
(1984) proposed the use of service blueprinting as a technique to develop 
services. Zeithaml and Bitner (2009) claimed the design of services in the 
process of New Service Development. In the area of service operations and 
service sciences, service design includes knowledge of the service delivery 
system (Fitzsimmons & Fitzsimmons, 2000), the service concept (Goldstein et al., 2002), and the service architecture of IT based systems (Chesbrough & 
Spohrer, 2006).

In addition, among Kimbell’s five areas of service design, design is a significant 
research area because service design inherits methodologies from interaction 
design (Holmlid, 2009a). From a design point of view, service design has 
provided techniques and methodologies in a direct or indirect way to product-
service systems design (Morelli, 2002), service design visualizations 
(Segelström, 2010), and even human-computer interactions (Moggridge, 2006). 
Moritz (2005) demonstrated four areas of expertise related to service design 
which are marketing, management, design, and research. Within each area of 
expertise there are different sub-areas that service design connects with.

In another perspective (Holmlid & Evenson, 2008), service design is deemed as 
a complimentary part of service sciences, management and engineering. 
Further, this view claims that service design should not be isolated from the 
disciplines of service development, management, operations and marketing, 
but it should rather contribute knowledge and skills to these areas of expertise
(Edvardsson, Gustafsson, & Roos, 2005; Edvardsson, Gustafsson, Sandén, & Johnson, 2000; Mager, 2004).

Even though the review the literature presented here shows the areas that relate to the origin and development of service design and the various versions of definitions, service design, as a tool, has a distinct nature to other non-design areas, which is the human-centred perspective. This human-centred nature can be found from the methodological position of service design. The techniques used in service design emphasize exploiting users’ creativity and understanding their contextual world (Stickdorn & Schneider, 2011). This human-centred nature makes service design an implementable approach to work with interpretative research methods to explore the perspectives and experiences of Chinese Millennials in this research. The human-centred approach to service design also contributes to an important and widely used service creation process, which is New Service Development.

1.3 Overview of New Service Development

In the business world, designing a new service aims at developing and launching the service to the market. New Service Development enables service design and innovation to be implemented in a consistent process by stages (Cowell, 1988; Fitzsimmons & Fitzsimmons, 2000). New Service Development is considered as “an overall process of developing new service offerings” (Johnson, Menor, Roth, & Chase, 2000, p. 4). New Service Development is important for organisations because it helps the service providers to meet the customers’ needs within the trend to globalisation and technological advances (Kim & Meiren, 2010). New Service Development has become a competence of organisations to achieve
desired new services through resources and routines (Menor & Roth, 2007). Researchers are interested in New Service Development because it is a vital factor in innovation management, marketing management and operations management (Robert G Cooper, 1994; De Brentani, 1989, 1991; Storey & Kelly, 2001).

A related term with New Service Development is New Product Development. New Product Development focuses on tangible product innovation. The process of NPD is proposed to consist of seven steps, which are new product strategy, idea generation, screening and evaluation, business analysis, development, testing, and commercialisation (Booz, Allen, & Hamilton, 1982). Other proposed NPD processes can be found from Cooper (2001) and Ulrich and Eppinger (2007). Generally, NPD is “the development of tangible products which are new to supplier” (Johne & Storey, 1998, p. 185). By comparison, services have unique characteristics that are intangibility, inseparability, heterogeneity, and perishability (Zeithaml et al., 1985). In the current context of industry, it is hard to separate products and services. Usually a product is a part of the service, such as Apple's product iPod or iPhone being a part of the iTunes online service. For this reason, the importance of using New Service Development is increasing in innovating services.

Some authors have identified that New Service Development consists of three research streams in the literature, which are service research, service development, and service innovation (Edvardsson, Meiren, Schäfer, & Witell, 2013). The service research stream refers to the characteristics of services and the conceptualisation of service production (Edvardsson, 1997; Goldstein et al., 2002; Tax & Stuart, 1997). Service development is based on development models and

From the three streams in the New Service Development literature, it can be seen that the models and processes of New Service Development are merely parts of the whole New Service Development area. However, the studies on the models and processes are of great importance in the literature. For example, Kelly and Storey (2000) conducted a survey to investigate whether leading UK service firms used systematic procedures for the stages of generating and screening ideas in New Service Development. The results showed that in these stages few service firms systematically used formal processes, which may have led directly to difficulties for the later stage of launching new services. The results demonstrate that following a formal process for New Service Development is a key factor to achieve successful services. Successful organisations keep themselves developing new services in a systematic innovation process rather than being ad hoc (Brentani, 2001).

1.4 New Service Development processes

According to different researchers’ definitions the process of New Service Development varies in the management and marketing fields. Cowell (1988) addressed the lack of attention to developing new services compared to developing new products. Thus he raised the issue and claimed the sequence of New Service Development as, 1) idea generation, 2) idea screening, 3) concept
development and testing, 4) business analysis, 5) development, 6) testing, and 7) commercialisation. It is evident that this process is fairly similar to that for New Product Development, which was coined by Booz, Allen and Hamilton (1982). In a review of the literature for New Service Development, Johne and Storey (1998) claimed six key themes for the process including the corporate environment, the process, the people, analysis of opportunities, development, and implementation.

Meiren (1999) argues for the New Service Development process of idea management, requirement analysis, service conceptualization, service implementation, and market launch. Other processes can be found from authors including Alam (2002), Ginn, Streibel and Varner (2004), and Sakao and Shimomura (2007), and so on.

To conclude the diverse definitions of the process of New Service Development, Kim and Meiren (2010) produced a generic New Service Development from a service engineering perspective. The process contains: 1) Opportunity identification, at which stage organizations recognize chances for new or improved services; 2) Customer understanding refers to the research revealing customers’ latent needs; 3) Concept design aims at generating the service concept on the basis of customer needs; 4) Process design is the step that generates the rigor of process for delivering the service; 5) Refinement and implementation is the step to launch the service. Although it is not highlighted, the authors claim that understanding customers at the second step offers insights in producing the concept of the service. This is an important point but it is neglected in other New Service Development processes.
For instance, Scheuing and Johnson (1989) propose a normative model for New Service Development. In their model there are in total 15 specific steps within four general stages that are direction, design, testing, and introduction. The direction stage includes ‘formulation of new service objectives and strategy’, ‘idea generation’ and ‘idea screening’. However, none of the steps has identified the concept of customers, which is precisely the centre of development any new service. From a service marketing stance, the goal is developing and launching services to the market and successfully operating the services, while from a service design perspective, the goal of developing new services is serving the customers and creating good experiences.

New Service Development stems from the marketing, management, and engineering areas that prioritise service operation and marketing, but understanding customers is of great significance in the New Service Development process because an empathic understanding of the people who are going to use the service can offer them a better experience. Service design leverages co-creation and human-centred methods to design for the experience that customers take away from a service. However, as Clatworthy (2011, p. 17) points out, “service design, as part of New Service Development is barely mentioned, in contrast to the increasingly rich documentation regarding the role of product design in the NPD process”. For this reason, Clatworthy (2013) exploited a service design toolkit to contribute to the early stage of New Service Development, which was used for design team communication.

In order to identify design opportunities, customer research should not only be conducted through quantitative marketing research, but should also focus on
the nature of the customers as humans. The emphasis of customer research can be on more than customers’ satisfaction with the service or the service environment. It can be more valuable to explore the experiences and stories of the customers in the broader social context of their lives.

1.5 The conversation between service design and New Service Development

Service design and New Service Development both aim at providing improved services or creating new services for customers. However, these two concepts are different in a few key aspects in both academia and practice. This section introduces three aspects that differentiate but also connect service design and New Service Development, which are goals, processes, and methods.

First of all, the goals and focuses of these two types of practice around services are not the same. New Service Development, as mentioned in previous sections, illustrates the overall process of developing and implementing service offerings (Johnson, Menor, & Roth, 1997). Service design aims at “designing services that are useful, usable and desirable from the user perspective, and efficient, effective and different from the provider perspective” and helping “providers to develop a clear strategic positioning for their service offerings” (Mager & Sung, 2011, p. 1).

Although service design and New Service Development both strive to deliver service offerings, service design has paid more attention to the experience of services. Service design is saying that the eventual delivery of New Service Development ought to be implementable services, but the outcome of service
design can be the conceptual or strategic form of services. Therefore, from the literature we notice that research on New Service Development often reveals innovation in the New Service Development processes because essentially New Service Development is a process that is composed of various stages (Shekar, 2007).

In contrast, research on service design deals with a more complex situation where researchers are interested in diverse areas. For instance, in a previous section I cite the literature review from Kimbell (2009), which identified five streams that relate to service design. The five streams are service management (Normann, 1984), service marketing (Parasuraman, Zeithaml, & Berry, 1985; Shostack, 1984), service operations (Fitzsimmons & Fitzsimmons, 2000), service science (Chesbrough & Spohrer, 2006), and design (Morelli, 2002; Sangiorgi & Clark, 2004).

Even though there exists the five streams related to service design, the literature around service design shows that the design stream has become the center of it. The focus moves from service to design. Design researchers propose that service design should contribute to conventional service areas such as service development, science, management and engineering (Holmlid & Evenson, 2008). This proves that service design has been expected to be independent from other service disciplines, and it targets the design part of services.

Secondly, the processes of New Service Development and service design have their own emphasis respectively. The process for New Service Development facilitates to conceptualise and launch new services. The process varies
according to different researchers, which has been discussed in previous sections. Some processes consist of more than ten stages while others are only five stages, but there are commonalities among the various processes. Generally the process can summarised as four steps that are direction, design, testing, and introduction (Scheuing & Johnson, 1989), or similarly design, analysis, development, and launch (Johnson et al., 2000).

There are no definite processes for service design, unlike the processes for the facilitation of New Service Development. New Service Development is strict with the implementation and optimization of its processes; thus the processes are exact and clear. Service design, on the other hand, inherits diverse knowledge from several design perspectives including interaction design, human-centred design, and participatory design (Holmlid, 2009a, 2009b; Steen, 2011). This diversity of knowledge leads service design to use different processes in different cases. Sangiorgi and Yu (2014) have found that service designers in general use the Double Diamond design process created by Design Council (2007). This encompasses four stages that are discover, define, develop and deliver. The four-stage design process starts from seeking out people’s needs, recognising design and business objectives, generating design concepts and solutions, and eventually producing outcomes for delivery.

We can find the commonalities between the New Service Development process and the proposed service design process based on the double diamond design model. To be more specific, they both describe the path that begins with ideation and finishes with implementation. They both have the same purpose of realizing ideas and concepts of services. Nonetheless, an essential difference in these similar processes is the methods and techniques used.
Finally, methods in service design and New Service Development have presented different stances and traditions. The term ‘methods’ here refers to the tools and techniques used for researching and generating ideas. New Service Development stems from traditional fields such as service marketing, service science, and service management. Even though New Service Development processes claim the importance of understanding the latent needs of customers’, the methods used are mainly based on qualitative and quantitative marketing research methodology, such as survey, interviews, focus group, conjoint analysis and choice modelling, and the voice of customers (Robert Gravlin Cooper, 1999; Griffin & Hauser, 1993).

In contrast, service design takes advantage of methods from other design disciplines as well as the service marketing area to study and improve customer experience and create new services for good experience. The methods are adopted from human-centred design and service management. Tassi (2009b) presents the integration of service design methods on servicedesigntools.org for sharing with the design research community. Stickdorn and Schneider (2011) also introduce the service design tools and the case studies where these tools are implemented in order to demonstrate how service design projects are initiated and completed. These techniques, including customer journey mapping, service blueprinting, personas, storytelling, and service prototyping, serve the different stages of service design. Service design methods develop from other design and service disciplines for a practical purpose, which is using the methods to generate the ideas of services from the customers’ perspective.

From the comparison of methods between service design and New Service
Development, we notice the different intentions of using methods in these two practices. Researchers are aware of this gap between the two realms. The gap is that the New Service Development missed a section that addresses the value of understanding the living experience and context of the customers. Thus the researchers propose that market research for New Service Development requires empathic and ethnographic approaches that focus on the “experiential and emotional aspects of service delivery” (Zomerdijk & Voss, 2011, p. 67). This is a step forwards in the contribution of service design to New Service Development in terms of goals and methods.

Service design can contribute to New Service Development with its design nature. Service design is adept in using human-centred design methods, participatory design approaches, and visualisation techniques in its practices, thus it can bring these methods to New Service Development process (Hanington, 2003; Segelström & Holmlid, 2009a). The goal is to leverage the knowledge of service design to understand potential customer needs in New Service Development and to illustrate the strategy for designing the service experience for the customer group. However, the literature does not show how this contribution can be achieved. In the New Service Development process, customer understanding is an early stage for service concept generation (Kim & Meiren, 2010). Existing research lacks the model of customer understanding, which takes advantage of qualitative methods and service design tools for the early stage of New Service Development. My research aims at bridging this gap by collecting and analysing data, identifying customer needs, generating personas and creating service strategy.
Chapter summary

Service design is growing well in the design area. It is the discipline that connects with other design sectors such as interaction design and system design; it is the methodology that guides service providers to think from customers’ and users’ perspective; it is also the toolkit offering a series of human-centred design techniques to explore, analyse and implement. New Service Development provides models to develop and implement service but lacks of considering the human experience. Service design is able to bring in its human-centred thinking to New Service Development for more focus on enhancing the customer experience.
CHAPTER 2. The Focus on the Cultural Group and the Discovery of Human Complexity

Introduction

This chapter introduces three interrelated concepts: culture, experience and the Millennial Generation. Experience is the focus of my research. It is stored in people’s memory and conveyed through narratives. The Millennial Generation’s experience can be collected from their viewpoints of their daily lives. My research specifically concerns the Chinese Millennials because, firstly the Chinese cultural context makes the group different from the Millennial cohort in other countries, and secondly the Millennial culture is different from that of other generations. This chapter is a part of review of the literature that discusses the subject of the research and provides the rationale for the study.
2.1 The concept of culture and the implications for design

Culture cannot be understood from one individual person, but needs to be investigated within the context of a group of people with shared characteristics. The characteristics include people's values and behaviours (Choi, Lee, Kim, & Jeon, 2005). Hofstede (1991) considers culture the software of the mind, that is, the patterns of thinking, feeling, and acting are mental programs. The awareness of culture has been widely brought to product design and development.

Don Norman, the renowned design researcher and psychologist, argues that cultural differences still exist as a fundamental factor that impacts social interaction, much more so than products, because products nowadays are designed to fit into the commonalities of global customers. It means that products and services are created to cater for the needs of the customers in a global scope to maximize the market share. With this purpose, what differentiates and determines our activities is technologies that may even dissipate cultural influences. However, Norman still claims the importance of focusing on a specific culture for designing interactions and services. Design is ultimately sensitive to cultural influences at different levels (Norman, 2012):

Note that the arguments of this essay are specifically relevant to industrial and interaction designers. So even were one to accept that the impact of culture upon mass-produced products is minimal, other areas of design are apt to be far more sensitive to culture. Because social interaction is still the major source of cultural variation, I would expect service design to vary considerably from culture to culture. As social networks pervade the communication and internet space, they too will vary with culture. Other areas of design will have their own special sensitivities to culture. (para. 25)
As well as the design area, marketing and manufacturing areas also take cultural values into account for global business. In a study of Chinese consumers’ personal values influencing purchase intentions for luxury fashion brands, Chen and Kim compared two objects of purchasing: for self-use and for a gift (Chen & Kim, 2013). The personal values of Chinese consumers demonstrated in this research were: materialism, a factor closely connected with consumer attitudes toward luxury brands (Gil, Kwon, Good, & Johnson, 2012); hedonism, attitudes regarding pleasure, life enjoyment, and self-satisfaction as pivotal inner values (Workman & Lee, 2011); Face saving (Mian Zi), a typical Chinese attribute that stands for a combination of prestige, dignity, honour, respect, and status (Carr, 1993); and Social connection (Guan Xi), another Chinese attribute that is “a special type of relationship that bonds the exchange partners through reciprocal obligations to obtain resources through continual cooperation and the exchange of favors” (Wang, 2007, p. 81).

The data collected from Chinese consumers in this research measured the variables from the personal values identified in the above studies. These personal values provide justification to study consumer behaviour in a Chinese cultural context as they are deeply rooted in the culture. Some research (Davis, Wang, & Lindridge, 2008) has compared Chinese and American consumers’ emotional responses during online shopping in order to enhance online store atmospherics, which relates to the Stimulus-Organism-Response framework (Eroglu, Machleit, & Davis, 2001).

Interestingly some research argues that cultural diversity has little effect on online store behaviour in attracting and retaining customers (Cole, O’Keefe, & Siala, 2000; K. Johnston & Johal, 1999). As an example, the giant of online
shopping platform, Amazon, is successful in using a standardized website interface in a global scope. On the other hand, some research shows that consumers’ online transaction behaviour is closely associated with cultural values (al-Qudah & Ahmad, 2013). The concept ‘culturability’ has been introduced to point out the significant value of integrating cultural factors and usability factors for online transaction adoption (Barber & Badre, 1998).

However, despite this research, there is no empirical evidence to demonstrate whether cultural diversity can influence online shopping behaviour (Chan & Tai, 2001). What these studies do demonstrate is that cultural factors have to a great extent been considered for designing services. For instance, research has explored the way that culture affects technology and commerce from a customer-centric perspective in order to provide guidelines to the design of services as well as website interfaces (Gould, Zalcaria, & Yusof, 2000; Hornby, Goulding, & Poon, 2002; Marcus & Gould, 2000; Sun, 2001).

In the current climate of economic globalization, researchers introduced a culture-centred design viewpoint and developed a culture-centred design to identify the implications to user interface design (Shen, Woolley, & Prior, 2006). Generally, a user interface is not designed for one specific cultural group, but to fit into different cultural contexts in a worldwide scope. It is an innovation to develop cultural-adaptive interfaces to “adapt to the preferences of people of any national culture, and any combination of different national cultures, by automatically changing various user interface aspects” (Reinecke & Bernstein, 2013, p. 5).

User interfaces are flexible and can be modified to meet different user needs according to different cultural backgrounds. The concept of adaptive interfaces is a part of adaptive systems, which can change themselves to suit the user by
obtaining information and triggering modifications and even providing personalized content or advertisements (Aggarwal & Yu, 2002; Henze, 2005; Jameson, 2008).

Packaging design has also encountered the challenge of globalization and localization, as have other design disciplines. Packaging design has close relationships with branding and communication and research has raised the question of whether it is possible to design for global customers in terms of packaging and product communication strategy (Van den Berg-Weitzel & Van de Laar, 2001). Compared to technological and functional oriented design disciplines, such as industrial design or engineering design, packaging design is exposed to more cultural impact because customers are attracted to the appearance of a product in the first glance and are affected by colors, logos, shapes, typographies, and languages on packages.

The way that culture influences packaging design is similar to how it influences advertising design, as they are both important channels of brand communication. De Mooij’s research (2013) on national culture and advertising demonstrates that culture indeed affects customers’ acceptance of different types of advertising. The use of metaphor in advertising also has to take cultural factors into consideration.

Cultural issues also have an effect on technology use, especially for online learning communities. Web-based instruction includes learners from multiple cultures, and tensions have existed between new technologies and the cultural contexts of people learning. McLoughlin (1999) proposed that instructional design has a responsibility to localise design solutions to accommodate particular groups of online learners’ cognitive styles and preferences. Her study of indigenous Australian students found they benefited from culturally
responsive design of web environments. McLoughlin used Henderson's design paradigms (Henderson, 1993, 1996). The design paradigms argues that different “values, pedagogies, inclusions and exclusions, and originates in a particular cultural and societal context” (McLoughlin, 1999, p. 235). Therefore, it provides justifications for the consideration of cultural factors in website design.

In conclusion, the literature considers cultural factors are important in digital media, interface design, packaging design, human-computer interaction, and other design disciplines. It is not explicit to see culture being more important to which design discipline. It is not necessary to compare them in this way. I deem that culture is equally influential to all design disciplines because the results of design aim to cater for the needs of people, and people are the smallest units of cultural groups. My research is engaged in the study of service design, who seeks for creating service experience for customers. It is a growing discipline that has obtained much attention, while it has not been fully used to probe a customer cohort, the Chinese Millennial Generation. This knowledge gap gives an opportunity for the academia and industry to better understand this young Chinese cultural group who are performing a significant role in the largest consumer market in the world.

2.2 Service localisation for cultural issues

China has become the largest consumer market in the world in recent years. Many international companies are attempting to enter this profitable market and have launched customized products and services to fit in the Chinese consumers’ culture. Nevertheless, entering this market is not simply a matter of launching new products. The development of new products and services
without the awareness of the local cultural characteristics could lead to the waste of resource and time.

International companies must learn to compete with China’s local companies, especially in open, diverse and flexible sectors such as the Internet and IT industry. Amazon has dominated the e-commerce area in a global scope, but it is progressing only moderately in China as its business model does not work well in the Chinese context (Martinsons, 2002, p. 574). Amazon is constantly confronted with challenges from Chinese local e-commerce giants, such as Taobao.com, Tmall.com and JD.com.

From both marketing and design considerations, Amazon lacks awareness of the value of localising their services, including distributions, channels, branding, technology, interface design, and marketing activities. A more successful format could be to develop an entire service strategy that leverages all touchpoints to communicate with Chinese customers based on their needs and expectations.

Organisations seeking to operate in the Chinese marketplace are bringing their original assumptions of market requirements, management rules, business models and design strategy to the new territory. However, people think and behave differently based on the diversity of cultural contexts. In other words, indigenous Chinese consumers could be willing to purchase both online and offline, as also happens in western countries, but the potential motivation for buying, their expected experience of services and the eventual experience can differ from other cultural and social contexts (Chau, Cole, Massey, Montoya-Weiss, & O’Keefe, 2002; Kacen & Lee, 2002; Kim, Forsythe, Gu, & Moon, 2002; Park & Jun, 2003).
To investigate how cultural influences effect establishing brands in the Chinese market, Melewar and the other authors (Melewar, Meadows, Zheng, & Rickards, 2004) identified four aspects of Chinese cultural issues.

The first is that China is a collective society, in contrast to individualistic cultures (Hofstede, 1980). An example is three or four generations of one family in China who can live together in one house and place family meals as a central part of life (Usunier & Lee, 2013). The second aspect is Chinese customers’ brand perceptions. Chinese customers are aware of brands and rely on long-established brands more than brands new to the market. The third influence proposes Chinese language as a special system compared with English. Therefore, the appropriate translation of English brand names into Chinese is vital and challenging in brand campaigns in the Chinese market (Fan, 2002). The last aspect is the Chinese perspective on aesthetics based on the traditional culture. Images and characters that stand for certain meanings can be highly acceptable and interesting to Chinese customers.

Building successful brands in developed countries is very different from building them in the developing countries such as China (Ayala & Lai, 1996; Chan, Perez, Perkins, & Shu, 1997). Only a few international companies have successfully survived in the Chinese market, and these did so by adopting localised strategies and establishing themselves over a long period of time (Mühlbacher, Leihs, & Dahringer, 2006). Those international companies who fail in China may assume that Chinese customers expect a service experience in the same way as people in other cultures do.
Cultural factors have important implications for design decisions, but culture is a complex issue to be considered in design. The culture of target customers consists of a variety of characteristics such as religions, generations, genders, communities, and so on. The first step to understand a culture is to identify the group which is the cohort of people to be studied. Then the second step is to determine what aspects of this cohort are going to be explored. These aspects constitute the context where the research targets are living in.

2.3 The Chinese social context

Cultural factors are critical to the design of services, as international companies have to take the local culture into consideration and discover what their target customers in another country want. Before studying the target customers, it is necessary to know the context that the customers are living in. The awareness of context leads to clearer understanding of the reasons for certain behaviours and perspectives in the target group.

Context is a complex word and occurs in all kinds of discourse, thus its definition depends on the area to which it applies. For example, in computer science, when researchers study the relation between users and mobile applications, the context is the user’s situation or the state of the application’s surroundings (Ward, Jones, & Hopper, 1997). The context encompasses the factors “location, the time of day, the season of the year, the temperature” and so on (Brown, Bovey, & Chen, 1997, p. 1).

My research is not designing applications or artefacts to apply to user contexts, hence it does not define context in this way. I take context as the present social
and cultural trends in which people conduct consuming behaviour. ‘Context’ is ‘present’ because the discussion on the research target is only suitable for the current situation during the period of completing my research. The context I am studying is different to the social and cultural context years ago or later because some new culture is emerged that not existing years ago while some old culture has been faded as the society is moving forward. The context consists of the trends that consumers cannot escape from. In other words, the trends are the manifestations of unique consumer cultures, while the consumer cultures are facets of the general context.

Even though I provide a definition of context in my research, the Chinese context encompasses a great number of factors that are not possible to list entirely or discuss here. However, to provide the macro environment of current Chinese society and the societal trends happening in China, I show the context by introducing the multiple technological factors that could influence Chinese consumers’ behaviour, experience and viewpoints.

The use of social media for social connection and information collection is a salient phenomenon in China. Due to the government Internet regulation and censorship, China has forbidden access to western social media networks such as Facebook and Twitter (Hempel, 2012). Chinese local Internet companies have taken advantage of this situation and made their social media platforms extremely prosperous in the Chinese context. Successful examples are Weibo developed by Sina Corporation and WeChat designed by Tencent. Based on established loyalty, these popular social media platforms have launched functions for facilitating users’ daily lives, from financing services to bill payments. The growth of the population of social media users in China also
brings opportunities in other aspects such as awareness of public issues (Wang, Paul, & Dredze, 2015), the occurrence and popularity of new sub-cultures in the Internet community (Zhang, Zhao, & Xu, 2016), and the effectiveness of communication in marketing purchasing activities (Wang, Yu, & Wei, 2012), and so on.

The way that Chinese customers use money nowadays is a sign of digital life. The customers benefit from the digital financing services such as those from the Alibaba Group, the largest and wealthiest e-commerce company in China. The new model of financing business and the new system of electric payments were not known in China ten years ago, but Alibaba has grown them into a new generation of purchasing, financing and paying (Larson, 2015). Similarly, Tencent’s social media WeChat has brought its financing and payment feature, WeChat Wallet, to users to build the WeChat mobile ecosystem (Gao & Krogstie, 2015). The advantage of WeChat Wallet is the huge population of WeChat users (more than 700 million active users). Furthermore, the users are mostly in close relationships. They are friends and families to each other rather than buyers and sellers. The close relationship makes the financing services more secure and dependable. This unique nature of the social network enables WeChat to integrate the daily financing activities with the emotions in human social connections.

The social media and the digital channel of financing are two of the most significant evolutions in recent Chinese society. They have had an impact on the way that consumers live and purchase. Customer experience can be also influenced before and after the purchasing process because the social factors coming from social media (such as WeChat and Weibo) are ubiquitous around
them, including customer suggestions on the apps of reviews and recommendations (such as Yelp and Dianping.com), or even the comments from entertainment websites (such as Youku.com). The emerging technologies and new forms of media in China have linked people more deeply and widely.

As noted previously, it is not possible to map out the whole Chinese cultural context and locate the target group of the research in it because there are numerous dimensions that compose the context. I have demonstrated two aspects that are closely related to each other in the technological dimension to introduce the current situation of China. Knowing this part of the context provides a more complete background to the research findings presented in later chapters, which interpret the Chinese Millennials’ lived experience.

2.4 Generational theory

Previous sections indicate that identifying a group of people with shared characteristics is the first step to understanding their culture. My study focuses on the Chinese Millennial Generation in terms of its potential in economic and cultural aspects. The motivation for understanding this cultural group stems from the foreseeable future where this group will play a major role in the experience economy (Jang, Kim, & Bonn, 2011).

The rationale for studying this specific generation is founded on generational theory (Lazarevic, 2012). The theory says that generational cohorts have shared life experiences that result in similar attitudes and belief within the cohorts (Meriac, Woehr, & Banister, 2010). It implies that members of a certain generational cohort have similar experiences and view of the world because they
are born in a same era, and the cohort effects last for a lifelong time (Berkowitz & Schewe, 2011). Thus generational theory posits that the distinct characteristics differentiate one generational group from another (Kupperschmidt, 2000).

Codrington’s definition of generation well summarises the authors’ viewpoints shown above. He claims that a generation is “a group of people with a set of shared experiences that exhibit a shared worldview, and continue to exhibit the characteristics of that worldview as they grow up through life” (Codrington, 2011, p. 2). At an earlier point, Strauss and Howe (1997) defined a generation as an “aggregate of all people born over roughly the span of a phase of life who share a common location in history and, hence, a common collective persona”. To be more specific, a generation is usually 20 to 25 years in length (Schewe & Meredith, 2004).

It is not hard to see the similarity between the definitions from Codrington and Strauss and Howe, such as the group, the same time span of life, and the shared and common characteristics. But Strauss and Howe address the ‘common location in history’ that Codrington does not refer to, which means a group of people who live closely together in a geographic location. This is pertinent to the critique of generational theory that claims the theory overestimates the commonalities between generational cohorts in a global scope and it does not consider the differences in different cultures (Yelkur, 2002). However, this argument does not affect research into a generation in the same cultural context. Further, some research argues that younger generations are becoming more convergent in terms of behaviours and viewpoints under the trend of globalization (Kirkman, Lowe, & Gibson, 2006).
Thus, it is valuable to delve into one particular generation because individuals within a generation have common beliefs and characteristics. It is also valuable to discover the differences in several generations in a cultural context or across different cultural contexts because no two generations are alike (Li, Li, & Hudson, 2013).

More importantly, generational theory takes advantage of a sociocultural lens to focus on the broad scope of a group instead of on the individuals (Pendergast, 2007). Therefore, the behaviours and perspectives from the members of a generation are considered as a result of collective influence. Generational theory, in my research context, sets the premise that claims the Chinese Millennial generation is different from older generations. It is essential to understand this generation qualitatively in order to create service experience with regard to its economic and cultural potential.

### 2.5 The Millennial significance

Howe and Strauss (2000) define the Millennial Generation as people who were born between 1982 and 2000. Within the Millennial Generation age span, Pendergast (2010, p. 3) proposes three generational units that separate the entire Millennial Generation group: Generation Why who were born between 1982 and 1985; Millennials who were born between 1985 and 1999; and iGeneration who were born between 1999 and 2002.

Pendergast (2010) also points out that Generation Why unit members are close to Generation X, so they share some common traits, while members of the iGeneration are close to Generation Z, so they are likely to have more similar
characteristics. However, the Millennials stand in the middle of the Millennial Generation group. They are most likely to reflect the authentic Millennial Generation traits compared with the other two units.

Researchers claim that the Millennial Generation is the best educated and the most culturally diverse generation in history. Because of this background, the Millennial Generation is more tolerant and open-minded than other generations towards all kinds of lifestyles (Morton, 2002; Paul, 2001; Wolburg & Pokrywcynski, 2001).

The motivation for my research exploring the perspectives and experiences of the Chinese Millennial Generation in their living context stems from their generational significance and potential. According to Howe and Strauss’s definition, people in the Millennial Generation were between the ages of 16 and 34 by the year 2015, which applies to their different roles in society including middle school students, undergraduate students, graduate students, young employees, managers in organisations, and so on. People in this age span are the main force for transforming and innovating society at present and will remain so in the near future. They are keen on using various types of new technology, and they expect relational connections such as communities rather than friendships to create values for the society (McCrindle, 2003).

This innovation force is of great importance to the design and development strategies of organisations. Furthermore, this demographic can spend 200 billion US dollars annually in a worldwide scope, which has motivated companies to be eager to know this consumer group in order to produce relevant strategies to attract them (Waters, 2006).
The Millennial Generation consists of savvy consumers. It is a large and economically powerful generation that is worth studying with regard to spending power and their considerable purchase decisions for families and themselves (O'Donnell, 2006; Wilson & Field, 2007). People belonging to the Millennial Generation group nowadays are therefore becoming increasingly significant to the consumer market. The literature shows research on the Millennial Generation for branding, education, technology, financial services, to name only a few aspects.

The Millennial Generation has unique characteristics that differentiate it from other generations. Researchers have explored this group’s motivations, behaviour, and modes of thinking in marketing discourse, such as Millennial Generation’s attitudes toward advertising (Beard, 2003), sports celebrities’ influence on Millennial Generation’s behaviour (Bush, Martin, & Bush, 2004; Stevens, Lathrop, & Bradish, 2003), corporate sponsorship (Bennett & Lachowetz, 2004), ethical issues in Internet-related behaviours (Freestone & Mitchell, 2004), and media effects (Shearer, 2002).

The main reason to specifically research the Millennial Generation is, as generational theory has noted, the cultural uniqueness of each generation. This means that business strategies such as marketing campaigns, design strategies, and service development of one brand may not be able to be entirely copied from one generation to the other because they do not share the same cultures and traits. Even though companies are not always targeting one particular generation of customers, different generations see the same brand from different perspectives as a consequence of generational traits. Global brands such as
Apple or Coca-Cola usually do not segment their customers by generations, but a 20-year-old man and 50-year-old man in a same region could interpret these brands and their products differently.

As noted, the characteristics of the Millennial Generation are distinct from those of other generations. First of all, compared to Generation X (people that born between 1961 and 1981) (Howe & Strauss, 2000), the Millennial Generation has a closer relationship with parents and families. The Internet and communication technologies have reinforced this tendency recently. The Millennial Generation is also more connected with other people than Generation X (“Four Keys To Creating Products For The Lady Gaga Generation,” 2011). Additionally the Millennial Generation has shown a great need for peer acceptance and positive reinforcement, hence, they are well connected to each other on social networking sites and apps (Heaney, 2007).

Marketers are especially interested in this generation as they are considerably more powerful on aggregate spending than their parents’ generations (Cui, Trent, Sullivan, & Matiru, 2003). What is more, Millennial Generations have great impact on their families’ purchase decisions (Renn & Arnold, 2003). They have grown up in a consumption society so they are affected by online and offline advertising to a great extent. Millennial Generations incline to be influenced by word-of-mouth rather than the other generations (Gretzel & Yoo, 2008).

In addition, Millennial Generations are the early adopters of new technologies and intensive users of the internet (Kumar & Lim, 2008). They are fond of and good at using mobile phones as a medium to express their individualities (Taylor & Harper, 2001). They also take advantage of Internet to create blogs, download
music, send instant messages, play online games, search for health information and jobs, use online banks, and make travel reservations (Djamasbi, Siegel, & Tullis, 2010; Fox, 2008). Furthermore, according to a study by Field (Fields, 2009), Millennial Generations tend to choose fast services and have a short span of attention that makes them prefer not reading long text (Perez, 2008). This could reflect the fact that Millennials seek for the value of efficiency.

Finally, in her research on high productivity workforces, from an organisational management perspective, Martin (2005, pp. 40-43) argues that the Millennial Generation is self-reliant and independent, techno-savvy, has an urgent sense of immediacy, and is entrepreneurial. They also ‘want increasing responsibility’. They have a ‘get off my back’ and ‘free agency’ attitude, and they seek for flexibility.

The Millennial Generation is also known as the ‘experience generation’ as they pursue experiences of products and services rather than the ownership of commodities themselves. They seek for those experiences that are, on the one hand, intensive such as impulsive, fast, and life-hype, and on the other, clam and authentic such as relaxed (Pikkemaat & Schuckert, 2006, 2007).

Interestingly, the starting year of the Millennial Generation (the year 1982) is three years after the ‘one-child’ policy was introduced in China to alleviate the population pressure (Hesketh, Lu, & Xing, 2005). Even though the policy was only strict and enforced in Chinese urban areas, it still means that most of the Chinese Millennial Generation is the only-child of their parents’. Eventually the policy will affect two or three generations in China. The two generations ahead of the Millennial Generation, the Baby Boomer Generation and Generation X,
were born from 1943 to 1981 (Howe & Strauss, 2000). In China, these two generations have experienced a number of important social and political changes such as the end of the Second World War (the year 1945), the founding of PRC (the year 1949), the Chinese Cultural Revolution (the years 1966-1976), and the Chinese Economic Reform (the year 1978). They were born in a ‘big family’ and have one or more brothers and sisters. Their children are mostly Millennial Generation and the only-child group.

This policy does not only change the family structure, from ‘big family’ to a ‘small family culture’ (Greenhalgh & Bongaarts, 1987), but also the relationship between these different generations. It leads to different perceptions and attitudes to social connections. To be more specific, the way that the Millennial Generation are influenced by families and friends is not the same as Generation X due to different family environments. For example, supporting elderly has always been a challenge with various family-related problems in China (Leung, 1997). The difference between Generation X and the Millennial Generation on this issue is that the former deals with it along with siblings, while the latter will be facing it on their own.

The literature review can only provide comprehensive knowledge of the general patterns and characteristics of the Millennial generation in a global scope. There is no evidence in the literature that shows the discovery of Millennial customers in a Chinese social context and the design of service strategies for this group. My research aims to bridge this knowledge gap.
2.6 Discovering perspectives of Chinese Millennial Generation

The booming Chinese economy has led to societal transformations such as the rise of the middle class and the awareness of Chinese people about consuming services beyond products (Brandt & Rawski, 2008; Chow, 2002; Li, 2010). For this reason, international companies recognise a major profitable market that is full of potential and are attempting to explore ways to meet Chinese customers’ needs for their products and services.

These international companies are from all types of industries, of which banking is one. This PhD research project is partly funded by Australia and New Zealand Banking Group Limited (ANZ). ANZ has its headquarters in Melbourne, Australia but has been conducting business in China since 1986. At present ANZ has had ten branches in multiple cities across China, and its Chinese headquarters, called ANZ China, is established in Shanghai. ANZ provides multiple areas of banking services and specializes in retail banking, corporate & institutional banking, transaction banking, financial institutions, and global markets ("ANZ in China," 2015). One of ANZ’s target groups in the Chinese market which comprises Chinese young people who are going to study in or immigrate to the Australian and New Zealand areas. The Chinese young people in my research are the Chinese Millennial Generation members who are studying in universities or working in companies.

Even though this project is undertaken in collaboration with ANZ, the sampling method does not limit the selection of research participants to the ANZ customer group. A narrow scope of selecting research participants would detract from the quantity and diversity of data collected. Therefore, the wider group of Chinese university students and office workers represent the
Millennial cohort in my research. In addition, the data collection does not only focus on the banking experience. In order to depict a rich context, my research also explores perspectives on using social media and digital financing, brand, social relation and money.

There is research showing that exploring banking customer experience has a positive impact on the business and demonstrating the importance of ethnography in design research. IDEO conducted a design research study for an Internet bank, Juniper Financial (Gilmore, 2002). They used ethnographic research to understand the bank’s potential customers and design for their experience not only on the website but for the whole service offering. They found a particular group named ‘onlookers’ who “had a short-term horizon and low engagement with their finances” (Gilmore, 2002, p. 31). IDEO’s research helped Juniper Financial to identify and understand an important customer type, and reshape the business strategies.

**Chapter summary**

Designing services require to think and research the industry where services are implemented, it also should consider the culture where the target customers are living in. The Millennial Generation is growing into an important market sector in China and the study of them offers great value for services that are eager to move into Chinese market. ‘Service design’ should not only mean ‘designing services’ but further about ‘designing services for a cultural group’.
CHAPTER 3. Experience as Stories and Exploring Stories with Symbolic Interactionism

Introduction

This chapter moves to the discussion on experience and symbolic interactionism. On one hand, experience is the goal for service design. Service designers take advantage of human-centred methods to create better service experience. On the other hand, experience is stored in people’s memories and communicated through narratives. To understand a cultural group, such as the Chinese Millennials, their experience in a living context is probed.

Symbolic interactionism is the theoretical perspective and framework to explore the human experience. In an interactionist’s perspective, people’s viewpoints and experiences are supposed to be interpreted socially and interactively, while as a framework, symbolic interactionism analyses the collected narrative data with other data analysis methods.
3.1 Defining experience

It is difficult to define ‘experience’ directly because it is a broad term that has been used in a wide range of knowledge areas and different disciplines. As humans, we experience things as a result of living in certain environments, being involved in specific situations, and conducting activities. Our experience is produced continually along with our daily lives.

Carbone and Haechel (1994, p. 8) claim that an experience is the “take-away impression formed by people’s encounters with products, services, and businesses – a perception produced when humans consolidate sensory information”. In their perspective, either a tangible or intangible thing can cause an experience, which means the origin of an experience can be clearly traced. From a background in the experience economy, Pine and Gilmore (1998, p. 98) consider experience from a similar point of view as they state that “an experience is not an amorphous construct; it is as real an offering as any service, good, or commodity”. They deem that a customer’s experience is elicited from concrete offerings, thus one of the main goals of a company’s business is to create memorable events and experiences.

Apart from thinking of experience from the viewpoint of business and economy, experience is a critical discourse for other professions. John Dewey, the world-renowned philosopher, psychologist, and educational reformer, looked at experience from two aspects for education. The first aspect is continuity. It means that each experience that people have gained can impact on their future decisions and behaviours. The second aspect is interaction. This says an experience emerges based on the interaction between people’s past experiences and the current situation (Dewey, 1998).
Similar to Dewey, McCarthy and Wright (2004) hold a pragmatist perspective to describe the relationship between people and technology. They define four threads of experience: 1) sensual thread describes the visceral level at which people use sensation to engage in a situation. 2) Emotional thread refers to the value judgements that relate to needs and desires. 3) Compositional thread is concerned with the experience being a coherent whole structure and each element within this structure evokes and holds different experiences. Compositional thread deals with the relationship between the structure and the elements of experience. 4) Spatio-temporal thread emphasizes the mutual effects between sense of time-space and experience.

These perspectives introduce the origins, the characteristics, and the forms of experience. Different researchers define experience according to their own research contexts. Thus there are no two definitions of experience precisely the same in different research contexts. As a researcher who studies experience for designing services, I consider experience as ‘stories kept in human memories, which can be communicated through narratives’.

My stance on experience contains two main aspects. First of all, experiences are stories in memories. It is not arguable that a thing can evoke an experience when people interact with products, services, and businesses, but experience is only meaningful when people are aware of its existence. With this premise I consider experience in the form of stories. In this way experience consists of those stories acquired by people experiencing things in specific situations in their lives.

The second aspect is that experience can be communicated in narratives.
Narrative is “a way of characterizing the phenomena of human experience” (Connelly & Clandinin, 1990, p. 2). It includes a variety of forms such as stories, journal writing, field notes, letters, conversations, research interviews, photographs, and documents (Clandinin & Connelly, 2000). In my research, people communicate the narratives of experience through semi-structured interviews and design workshops.

3.2 Experience in a design perspective

Pine and Gilmore (1998) introduce the transition from a goods-oriented and service-oriented economy to an experiential economy, which has great significance for the global market research. Figure 3.1 below (Pine & Gilmore, 1998, p. 98) illustrates the progression of economic value which shows that experiences generate the most value compared with commodities, goods, and services in terms of the uniqueness they offer to products and services.
For this reason, user experience has become a focus in the research on designing interactive and digital artifacts (Garrett, 2011; Kuniavsky, 2003). However, it is hard to produce a universal definition for user experience. In the research on understanding user experience (Law, Roto, Hassenzahl, Vermeeren, & Kort, 2009), researchers give three reasons for the difficulties in defining user experience. Firstly, experience itself pertains to many aspects such as emotional, affective, experiential, hedonic, and aesthetic variables (Hassenzahl & Tractinsky, 2006), and the definition of experiences is highly dependent on researchers’ professional areas and backgrounds. Secondly, the analysis of user experience is complex and includes both an individual end-user interacting with a single application such as a mobile application, and multiple end-users interacting with the entire organization, such as the service journey. Finally, the user experience area is divided into fragments due to various theoretical models.
In the experience economy, traditional factors such as high quality and low price are no longer the only means to win the competition in the market. Customer experience is the new area where companies strive for improvement (Shaw & Ivens, 2005), and it is widely studied in design realm as well (Stickdorn & Zehrer, 2009). Customer experience has a similar goal to user experience, which is emphasis on the human experience of interacting with designed artifacts and systems. Customer experience is increasingly important because the establishment of the service design discipline has highlighted the crucial role of human experience in designing new services (Mager, 2009; Moritz, 2005).

Forlizzi and Ford’s research (2000) presented a user experience model in interactions which argued that experiences are momentary constructions originating from the interaction between people and the environment they are involved in. This model defines experience from three approaches (Forlizzi & Ford, 2000). The first is thinking of experience as experience, which is “the constant stream that happens during moments of consciousness” (Forlizzi & Ford, 2000). This concept draws on the experience cognition theory proposed by Carlson (1997). The second approach refers to the concept developed by Dewey (1980) in the book Art as Experience which is an experience. This approach says that an experience has a beginning and an end, and changes the user, and sometimes, the context of the experiences as a result” (Forlizzi & Ford, 2000). The third approach is experience as a story, which helps to “condense and remember experiences, and to communicate them in a variety of situations to certain audiences” and to “share user findings with a design team of various disciplines” (Forlizzi & Ford, 2000).
Following the idea of seeing experience as stories, Schank (1995) viewed human experience as storytelling. He said, “human memory is story-based. Not all memories are stories. Rather, stories are especially interesting prior experiences, ones that we learn from... Not every experience makes a good story, but, if it does, the experience will be easier to remember” (Schank, 1995, p. 12).

Another perspective of understanding experience is co-experience, a concept initiated by Battarbee and Koskinen (Battarbee, 2003, 2007; Battarbee & Koskinen, 2005). Co-experience is the experience generated from people socially using products together. For example, the activity of multiple users playing online games is a type of co-experience. It is not only the experience of the game itself, but also the experience of users communicating and interacting with other players which makes the game more attractive. In co-experience, social interaction and human-interface interaction are influencing each other.

These studies tell us that experience can be understood from different perspectives in different disciplines. Interaction design professionals talk about experience because it leads to a human-centred design philosophy and focuses on the relationship between products and users. Service design delves into experience so that services can be designed from both the providers’ and customers’ perspectives.

Designing for experience of services rather than considering the service system itself enhances the value of services to emotional human needs. Exploring interactions in services is essentially studying the experience of people as customers from different aspects that include ‘experience’, ‘an experience’, ‘co-experience’, and the four threads of experience. In my research, the experience to
be explored does not refer to the behavioural interactions between customers and a specific service interface, but to the stories in customers lived experience. I take advantage of qualitative methods to seek out these stories and make interpretations to indicate opportunities for designing future services.

3.3 Narrative and experience

Narratives are the stories that people tell about the way they experience the world (Connelly & Clandinin, 1990). This viewpoint on narratives refers to narrative inquiry, a qualitative research method that uses the narrative form of data such as stories, field notes, interviews, life experience, and photos as the units of analysis to understand how people create meanings in their lives (Andrews, Squire, & Tamboukou, 2013). In another way to describe it, narrative inquiry focuses on the meanings in people's experiences and seeks to provide insight that stems from the “complexity of human lives” (Josselson, 2006, p. 4). Clandenin and Connelly (2000, p. 20) state that narrative inquiry is “stories lived and told”. Narrative inquiry can be taken as a methodological approach to provide rationale for the research methods rather than only as a means of gathering data (Trahar, 2009).

Under the interpretivism paradigm, narratives are the source and means for customer understanding. Narratives are acquired from qualitative research methods and human-centred design methods. The form of narratives is the texts gathered from interviews and workshops. The goal of this study is to seek for the meaning of the stories told by the Millennial generational cohort. The stories include components such as humans, physical environment, emotions, viewpoints, beliefs, social relationships, and so on. These stories build up the
context in which the Millennial generation lives, and provide the evidence for me to create strategies of service experience specifically for this booming generation.

The collected narratives reflect the generational cohort’s experience. These narratives have implications for new opportunities for future service experience. These two types of experience have different meanings. The first experience means the past stories that the research participants tell the researcher, and the second experience is the customer experience produced from the service process. The narratives connect with the first experience, which is collected through qualitative methods. This type of experience has been introduced in the literature review and refers to one of the three types of experience in Forlizzi and Ford’s (2000) research. It means the past experience that is stored in people’s memory. I do not directly observe the current experience in a specific service environment, but discover the stored experience to construct the understanding of the customers. Hence narratives are considered the manifestations of experience.

The analysis of the narratives applies two approaches, thematic networks and symbolic interactionism. Thematic networks illustrate the web-like structure of themes in a holistic scope. In comparison, symbolic interactionism seeks out the specific social circumstances where the Millennial participants are influenced by the social groups around them. Under these influences they identify the meaning of objects. The two approaches coordinate with each other to interpret the narratives. They transform the narratives into insights for the design of future banking service experience for the Chinese Millennial group.
3.4 The complexity of humans: self and society

Humans are complex not only because the physical and biological system of humans is sophisticated, but also because of the emotional and social needs that make humans dynamic. These emotional and social needs are identified in Malsow’s hierarchy of needs which contains five motivational needs, which are, from the basic to the advanced, physiological, safety, social, esteem, and self-actualisation (Maslow, 1943; Maslow, Frager, Fadiman, McReynolds, & Cox, 1970). Clearly being social is an indispensable part of human life. It can be broken down to different forms and of social needs such as friendship, intimacy, affection and love, and different origins including work group, family, friends, and romantic relationships (McLeod, 2007).

It is not the intention of my thesis to expand the discussion of Maslow’s hierarchy in order to make statements regarding different types of human needs. What is related to the position I take in my research is the social nature of humans (Aronson, 2008). The social environment motivates and requires people to be socially connected rather than isolated as individuals. The relationship between individuals and groups is not subordination merely. It is a process in which the individuals are inevitably and continually conducting behaviours and generating ideas under the influence of the groups they belong to. In other words, individuals belong to their own social groups and communities, and these relationships can change and even motivate individuals when they are involved in social interactions.

I quote the words from George Herbert Mead. His perspective on mind, self, and society perfectly justifies my concept. Mead (1934) says that:
Indeed, any psychological or philosophical treatment of human nature involves the assumption that the human individual belongs to an organized social community, and derives his human nature from his social interactions and relations with that community as a whole and with the other individual members of it. (p.229)

These words indicate that humans make sense of things as a part of the human nature that comes from social interactions with other individual members of a society. The discourse on self-society relations leads to the two key concepts of individuals living in a social environment, the ‘I’ and the ‘me’. The ‘I’ is the natural part of individuals, which is “the response of the organism to the attitudes of the others”, while the ‘me’ is the social part of individuals, which is “the organized set of attitudes of others which one himself assumes” (Mead, 1934, p. 75). I intend to suspend the theoretical discussion on the dynamic connections between individuals and society in this section. The discussion links to another area of knowledge, known as the theory of symbolic interactionism which will be introduced in the later chapters.

In my research context, human complexity originates from the social nature of humans. All individuals share this complexity beyond the limitation of national boundaries and cultures. The influence of society on individuals does not reduce or increase according to individualistic or collective cultures. Despite China being a typical society under collectivism, or China being in a gradual transformation from collectivism to individualism (Cao, 2009), Chinese consumers are living in their own social environments where they are greatly and inevitably affected by the other members towards understanding and purchasing things. In the Chinese context, as I have shown above, the intensive
usage of social media and digital technologies places people in a more complex social web than before. The digital evolution of consumption and communication has expanded the webs where humans are suspending and intensified this complexity in humans.

3.5 Symbolic interactionism

The origin of symbolic interactionism can be traced back to George Herbert Mead, a professor of philosophy teaching at the University of Chicago in the early 1900s. One of his students, Herbert Blumer, interpreted and organised Mead’s lectures and notes into the book Symbolic Interactionism: Perspective and Method (Blumer, 1969). The book has had a great influence in sociology. Blumer does not only draw from Mead, but his ideas also refer to John Dewey, William James and Charles Coley. Scholars such as Norman Denzin, Anselm Strauss, Tamotsu Shibutani and Alfred Lindesmith have contributed to the symbolic interactionist perspective through integrating the work of others to illustrate the theoretical applications (Charon, 1979).

Symbolic interactionism consists of three classic premises: “human beings act toward things on the basis of the meanings that the things have for them... the meaning of such things is derived from, or arises out of, the social interaction that one has with one’s fellows... these meanings are handled in, and modified through, an interpretive process used by the person in dealing with the things he encounters” (Blumer, 1969, p. 2).

First of all, a person behaves not towards things themselves, but towards the meaning of the things to him or her. It is important not only to know what the
things are, but also what the things mean to the person in their context. The notion of ‘things’ refers to various forms such as things, actions, gestures, concepts, and so on.

Then the meaning of things does not exist independently. The meaning of things that a person encounters can be influenced by 1) the social interaction that the person has with others, and 2) by the interpretation that the person makes within their own mind. Blumer gathered and developed Mead’s ideas then. Blumer claimed that humans do not directly react to others’ actions. In comparison with animals, humans interpret others’ actions before responding to them (Blumer, 1969).

Therefore, from a symbolic interactionist’s perspective, a person is considered to be living in a social and cultural context instead of being isolated. At the same time, the interpretation of meanings has an inner process in an individual mind, which is self-interpretation. The theoretical framework in my research regards the influences of social interaction and self-interpretation as equally important in changing and creating meanings.

In my perspective, self-interpretation is not an independent mechanism that is removed from the context. It is rather an outcome that has been modified in social interaction. In other words, when individuals define the meaning of an object, they have been already located in a social context and influenced by a reference group. Reference group is a critical notion in symbolic interaction. A reference group is the societies or social worlds where an individual is involved and shares perspectives (Shibutani, 1955). Reference group refers to different forms of social worlds. The reference group can be as small as a family or as large
as a social class. Each individual can link to many reference groups. Individuals share their perspectives through communication and interaction within the reference group.

Symbolic interactionists think that people’s perspectives are influenced and changed in interaction. There are two concepts that ought not to be mixed up. One is perspective and the other is attitude. According to Charon (1979), a perspective is different from an attitude on two aspects. Firstly an attitude rests in the objects in the external environment. It means that the origin of an attitude is the real world’s objects. By comparison, a perspective comes from the reference group that the individual has interacted with. It means the individual borrows the perspective from the reference group and is influenced by the perspective. For example, a nurse’s perspective (caring for patients) does not directly relate to her attitude about the needles (object), but stems from the perspectives of the reference group (norms of being nurses and doctors).

Secondly, an attitude is fixed and stable while a perspective is dynamic and changing. This stance is similar to symbolic interactionism where the meanings of things are not fixed but are dynamic in social circumstances. Charon (1979) argues that an attitude is a fixed determinant of human behaviour but a perspective is a changeable factor that directs to interpretation and then to action.

Symbolic interactionism as a theoretical perspective has been applied to marketing for the purpose of innovation. The application concludes that customer value is not static but occurs and is modified over time for individual customers as customers are involved in social interaction (Flint, 2006). For Colton (1987, p. 346), the social interaction process generates symbols and
meanings of objects, and the use of symbols and meanings further characterizes human society. Thus all social interactions include the activities of symbolic interaction. Individuals inevitably attribute symbolic meanings to objects as well as to their own and others’ behaviours (Gopal & Prasad, 2000; Howard, 2000). That is, customers always compare themselves with other people, which leads to relative value perceptions (Edvardsson, Tronvoll, & Gruber, 2011).

The reason that an object can affect people is it has both a symbolic form and a meaning. Meaning is not an object’s intrinsic character but is produced from the way that a person initially intends to act towards it (Blumer, 1969, p. 68). A symbol is a social stimulus with a learned meaning and value, in which a person’s response draws on the meaning instead of responding through physical sense organs. In consumer research, a product is a social stimulus. The symbolisation of products has an effect on consumers’ perceptions of social reality, self-concept, and behaviour (Solomon, 1983).

The concept of meaning is an important part of symbolic interactionism theory, and is also a discourse in anthropology and cultural studies. To seek for meanings in social interaction, symbols ought to be analysed with an interpretive methodology. This methodological stance is shared by symbolic interactionism and symbolic anthropology. As the highly cited cultural anthropologist, Clifford Geertz states (Geertz, 1993):

Believing, with Max Weber, that man is an animal suspended in webs of significance he himself has spun, I take culture to be those webs, and the analysis of it to be therefore not an experimental science in search of law but an interpretive one in search of meaning (p. 5).
Geertz (1993, p. 89) considers culture as “a historically transmitted pattern of meanings embodied in symbols, a system of inherited conceptions expressed in symbolic forms by means of which men communicate, perpetuate, and develop their knowledge about and their attitudes toward life”, and “the fabric of meaning in terms of which human beings interpret their experience and guide their actions” (Geertz, 1993, p. 145). To reach an understanding of these meanings, anthropologists need to interpret the symbols by thick description (Geertz, 1993).

Symbols are different from signs, but we can regard the process of responding to signs as a simplified form of reacting to symbols. People act towards objects and situations according to their interpretations, instead of directly responding to specific signs (Charon, 1979, p. 51). This differentiates humans from animals because animals are not able to give meanings to signs, but they habitually behave towards the signs (Becker, 1972). In contrast, humans do not passively react to physical stimuli as animals do. They have the ability to interpret and respond to the social and symbolic reality according to a particular context, and they are always in a state of flux rather than remaining in stasis.

### 3.6 The interactionist’s perspective for design

Symbolic interactionism has been a prevalent theoretical framework in anthropology where it enables researchers to collect and analyse data in fieldwork. However, there are few studies considering symbolic interactionism as a theoretical perspective in design research. As introduced previously, co-experience, coined by Battarbee (2003; 2005), is a concept that applies social interaction to product design and interaction design. The concept relates to
Dewey and Blumer’s work on symbolic interaction. This work later developed the concept of co-experience by using different theories such as conversation analysis (Kurvinen, Koskinen, & Battarbee, 2008).

Battarbee interprets Blumer’s argument on symbolic interactionism in order to apply the theory to user experience research. She claims two stages when people process an experience in social settings. The first stage is internally sensing and feeling the experience, and the second stage is people determining what the senses and feelings mean and how to relate to them (Battarbee, 2007). Research on co-experience mainly explores user experience in a natural social context, for example observing users using mobile technologies, and seeks to understand how social interaction affects people’s emotions and behaviours.

In the human-computer interaction and product design domains, product semantics is a crucial concept that is derived from semiotics. Product semantics is defined as “a study of the symbolic qualities of man-made forms in the cognitive and social contexts of their use and the application of the knowledge gained to objects in industrial design” (Krippendorff & Butter, 1989, p. 10). A successful example of using the semantic approach in industrial design is the Roller Radio designed by Philips in 1985, which conveys a particular meaning of mobility through visual metaphor (Schifferstein & Hekkert, 2008). The radio successfully improved Philips’ brand image among the youth market. The Managing Director, Robert Blaich, explained that the cues of shapes and colours indicated the metaphor of mobility and the implication of a young spirit. This product semantics approach has helped Philips to sell over a million of the Roller Radio since 1985 (Blaich, 1989).
In a symbolic interactionist’s perspective, the Roller radio itself is a symbol. It is a normal radio that has common functionalities similar to other radios. By designing the shape and colour, Philips was trying to express that it has a meaning of being mobile and young. It is this meaning towards which users interact with the radio and acquire a specific experience different from that of other radios. This is a successful design strategy in design history, but there is no evidence of any further research in the literature showing how social influence or social interaction impacts the experience of using the Roller radio.

Both the concepts of co-experience and product semantics exhibit the value of considering the meanings of things. The meanings of products can be defined in a social context and the experience of using the products directly connects with the meanings. With the growth of the design discipline, we see the interests of research evolve from industrial design to interaction design and further to service design; from product usage to user experience, and now to customer experience. Symbolic interaction can and ought to be applied in more design areas in order to understand the target customers better and create customized service experience.

In an interactionist’s perspective, a customer is never isolated. The customer’s context is much larger than only being a customer. Although the goal is to design better service experience for the customers, an interactionist would consider the people as more than customers interacting with the service, but as humans with social nature. They have their social networks and reference groups that influence them, which is inevitable. In this circumstance, symbolic interactionism is not used to focus on the meaning of a particular product, but on the meaning of things that appear in the target customers’ daily lives. The
things, in my research, are the symbols that come from the six experiential dimensions composed of social relations, social media, money, brand, digital technologies, and banking services. Later chapters will discuss this in greater detail.

**Chapter summary**

Human experience can be defined in a variety of ways. It can be qualitatively explored and quantitatively measured. I consider human experience as the qualitative narratives and stories that can be stored in memories and communicated to other people. Human experience has the social nature in my research context that means the experience emerges from social interaction and under the influence of it.
CHAPTER 4. Probing Human Experience with the Customer Understanding Diamond

Introduction

This chapter introduces the research methodology that is an established structure containing theories, objects, motivations and methods. This methodological chapter is the joint connecting the key topics in the research question - service design, Chinese Millennials and human experience - to the later chapters on how I approached the research question via a series of methods. I created a methodological model called The Customer Understanding Diamond to lead the research from targeting on the aimed cultural group, to narrating the experience, to interpreting the qualitative data and lastly to proposing service strategy.
4.1 Interpretivism research paradigm

The notion of paradigm originally comes from the book *The Structure of Scientific Revolutions*, where Thomas Kuhn defines a paradigm as “the entire constellation of beliefs, values, techniques, and so on shared by the members of a given community” (Kuhn, 1970, p. 175). Research paradigms refer to the nature of knowledge and existence and guide researchers to act with certain ways of inquiry. Kuhn (1970) also indicates that there are four types of influences that paradigms have on scientific research process. Paradigms help to decide what is to be studied, what questions are to be asked, what the nature of the questions are, how the results of research are interpreted.

There are two basic and commonly used perspectives with regard to research paradigms. One is positivism while the other is interpretivism (Bryman, 1988). Positivism refers to the belief that there is an objective reality that can be understood by the researchers. Positivism suggests experimental and quantitative methods such as surveys to test and verify hypotheses (Burrel & Morgan, 1979; Popper, 1972).

The opposite perspective is interpretivism, which is also called antipositivism. It claims that reality is subjectively constructed rather than existing objectively. Interpretivism claims that researchers’ values and beliefs are inherent to the entire research process. With the interpretivist paradigm, researchers interpret the world with naturalistic approaches and gain knowledge by qualitative methods such as interviewing and observation (Angen, 2000; Berger & Luckmann, 1971).

A similar contrast to that of positivism and interpretivism noted in the literature
is the comparison between realism and constructivism (Maxwell, 2013). Realism deems that the real world exists independently of our perceptions and theories, and the real world does not adapt to our beliefs. In comparison, a different perspective is constructivism. It says that we understand the world inevitably by our constructions, beliefs, and prior experiences instead of through an objective perception of reality.

My research stands with the interpretivist perspective and thus is conducted within the interpretivism research paradigm. It is the nature of my research question that determines the paradigm rather than I as the researcher choosing a paradigm for my research. In some sense, a theoretical basis can be chosen while a research paradigm cannot because there can be different theories in paradigm categories. For example, grounded theory and symbolic interactionism are commonly used theories under an interpretivist perspective.

Under the guidance of the interpretivist paradigm, qualitative methods are used to collect and analyse data. I use semi-structured interviewing and design workshops to collect the research participants’ narratives, then use thematic analysis and symbolic interactionism to reveal insights from the narratives.

Symbolic interactionism (Blumer, 1969) is considered as a theoretical framework to be used instead of a theory to be challenged. It means that symbolic interactionism is neither the origin from which my research question comes, nor the object to which my research will contribute new knowledge in order to develop. Rather, the function and relation among the components of symbolic interactionism are used for analysing the data and offering insights for personas, customer needs, and service strategies. The research contributes to the New
Service Development (NSD) process with a human-centred perspective by taking advantage of symbolic interaction as a means to frame and analyse data. Symbolic interactionism will be elaborated in the next sections.

### 4.2 Qualitative research for experience design

When studying customers, research can take advantage of different methodological perspectives. In service management and marketing, service quality and consumer satisfaction are crucial to the practice. In order to quantify and measure customer experience, quantitative research methods are often employed (Klaus & Maklan, 2013). In design research, qualitative methods are used as human-centred approaches for understanding customers’ contexts (Mullaney, Pettersson, Nyholm, & Stolterman, 2012). These two methodological perspectives are different in terms of research paradigms (Guba & Lincoln, 1994). Quantitative research methods hold the positivist paradigm while qualitative research methods emphasise the constructivist or interpretivism paradigm (Howe, 1988; Lincoln & Guba, 1985).

Selecting qualitative over quantitative methods to explore human needs is based on a human-centred approach. This approach is widely adopted in design practice. For instance, IDEO, the well-known innovation and design firm, has developed a human-centred design toolkit to help designers and researchers acquire human insights (IDEO, 2011). The insights come from delving into the cultural context where designers and researchers see the targets as humans with complexities rather than customers and users using products. Focusing on a specific cultural group facilitates a deep understanding of their context, which is more effective than superficially recognising the generic customer population for
the service.

A human-centred approach emphasises the satisfaction of “needs, wants, and resources of individual consumers and customers rather than those of mass markets or market segments” in marketing, which is called a customer-centric approach (Sheth, Sisodia, & Sharma, 2000, p. 56). Design research is also responsible for exploring the stories of people from one group or community. For example, even though technologies can be used by anyone in the world, Druin (2002) is especially interested in children’s role in designing new technologies.

Qualitative methods include multiple approaches that can be implemented in design research. Ethnography is a common and important approach for the purpose of building patterns and themes from the behaviour of a specific cultural group (Spradley, 1979, 1980). Anthropologists use ethnography to understand the world and culture. It is the “work of describing a culture” and a way to “understand another way of life from the native point of view” (Spradley, 1979, p. 3).

Ethnographic methods apply to different areas. Even though the applicable situations are diverse, most ethnographers deem that ethnographic research methods study a small scale of social groups in everyday settings. In the healthcare field, ethnographic research assists researchers to understand the behaviour around health and illness from the patients’ point of view. This form of research based on the cultural context is valuable for the ultimate service delivery as it helps healthcare professionals to empathically solve problems from both the patients’ and clinicians’ perspectives (Savage, 2000).
There are several main methods often used in a qualitative approach to understand customers, such as interviews, observations, diary studies, photo elicitation, cultural probes, and so on (Gaver, Dunne, & Pacenti, 1999; Harper, 2002). Researchers use these methods to explore cultural trends and human needs for developing new products and services. In order to seek for visitor experience in museum service and make a significant insight about visitors’ behaviours, Goulding (2000) performed non-intrusive observation to study the on-site behaviours and experiences at the Birmingham Museum and Art Gallery through two case studies. From the social, cognitive, and spatial perspectives, the researcher interpreted the data into original findings. Nonetheless, Goulding (2000, p. 275) stated that the lack of words of informants meant the research did not delve into “the nature of motivations behind the visit, or subconscious experiences”. Interviews can be a supplement for observations in such research.

Marketing research traditionally relies on a positivist ontology to epistemologically find the objective reality through scientific and quantitative methods (Lee, 1992; Long, White, Friedman, & Brazeal, 2000; Neuman, 2011). Nonetheless, researchers are aware of the effectiveness of using a mix of qualitative and quantitative approaches or even pure qualitative research in delving into a customer group’s expectations. The immersion in contextual settings “increases the likelihood of spontaneously encountering important moments in the ordinary events of consumers’ daily lives and of experiencing revelatory incidents” (Arnould & Wallendorf, 1994, p. 485).

As part of the experience economy (Pine & Gilmore, 1998), the tourism industry has given business attention to the innovation and improvement of the tourism experience. Co-design (Sanders & Stappers, 2008), as a design process that
generates collective creativity, has added value to design for the experience of tourist groups by putting the customers in central place and integrating their hidden needs into design (Binkhorst & Den Dekker, 2009). Qualitative approaches enable researchers to step into customers’ shoes by empathic methods such as creating personas, and placing people’s needs and values at the centre to provide information for human-centric service innovation (Blomquist & Arvola, 2002).

In order to study customer experience in retail environments, the qualitative research methods such as ethnographic interview has been adopted to understand the phenomenon around people in their natural settings (Petermans, Janssens, & Van Cleempoel, 2013). As well as observing the customer experience, Petermans et al. (2013) carried out a series of in-depth unstructured interviews with customers, retailers and designers. They decoded and visualized data using a conceptualization tool, the experience web. In the study, interview was the appropriate method because it facilitated finding out if the interviewees expressed points of view that were in accordance with those written in the literature.

Pui Ying Lo (2011) introduced two key research methods, photo elicitation and in-depth interviews, to explore relational messages and design service evidence. Through these methods, the author revealed customers’ opinions on hotel experiences. Photo elicitation is a method stemming from visual research in anthropology (Collier & Collier, 1986) that collects data by photographs and interviews (Harper, 2002). This method reveals nuanced customer experience because photos can present detailed information that people have obtained from their environments.
In the research, female business travellers were recruited and asked to take photos of things that evoked their emotions in hotels located in Hong Kong. The photo collections contained evidence of the participants’ positive and negative experiences towards hotel services (Pui Ying Lo, 2011). In-depth interview is a complementary method of photo elicitation to enrich the data.

In another study, Huang and Deng (2008) applied a qualitative method - contextual inquiry (Holtzblatt & Jones, 1993; Kuniavsky, 2003) - to the study of social activity in Taiwan's tea drinking customs. Observation and in-depth interviews were conducted. The research aimed to apply a 'cultural model' to social interaction design. For this goal, research requires qualitative data that describes individual perceptions and the overall activity context.

The qualitative data are analysed and abstracted into five consolidated models. Huang and Deng (2008) eventually developed these models into an enhanced cultural model. They also elaborated the relation between culture and social context in design. They argue that designing for social communication aims to fulfil people's social needs in the real world, but different cultures direct to different “social activities, common understanding and needs” (Huang & Deng, 2008, p. 84). Therefore, the social related issues in interaction design and interface design reflect the influences of cultural differences.

The literature above reveals different means of adopting qualitative methods in studying human experience and designing for user and customer experience. However, no qualitative research has used symbolic interactionism as a theoretical framework to analyse narrative data for service innovation for the
Chinese Millennial group. There are two reasons that it is valuable to bridge this gap. The first, noted earlier, is the uniqueness and significance of the Chinese Millennial Generation. The second reason is that the early stage of New Service Development needs a methodological model to understand existing or potential customers.

4.3 The conversation of motivations, objects, theories and methods

One of the academic contributions of my research is the methodological structure raised from the specific research context. The previous sections have introduced the research as positioned in the paradigm of interpretivism that leads to a qualitative research design. However, that is not the entire statement for the research methodology. Research methodologies are usually not considered a thing in the same way as a method or theory. It is not the combination of a set of methods either, and they are not interchangeable (Harding, 1987). According to the definition in the literature, research methodology is “a way to systematically solve a research problem” (Kothari, 2004, p. 8). Methodology is systematic because it plans the research and explains why and how the research is going to be implemented. It provides the solution to answering the research question.

I intend to bring more elements to the discussion on methodology because I deem that it is not only the justification of the use of methods, but is also the conversation among research motivations, objects, theories and methods. Figure 4.1 illustrates the components of research methodology. Methodology is a complex part that should clarify what its components are and how they make
I structure the research methodology in the way that the four core elements, motivations, objects, theories and methods communicate with each other in the design of research. Before stepping into the methodological elaboration, I repeat my emphasis that the system only applies in a qualitative research context. Research with a positivist perspective and a set of quantitative methods is not within the discussion of this thesis.

The methodology includes a pair of axes. The two dimensions on the vertical axes are motivations and objects. Motivations are the primary force of production. Motivation comes from the researchers’ curiosity and creativity. I am curious about the lived experience of the Chinese Millennial Generation.
towards service strategies, thus I decided to take advantage of the pragmatic aspect of service design and an interactionist lens to understand and produce strategy for this group.

The other dimension is the goals of the research. It is the destination that the researchers will take their motivations to. The common goal of any academic research is the production and justification of new knowledge, but a specific research study often has multiple goals. I pursue a goal of making a synthesis of multidisciplinary knowledge that contains service design, symbolic interaction, human experience and New Service Development (NSD) to probe a way of understanding the service customers’ context for service design innovation. Motivations and goals are similar to some extent. The difference is that the motivations could be the vague and individual areas to discover in a researcher’s mind, but the goals have to be unambiguous and accomplishable.

The other axis encompasses the dimensions of theories and methods. The theory is the perspective that I adopt to access the design and implementation of research. It is a particular lens through which I understand the world and create new knowledge. It makes a significant difference if the theoretical perspective is changed within one research project. For example, I use symbolic interactionism as the theoretical framework because I stand in constructivism and see the world and human activities as socially constructed. My focus is on the meaning-making of humans, thus symbolic interactionism fits naturally into my research. Besides, using symbolic interactionism to assist the design of service experience is a contribution to the service design area. However, if I adopt others theories, such as empiricism (Sellars, 1956) or feminism (Ferber & Nelson, 2009), the research paradigm and methods will be completely different.
Methods are the sets of techniques to implement the research. Even though it is on the other side of the axis compared with theories, it has to work with the theoretical stance. Symbolic interactionism inherits a legacy from interpretivism, so it requires the methods to be qualitative. I use qualitative methods such as interviews, co-creation workshops and thematic analysis for data collection and interpretation. The detailed introduction of these methods follows in the next section.

Discussion on methodology has shown that it integrates key elements of the research including the research question, the literature review, the theoretical stance and the methods. Each of these elements provides rationales and plans linked to the others. Hence the methodology is not a thing but a systematic thinking of the research construction. It is not only explaining how my research is carried out, but also what the meaning is of conducting the research.

4.4 Research methods

Under the interpretivism approach, research methods are therefore qualitative rather than quantitative. Some methods I use are traditional qualitative methods such as interviews and thematic analysis, while some methods are developed for design innovation such as customer journey mapping, personas, and brainstorming.

I use semi-structured interviews rather than structured interviews because when interview questions are flexibly organised, I improvise and produce new questions based on the prior interviewing process. Hence I obtain more
narratives and insights from the research participants. The deeper the conversation I have with the participants, the larger number of narratives they can communicate. With the in-depth conversation carried out in my research, participants’ perspectives begin to show essential differences between them. It means that one participant could take a different position to other participants about the same topic. The diverse of viewpoints are valuable materials for further discussion in data analysis because they indicate how individual perspectives affect the interpretation of the meanings of things.

Co-creation workshops were organised and completed with research participants. I conducted brainstorming and customer journey mapping sessions to discover the experience of applying for and using a bank card. These workshop sessions are co-creation activities that reveal the research participants’ perspectives in an interactive environment.

Workshops have an advantage over interviews. During interviews, communication only flows between the researcher and the interviewee, while in workshops, the circumstance is dynamic. A group of participants join in the co-creation activities to discuss and generate ideas. They talk to each other about their own ideas, which has an effect on the other participants. This process elicits more observable social interactions, which interviews do not have.

Semi-structured interviews and co-creation workshops collected data that are analysed in the later stage. The narratives are real stories that the research participants have experienced, seen and heard of in their lives. Each participant could tell one or many stories, and the stories are unique. No two stories in the narrative data the same because people have different experiences and social
contexts that influence their experiences. The stories contain a deal of information such as goals, attitudes, social situations, experiences, expectations, emotions and perspectives.

Semi-structured interviews and co-creation workshops are the methods in collect data stage. To analyse the narrative data, I use thematic analysis and a symbolic interaction framework that will be introduced in later chapter. Personas are designed after data analysis. Persona helps designers to focus on and communicate the target for which they design. Based on personas, design decisions are easy to explain and justify (Goodwin, 2001). Persona in my research describes the typical characteristics and perspectives of the Chinese Millennial customers. It is an illustrative summary of the findings and it provides the basis for the service strategies.

Finally service blueprinting illustrates a strategic guideline for designing future service experience for the banking sector. The service blueprint is created to focus on the service procedure of ‘applying for a new bank card’. The aim is not to implement the service. Instead, it maps out a generic and conceptual branch service. The blueprint demonstrates a specific way to improve the service experience to meet Chinese Millennial customers’ needs.

4.5 The Customer Understanding Diamond

New Service Development (NSD) is the model of process for creating new services in the realm of service science. Similarly, creative design processes are defined for repeated use as the guidance of creating new designed artefacts. As Best has stated, the design process is “the specific series of events, actions or
methods by which a procedure or set of procedures are followed, in order to achieve and intended purpose, goal or outcome” (Best, 2015, p. 208).

Design researchers have compared creative process models developed in different periods and concluded that, even though the models show various versions regarding the titles of each stage in the process, these models share some commonalities. For example, 1) the linear style process with a start and an end, but it can be also an iterative process. 2) The divergent-convergent stages (Howard, Culley, & Dekoninck, 2008). The researchers identified four segments in the creative process models including ‘analysis phase’, ‘generation phase’, ‘evaluation phase’, and ‘communication/implementation phase’ (Howard et al., 2008, p. 165). The general four-stage model embraces all the design and creative processes in the literature.

A famous and widely used example of design process is the “double diamond” design process model coined by the Design Council (2007). It draws on historical contributions to the design process from Bruce Archer's systematic method of design (Archer, 1965), Brian Lawson’s design process (Lawson, 2006), Stuart Pugh's iterative design model (Pugh, 1991) and Nigel Cross’s engineering design methods (Cross, 2000). The Double Diamond encompasses four stages of design that are define, discover, develop and deliver (Figure 4.2). The model also shows the linear and divergent-convergent characteristics of design processes mentioned above.
I created the Customer Understanding Diamond based on the design and creation process models presented above in the previous content. However, this diamond has not evolved from any existing model of design or creation process in the literature. It comes from my original development based on a common form of design process. My diamond model is not aiming at designing artefacts, but instead it is a model of understanding the human context within the model of service development. Thus, it differentiates itself from the other design processes by setting the goal as generating insights and strategies rather than generated products (Figure 4.3). The diamond model is a part of the research methodology to show the research implementation in practical terms. Figure 4.3 below illustrates the Customer Understanding Diamond in detail. I will introduce the model stage by stage in the following content.
It is called Customer Understanding Diamond for two reasons. The first is that ‘customer understanding’ is an early stage in New Service Development (NSD). In the review of literature, I listed different versions of the New Service Development process. Customer understanding is the stage where service providers reveal and develop services for the customers’ latent needs (Kim & Meiren, 2010). Hence the understanding of target customers is the object of the model I have developed. In order to preserve the origin of the knowledge in the literature of New Service Development (NSD), I decided to not change the title of ‘customer understanding’.

The second reason is that the model has a visual diamond-like shape. The shape is not created arbitrarily, but rather represents the workload and time that is required in the process from identifying research objects to proposing service strategies. The customer group identification is the beginning step in using the
model. Not a great deal of data emerges from this stage as it aims to clarify who the research objects are. The objects can be from an organisations’ business strategies or from the interests of a particular cultural group such as an elderly group or a handicapped group. The second and third steps are obtaining the narrative data through qualitative research methods and interpreting the data. In these steps there can be a great amount of data and insights generated. Therefore, they are in the middle and thickest part of the diamond. The last step produces strategies for the service experience. It is rather a conclusion developed by synthesising the research findings rather than generating more data; thus, it is the convergent section and it ends the diamond model.

The following sections explain the model in detail. The first stage is ‘target’ and the goal is to define the ‘cultural group’. Before conducting any research for design, service providers have to identify the target customer group as it sets the goal of the research. This can be achieved with different criterions. Demographic information such as genders, salary bracket, ages and locations are often useful indicators. Business goals are also an important standard to decide the target customer group to be researched. I chose the Chinese Millennial Generation due to their enormous potential force in the economy. I had a ‘business opportunity review’ with the research partner (ANZ banking group) to identify that the Chinese Millennial Generation is a large cohort they are keen to understand.

It is important, in this step, to consider the target customers as a cultural group. A same cultural group share the common beliefs and behaviours. This perspective relates to constructivism where researchers deem the individuals and the world are socially constructed and changed. It means the social
connection of the research participants and social motivations of their behaviour are of great significance, while culture builds up the social connections and motivations.

The second step is ‘narrate’ and the goals is to collect ‘stories’ from the research participants. The researchers narrate the data as cultural anthropologists do (Lenkeit, 2001). There are two sources of the narratives. One is from the research participants and the other is from the researcher him/herself. The researcher gathers the research participants’ perspectives by having them express and deliver their narratives by words, photos and videos. Gathering narratives can be carried out in the participants’ natural settings or in controlled environments, which depends on the research stance. In my research, I regard the Millennials’ experience as stories so that I interviewed them in an office to collect these stories.

The other form of narratives is the researchers’ interpretation. It means the researchers narrate how they understand the research participants’ world. It contains their needs, attitudes, expectations, and different emotions such as frustrations and joys when dealing with things. The researchers’ duty is uncovering and presenting what these things mean to them and why they do so in these ways. These two forms of narratives in my research report intersect with each other. I show the fact of what the participants have told me (the transcripts), and then I give my perspective of it (the analysis). I obtained the stories through in-depth interviews and workshops. More details of these methods will be introduced in the next chapter.

The third step is ‘interpret’ and the goal is seeking out ‘meanings’ of objects and
interactions. It is the transition from original data to insights that have implications for future strategies. I use two main methods to complete this step. One is thematic analysis and the other is symbolic interactionism. Symbolic interactionism plays as a framework to complement the other data analysis approach, thematic analysis. Symbolic interactionism is often used as a methodology in anthropological studies. However, my research takes it to frame the qualitative data and view the data from a different angle.

I took thematic analysis and symbolic interactionism as the two main synthesis methods. The interpretations of data using the symbolic interactionism framework generate ‘symbolic files’. A symbolic file consists of a symbol in the research participants’ narratives, the meaning of the symbol interpreted by the research participants, and the social situations where meanings are formed. The symbolic interactionism is not the centre of the research for which the methodology is built, but it facilitates the research process by offering a symbolic interactionist’s basic perspective on the meaning of things, which is a reference in any step of customer understanding. I will elaborate on symbolic files in Chapter 7.

A paralleled data analysis method used is thematic analysis. It creates the web-like illustration, thematic networks. A thematic network includes three levels, basic themes, organising themes, and global themes. It stems from the bottom-up analysis of data. The original data is segmented and tagged as codes. Then codes are transformed into basic themes, which are further merged into organising and global themes. Thematic networks present the layers of data and depict the perspectives and experiences of the Chinese Millennial Generation.
What emerges is that the difference between thematic analysis and the analysis using symbolic interaction framework is the different emphasis on data interpretation. Even though these two means of data analysis are both used in the interpretivism research paradigm, the symbolic interaction framework picks out the specific symbols as the objectives of analysis. It focuses on the origin of meaning of concepts and objects in social situations. Thematic analysis does not intend to analyse the data to such a specific degree. Instead it builds up the structure of data from facets (basic themes) to overall descriptions (thematic networks). Hence the two analysis approaches are supportive of each other according to their different emphasis. The collaboration enhances the rigour of data analysis in understanding the customers.

The last step is ‘propose’. In this step the strategies are proposed based on the data interpretation. The strategies do not have to be detailed to the point of being ready to implement, but they should demonstrate the experience that the future services need to communicate to the target customer group. I used four different methods to propose the strategies - customer needs, personas, design principles, and service blueprints. Persona describes the portrait of the potential customers after synthesising the data. Personas use concise and first-person narrative to depict the typical characteristics of Chinese Millennial customers as a conclusion to my data analysis findings. They also set the goal towards which the design strategy is made.

Customer needs reveal the research participants’ expectations of the future service experience. The summary of customer needs comes from the previous analysis of data. It is important to emphasize that, even though the customer needs summary is based on the researchers’ interpretation, it has to stay
objective and remain faithful to the data rather than making up the customer needs from the researchers’ own experience. This step is a transition between understanding the data and producing a strategy, thus it is a conclusion of the research findings. It explains the customers’ hopes towards service experience from the customers’ point of view rather than creating their expectations without foundation.

Design principles and service blueprinting are the other methods in the ‘propose’ stage. My research has generated a framework of design principles with three aspects - unique and individualised, social and collective, and interactive and visualised. It responds to customer needs and personas and suggests the directions for banking service design. It does not show the detailed plan for implementing a future service, but the components that the future service design can draw on as a reference.

The service blueprints specifically illustrate the improvement of the service experience with the strategic framework. The service blueprints therefore are responding to the strategic framework in a visual and detailed way. The service I have taken as an example for my research is the conceptual service of a new bank card application in a branch, and the service blueprints are only valid for this particular service. It means when other researchers use the Diamond Model for customer understanding, they have to adjust the service blueprinting stage to fit into their own projects. The model is a generalised result that stems from my own research design, but it can be taken advantage of in different research that aims at exploring the experience of users and customers. The methods shown in the model are those I have used to collect and analyse the narratives, which can be also replaced in different research contexts.
4.6 Sampling method

In order to identify, select and gain access to relevant data sources for a study, a sampling method should be used. There are various sampling methods available for qualitative research, which help to build up meaningful relations between the targeted data sources and the wider context (Mason, 2002). The selected sampling method either needs to produce a “sample which is representative of a chosen population” (Minichiello, Aroni, & Hays, 2008, p. 169) or “illuminate a situation, get insight, or collect information about a particular event” (Wadsworth, 1997, p. 53).

Common sampling methods for qualitative research are random sampling, maximum variation sampling, homogeneous sampling, snowball sampling, and theoretical sampling. My research adopted the homogenous sampling method as a strategy to recruit participants. Homogeneous sampling is a type of purposive sampling. It is described as a strategy of selecting “people who are as alike as possible, thus reducing the number of extraneous variables, in order to study their common experience in depth” (Minichiello et al., 2008, p. 172). It is opposite to the maximum variation sampling that aims at obtaining data from a group that is as diverse as possible to capture the broadest diversity of the participants.

The research participants ought to be similar with each other in terms of demographic information such as age, educational background, location, and so on. Nonetheless, it does not mean the participants are expected to express same viewpoints during the interviews. Diverse perspectives from a homogeneous
cultural group are valuable for producing opportunities for designing new services.

My research requires the participants to be:

- Chinese university students and employees
- Aged from 18 to 33 (Millennial Generation)
- Having banking experiences
- Living in Shanghai city

There were eighteen participants in total who eventually joined my research. This is a reasonable quantity according to Bertaux (1981), who says that fifteen is the smallest sample size for all qualitative research.

I selected a particular generational group living in the same city, but the range of age is not small. The reason is that the Millennial Generation, in terms of its definition, were born between 1982 and 2004. The large range contains middle school students, undergraduate students, graduate students, and young employees. In terms of their consuming and cultural potential, university students and young employees are targeted.

### 4.7 Credibility and dependability

In quantitative research, validity and reliability are the indexes to test the accuracy, consistency and plausibility of the data to show that the research design is rigorous. In the qualitative research tradition, validity and reliability are not the appropriate standards to deal with the research design. Instead,
credibility and dependability are the key concepts to help researchers consider the research findings and interpretations (Lincoln & Guba, 1985).

Credibility is the “confidence in the truth of the findings, including an accurate understanding of the context” (Ulin, Robinson, & Tolley, 2012, p. 25). It is also called truth value. Dependability refers to “whether the research process is consistent and carried out with careful attention to the rules and conventions of qualitative methodology” (Ulin et al., 2012, p. 26). Credibility and dependability require the research process to consistently focus on the research question, and the findings to logically connect to each other and be grounded in narrative data.

My research is located within the interpretivism paradigm, which means that the findings stem from my interpretation of the data. In this case, it is inevitable that, I as the researcher, my knowledge, previous experience and background fundamentally affect the findings. I consider this situation as a bias in data interpretation. However, qualitative researchers cannot avoid this situation because their individual points of view are a critical statement for data analysis. Therefore, I have applied several research strategies to reduce the bias to a lower level.

The first strategy is using multiple data collection methods. In the first round of data collection, I used semi-structured interview to explore the participants' living contexts and their perspectives and experiences on six dimensions, which are brand, social relations, social media, money, digital technologies, and banking services. The second round of data collection used co-creation workshops. I led the participants to communicate their viewpoints and ideas of banking services. These two data collection methods do not refer exactly to the
same scope of data, but both reveal the banking experience according to Chinese Millennials. One of the methods was carried out in an environment of one-to-one communication while the other was more social and creative.

The second strategy for enhancing credibility and dependability is adopting different data analysis approaches. As discussed in earlier sections, thematic analysis and the symbolic interaction theoretical framework are the two analysis methods. Thematic analysis is a bottom-up approach. It generates codes and themes based on the original narrative data. Thematic network is the final form of the result of this analysis, which illustrates the way that all the themes are structured. The other analysis approach is the symbolic interaction framework. This approach brings data to the interactionist’s theoretical perspective and constructs the symbolic files by interpreting the meanings of symbols. A symbolic file is a form of data interpretation in my research. It is a table indicating the way that data is analysed through the symbolic interaction framework.

The third means is also a form of presenting the process of data analysis, which is using direct quotes during interpretation so that the readers understand how the data is interpreted and why that leads to certain interpretations. Quotes are especially important to thematic analysis. They are the connections between the phenomenological world of the participants and the data summary and interpretation produced by the researcher (Guest & MacQueen, 2008). Guest and other authors recommend using “at least one exemplar quote to illustrate each theme presented in a report” (Guest, MacQueen, & Namey, 2012, p. 95).

These three means enhance the credibility and dependability in data collection
and data analysis. As stated, it is not possible to remove bias from interpretive research. However, improving research credibility and dependability is important to guarantee that the methods adopted are reasonable to answer the research question, and the data interpretation is valid and reliable to a qualified degree.

Chapter summary

The interpretivism paradigm is the top of the knowledge hierarchy of my research; it is a belief that directs the research approaches. The research methodology follows the paradigm to indicate how the research is carried out. The Customer Understanding Diamond provides the framework to follow the human-centred design tradition and develop the way to understand meanings interpretations. The specific method for research sampling is defined in this chapter for the purpose of justifying the selection of research participants in order to collect effective data.
Chapter 5. Narrating the individual stories
with qualitative methods

Introduction

This chapter introduces the qualitative research methods for my research. Semi-structured interviews and workshops collected data from the narratives. Thematic analysis and a created symbolic interaction framework were used to discover the meanings of Chinese Millennials’ experience. The aim of the chapter is to review the methods as they are reported in the literature and justify their application to my research.
5.1 Semi-structured interviewing

Interviewing is a common method for qualitative research. Gubrium and Holstein (2000) argue that people live in an interview society in which they define themselves through interchanges (Gubrium & Holstein, 2002) and therefore they understand the interchange of interviews. As a useful and prevailing research method, interview is defined from many different perspectives (Kvale, 1996; Mason, 2002; Silverman, 2001).

Some researchers define interview as “a face-to-face verbal interchange in which one person, the interviewer, attempts to elicit information or expression of opinion of belief from another person or persons” (Maccoby & Maccoby, 1954). Kvale (1996, p. 2) suggests that interview is “literally an interview, an interchange of view between two persons conversing about a theme of mutual interest”. It is apparent that this definition also considers the interchange between interviewers and interviewees.

Green and Thorogood (2013) offer a definition that is comparatively clear. They claimed that interview is:

a conversation that is directed more or less towards the researcher’s needs for data... and can be seen as a specific kind of interaction, in which the researcher and the interviewee produce language data about beliefs behaviours, ways of classifying the world, or about how knowledge is categorised (p. 87).

Similarly Burgess (1984, p. 102) regards interview as a conversation, describing interview as “a conversation with a purpose”. One of the interview forms is the in-depth interview, which is deemed as “repeated face-to-face encounters
between the researcher and informants directed toward understanding informants' perspectives on their lives, experiences or situations as expressed in their own words” (Taylor & Bogdan, 1998, p. 88). However, there are other forms of interviewing. In the book *In-depth Interviewing: Principles, Techniques, Analysis* (Minichiello et al., 2008), the authors present multiple interviewing types found in the literature. They divide the interviewing technique into three types. 1) Structured interview includes standardised interview, survey interview, and clinical history taking. 2) Focused or semi-structured interview includes in-depth interview, survey interview, and group interview. 3) Loosely structured interview, or unstructured interview that contains in-depth interview as well, clinical interview, group interview, and oral or life-history interview.

Patton (2002, pp. 341-347) also identified three types of interviews. The first is the informal, or conversational interview. The second is the interview guided by certain topics. The third is the standardized and open-ended interview. It can be seen that Patton and authors of the book *In-depth Interviewing: Principles, Techniques, Analysis* propose the same types of interviews for qualitative research, which are structured, semi-structured, and unstructured interviews. The interviews in qualitative research are in-depth interviews because the deep understanding of interviewees gained is the intensive data collection that generates enough insights to depict a group of people.

Marshall and Rossman (2010) indicate that there are five specialized forms of interview including ethnographic interview, phenomenological interview, focus-group interview, life histories, narrative inquiry, and digital storytelling. This categorization is based on different research methodological stances.
If the research aims at exploring the cultural knowledge of a particular cultural group, ethnographic interview (Spradley, 1979) is appropriate as it stems from cognitive anthropology and reveals the cognitive structures that lead the cultural group’s worldviews. In comparison, phenomenological interview is used for studying living and shared experiences and the approach that people use to perceive the experiences. Phenomenological interview can depict the meaning of a phenomenon that multiple individuals share (Marshall & Rossman, 2010).

In design research, interview is a direct way to gather insights. It is “a fundamental research method for direct contact with participants, to collect firsthand personal accounts of experience, opinions, attitudes, and perceptions” (Martin & Hanington, 2012, p. 102). In a ‘research through design’ process, interviews do not simply conclude with a written report, but more importantly, produce deep understanding of people and evoke new design opportunities. The semi-structured interview is more effective than the structured or standardized interview for design research as the semi-structured interview is guided by several key themes but can also seek for unexpected and valuable insights through improvised interview questions.

I employed semi-structured interviews to gather data about participants’ thoughts, experiences, feelings, and motivations on certain topics (social relations, social media, digital technologies, brand, money and banking experience) in their living context. Different to phenomenological interviews, I used interviews not to seek out individuals’ shared experiences towards a concept or phenomenon, but to understand the cultural pattern of the Chinese Millennial group. Further, my interviews cannot be considered as ethnographic interviews either because they do not include participant observation that
commonly supports interviews in ethnographic studies.

I selected interviews rather than directly observing the research participants for two main reasons. Firstly, the ethical constraints. Banking service is a special environment that includes personal and confidential financial information and for this reason, it is tricky for researchers to enter into certain situations for direct observation. Therefore, in terms of ethical considerations, interview was the most appropriate research method in a study on the banking service experience. However, this is not an unusual case. Researchers normally interview the research participants in a controlled environment when the participants cannot be observed directly in their natural environment (Creswell, 2003; Sommer & Sommer, 1991).

Secondly, contextual observation is not a “must have” method for my research. As I have addressed in Chapter 3, the goal of my study is to find the insights from the stories told by the Millennial participants. The stories are the past experience of using banking services instead of the current experience where they are using any service. Another way to defend is my research deals with the conceptual inquiry around “what are the perspectives on banking experience” rather than the behavioural inquiry around “what do the Millennials do in using a bank”. The researchers can observe the participants’ actions in the moment but have to gain the past stories from verbal communication.

The semi-structured interviews were carried out in Mandarin rather than English because all the participants and I, as the researcher, were from the mainland of China. In order to precisely express intended ideas we used Mandarin. It facilitated the communication between the participants and myself and avoided the issue of invalid data due to language issues.
The interviews were conducted during weekends and the location was the Shanghai office of ANZ. The space was kept quiet and tidy in order to make the participants comfortable and focus. The interview settings were simple. It was a meeting room in the ANZ building. The participants and I sit around a square table facing each other. The toolkits I used for the interviews are a notebook, A4 white papers, pens, an audio recorder, and consent forms. Each interview lasted for 60 minutes and the participants had the full right to pause or stop the interview if they are not comfortable. As the interviews were not conducted in the participants’ home or office, I treated them with water and snacks to make them comfortable.

The workshop (introduced in the next section) were held in the same room as the interviews, but I brought more tools including sharpies, post-its, A3 white papers and cameras to support the co-creation activities. I invited 8 participants (who were active and open to share during the interviews) and divided them into two groups. Each group came to one workshop and the two workshops were in different dates. The workshop was a 60-minute session around elaborating the banking experience in the Millennials’ daily lives.

### 5.2 Co-creation workshops

The co-creation workshops consisted of two sessions, brainstorming and customer journey mapping. The workshops are termed co-creation because they carry out acts of collective creativity that are shared by two or more people (Sanders & Stappers, 2008). Brainstorming is a technique to generate new ideas and concepts “by visually structuring a deep dive into a problem space” (Martin & Hanington, 2012). There are three visual forms in brainstorming activities
often used, which are brainstorming webs, tree diagrams, and flow diagrams (Hyerle, 1996).

My research used the brainstorming webs to develop and organise information. During the workshops, the participants and I discovered related ideas around the central concept of ‘bank card’. The purpose was to let the participants generate as many ideas as possible and reveal latent problems when the participants discussed their ideas. The process aimed at generating ideas through brainstorming as well as the outcome represented by the brainstorming web.

The other method that was used after brainstorming is a service design tool called customer journey mapping. As early as the end of the 1980s, customer journey maps were used to describe services from the customers’ point of view (Whittle & Foster, 1989). A customer journey map is “an oriented graph that describes the journey of a user by representing the different touchpoints that characterize his interaction with the service” (Tassi, 2009a). It is also regarded as a process that contains multiple touchpoints and interactions between the customers and the service providers which the customers have gone through to achieve specific goals (Clatworthy, 2011; Følstad, Kvale, & Halvorsrud, 2013; Stickdorn & Zehrer, 2009). Segelström and Holmlid (2009b) found that customer journey mapping is an efficient communication approach to structure the early phase of service design.

A customer journey map is created with the collaboration of designers and service stakeholders. The stakeholders are consumers, users, staff from the service providers, and third party collaborators. Customer journey maps can be
both well-designed digital illustrations and sticky notes and hand drawing information on a whiteboard. The maps represent the experiences that the stakeholders have been through in certain services. The Customer journey mapping process aims to reveal the experience and illustrate it with visual components.

Brainstorming and customer journey mapping in my research were supplements to semi-structured interview. These two human-centred methods extended one of the interview topics, banking experience. Co-creation workshops particularly helped the research participants to communicate their real and specific banking experience through visualisations. The visualisations indicated how the participants thought about the services and what they expected to have in future banking services. The results from workshops were compared to the interview data to identify consistent or opposing viewpoints.

The data of the workshops stems from two types of resources. One is the artefacts co-created with the participants - brainstorming network and the customer journey map (shown in Section 7.7); the other is the conversation among the participants. The participants joined in the workshops by groups hence they interacted with each other during the workshop process. This is my intention as I can observe the consensus and disagreement based on diverse ideas around the banking experience. I photographed the brainstorming network and customer journey map and recorded the entire discussions on the workshops for data analysis. Therefore, the main analysis method for the workshops is no difference to the interviews, which is the analysis of the narratives captured during the workshops.
5.3 Data analysis procedure

The data were analysed in four steps. The first step was coding, which is the most basic stage of data interpretation. The coding process creates and assigns codes to the narrative data. Then it merges codes that have similar meanings. Coding is not a one-way process but an iterative one. The data were coded three times in order to guarantee that the raw data were processed and no more new codes were produced.

The second step was thematic analysis. Thematic networks are the results of thematic analysis, which are made by merging and organising the themes. A Thematic network is an analytic tool for qualitative research that aims to “facilitate and depiction of these themes” (Attride-Stirling, 2001, p. 387). There are three layers in a thematic network structure. Basic themes are the most basic units derived from the interview data to characterize the data. Organising themes are obtained from merging the clusters of basic themes according to their meanings. Global themes are the dominant themes that “encompass the principal metaphor in the data as a whole” (Attride-Stirling, 2001, p. 389).

The third step was analysis using a symbolic interaction framework. As stated previously, symbolic interaction theory emphasizes the interpretation of the meaning of things. Before designing the strategies of services for a target group, a human-centred exploration leads to understanding what the major symbols mean to the customers in their living context. In this step, I interpreted the symbols from the Chinese millennial generation’s perspective. Personas were designed as a result.
The final step was writing and reporting. The report contains the process of coding, a summary of the thematic network, the analysis through the relationship between symbols and meanings, and the findings of potential patterns.

5.4 Thematic analysis

A variety of methods are available to analyse qualitative data. Within these methods some need to go through the coding process in order to eventually reach an analysis of results or construct theories. The methods include discourse analysis that focuses on the power embedded in language shaping people in certain ways (Burman & Parker, 1993; Potter, 1997; Willig, 2003). Grounded theory is a common approach in qualitative research analysis for developing and building new theories (Barney, 1992; Corbin & Strauss, 1998). Narrative analysis seeks to explore the stories of people’s experiences by people telling their stories about the events that affect their lives (Polkinghorne, 1988; Riessman, 1993). Case summaries are another way of dealing with qualitative data that aim at “summarizing, collapsing and reorganising data” to uncover concepts and themes in the data (Minichiello et al., 2008, p. 270). Last but not least, thematic analysis is a common analysis approach and it is implemented in my research to discover and structure the themes emerging from the narrative data.

Thematic analysis is a qualitative analysis method for “identifying, analysing and reporting patterns (themes) within data” (Braun & Clarke, 2006, p. 79). Themes are the patterns that are contained in data sets to describe specific phenomenon and relate to certain research questions (Daly, Kellehear, & Gliksman, 1997).
Generating themes is the most important part in thematic analysis. Anthropologist Opler (1945) deems that identifying themes is crucial to analyse cultures. He claims that:

... a limited number of dynamic affirmations, called themes, which control behaviour or stimulate activity. The activities, prohibitions of activities, or references which result from the acceptance of a theme are its expressions ...
The expressions of a theme, of course, aid us in discovering it (p. 198).

Opler (1945) recognises three principles of thematic analysis. Firstly, researchers can only discover themes through the manifestation of expressions in data. Secondly, some expressions are apparent with cultural identity while some are covert. Finally, cultural systems embrace interrelated themes. This means that thematic analysis is entirely dependent on the narratives, and is an approach to assist cultural studies.

Themes are produced after a coding process. In this process, researchers can either leverage a certain theory for coding and obtaining themes, which is a deductive approach, or conduct coding based entirely on the data without any preconceived beliefs, which is an inductive approach (Ryan & Bernard, 2003). The different ways of coding lead to different results of theme generation.

Braun and Clarke (2006, p. 87) proposed six steps to conduct thematic analysis that are: 1) “familiarizing yourself with your data”, 2) “generating initial codes”, 3) “searching for themes”, 4) “reviewing themes”, 5) “defining and naming themes”, and 6) “producing the report”. This process proves that themes are produced from initial codes and are reviewed and named for final reporting. The process provides a workable guideline for my research to implement thematic analysis.
An example is a study of the meaning of music (Hays & Minichiello, 2005), in which the researchers attempted to discover the diversity of the roles that music played in the older people’s lives. They developed open-ended questions for interviews, and coded the data and made a code list that contained codes such as “well being”, “sharing and connections”, “stimulus”, “identity”, “spirituality” and so on. Then they regrouped the codes into different themes including “sharing and connecting”, “helped to link life events”, “facilitated personal well-being”, “was therapeutic”, “helped manage time”, and “had a strong spiritual significance” (Minichiello et al., 2008, p. 283). The themes were the key elements in finally reporting the research.

Thematic analysis is also used in design projects to understand users and customers in order to create design solutions. Martin and Hanington (2012) include this method as part of a human-centred design process. My research adopts thematic analysis to further describe personas and produce service design principles. Thematic analysis applies to analysing the narrative data from the semi-structured interviews and co-creation workshops.

5.5 Symbolic interaction framework

Based on symbolic interaction theory, a statement was developed that instructed my data analysis as a principle:

Social interaction with reference groups can change or reinforce individuals’ meaning through interpretation of symbols. The statement stems from the original premises of symbolic interactionism theory. In fact, symbolic interactionism, from some scholars’ viewpoints, is a frame or perspective rather
than a theory. A frame or perspective is “a set of ideas about some part of the social world, about what that part of the world consists of and how it is made up, about how to investigate that part of the world” (Stryker & Vryan, 2006, p. 8). Symbolic interaction as a framework sees the world as social, interactive and dynamic circumstances where interplay occurs between society and individuals.

This statement leads to a different approach with thematic analysis for interpreting data. Thematic analysis deals with data in a bottom-up way. It does not inherit any framework but codes the data based on the researchers’ interpretation skills. In comparison, using symbolic interactionism brings the framework to categorise data. In this framework, I attempt to show: 1) what are the symbols appearing in the narratives, 2) how do the research participants interpret the symbols, and 3) what are their reference groups and in what situations do they interact. The answers of these questions are found from the data, which construct the symbolic file.

In data analysis, the symbolic interaction framework links the individual interpretation of symbols to the social situations. In Blumer’s perspective, “objects are defined and given meaning within situations, and the situations have influence on what meanings are assigned” (Wiley, 2014, p. 303). Goffman (1983) claims that social situations are the “environments in which two or more individuals are physically in one another’s response presence”, and social interaction transpires in the environments. Goffman deems the environments to be set up physically, but in the modern digital age with the extension of social interaction to online social networks such as Twitter, WhatsApp and Facebook (Viswanath, Mislove, Cha, & Gummadi, 2009), the environment ought not to be limited to the physical circumstances.
My research context refers to a social situation, to the moments and processes in which two or more individuals exchange ideas and experiences through verbal and nonverbal means. It means that during the process of exchanging ideas and experiences, social influence happens to the individuals in specific social situations.

Social situations shape the way that people understand the meanings of symbols. I identify the social situations not by a direct observational method, but from the stories that the research participants have told me, which is the narrative data. The stories are the non-fictional narratives crafted by people that situate them in the topography of social life (LaRossa, 1995). People also tell their own stories to portray themselves and describe how they are similar to and different from others (Zerubavel, 1997). In the stories people show how they are influenced in the social situations.

In terms of 'social influences on meaning interpretation', in order to prove the statement that social interaction can reinforce or change perspectives of the meaning of things, there ought to be evidence showing the comparison between the self-interpretation (how do individuals think) and the interpretation under social interaction (how does social interaction reinforce or change the individuals' viewpoints). However, it is unprovable because interactionists consider all interpretation of symbols is the outcome of social interaction.

I present the framework of symbolic interaction. It contains three main parts: symbols, meanings, and interpretation through social interaction (Figure 5.1). Social interaction and self-interpretation are merged into one process rather than considered separately because when the meanings of symbols are explicit,
they have already been modified in certain social situations. It is not possible to separate the interpretation of meaning by social influence from the results of self-interpretation. Everyone is living and has to live in a social context. Social interaction does not have to happen at the moment when individuals understand things, but the social influence of individuals’ memories and experiences has an effect on their interpretations.

Figure 5.2 Symbolic interactionism framework

As stated, the Symbolic interaction framework is an approach that is different to thematic analysis. In thematic analysis, the coding process only follows the process of interpreting the original data to codes and then to themes. This is a bottom-up method and the focus rests on conveying the Millennial perspectives comprehensively. In comparison, the symbolic interaction framework understands individuals by placing them in dynamic social situations.

A critical point is that the process of interpretation does not start with identifying the symbols directly. Instead, in a symbolic interaction theoretical
framework analysis, the first step is recognising social situations. The social situations are the circumstances where individuals are socially interacting with other people. These circumstances are found from the stories that the research participants have told. For instance, one of the student interviewees talked about university life:

... when I am living in university, I think I would be largely influenced by roommates. We often have gossip conversations at night before getting into sleep. The contents could be anything interesting, such as the funny behaviour of someone, or the words from someone. Eventually we think the result of the chat is acceptable. Our chat can even affect our behaviour in daily lives.

In thematic analysis this segment is coded as ‘roommates’ influences on individual behaviours’. In contrast, the symbolic interaction framework identifies the social situation first, which is ‘roommates gossip’. Following this, the symbol (friends) and meaning (collective behaviour impact) are then recognised to complete the symbolic file. An example of the symbolic file:

**Symbol**: Trust in a brand

**Social situations**:

- Friends introduce the history of Polaroid brand
- Trust in household item brands originates from word-of-mouth among friends
- Trust in digital product brands cannot come from recommendation of friends’
• Word-of-mouth among friends influences the trust in beauty and cosmetic brands more than the trust in the brands of other types of products such as accessories and clothes

**Meaning interpretation:**

Trust in a certain brand can be nurtured through the involvement of word-of-mouth.

The other difference between the two analysing approaches is that during thematic analysis coding is a sequential process of going through the documents of transcripts and notes. It means that I read a part of the data, analyse it and then attribute a code to it. It is not possible to produce a code before understanding the transcripts. The symbolic interaction framework for data analysis is another approach. In this approach the data in one dimension, such as ‘social relation’, is gathered first. The next important step is to identify and abstract the evidence that indicates the social situations in the data.

The advantage of the symbolic interaction framework, compared to thematic analysis, is that it is efficient and provides a holistic overview for finding patterns of data because it does not have to code the data from one data segment to another, which can only identify the patterns of data after producing themes. The disadvantage of using a symbolic interaction framework is that it is not as exhaustive as thematic analysis because it is implemented from a macro level that focuses on social situations and meaning interpretation instead of the micro level that focuses on codes.
Chapter summary

The collaborative work of interviews and workshops collects narrative data from the Chinese Millennial participants; thematic analysis and symbolic interactionism analysis also cooperate to approach data synthesis through different lenses. The significance of using the different data collection methods and different data analysis methods is that the research produces insights from different angles to avoid bias or a limited scope in viewing the data.
Chapter 6. The interpretation of story-based experience

Introduction

This chapter begins the data interpretation. This is a coding process that divides the narrative data into six experiential dimensions – social relational experience, digital financing experience, brand experience, pecuniary experience, social media experience and banking experience. Under each of these dimension, I elaborate the data interpretation by quoting the original narratives. The aim of this chapter is to manifest what the Millennial interviewees have said and what they by their narratives.
6.1 Coding process overview

The first round of data analysis was thematic analysis. It began with coding. I interpreted the interview data collected from university students and from the Millennial employees in order to present the differences between the two groups. Coding is the process to intensively dissect the data into chunks and summarise each chunk with precise and brief sentences and phrases.

I used the qualitative analysis software NVivo to code the data. It assisted in completing the research by visualising the transcripts of data, naming codes, organising codes, and so on. For the university students’ group (nine valid interviews) I generated 95 codes in total.

On the one hand, within these 95 codes, some have a hierarchical structure. This means that some codes have their sub-codes as more specified aspects, while some others are single and plain codes. For example, the code ‘brand loyalty’ gives rise to two sub-codes that are ‘product experiences determine brand loyalty’ and ‘social media influences on brand loyalty’.

On the other hand, original codes are phrases and sentences rather than single words for the purpose of representing the data with more semantic contexts. For instance, it is better to coin the code as ‘dissatisfied experience due to bank staff lacking professional knowledge and necessary explanation’ than a single word such as ‘experience’ or ‘bank’. A detailed phrase tells the readers as well as me, the researcher, more content of the stories so that it better facilitates the analysis. Depicting the codes with more details can facilitate the thematic networks production in later phases.
It is necessary to clarify that not all the interpretations of the 95 codes are presented in this thesis in consideration of the text length. The codes and data segments shown in the following content are regarded as representative and interesting facts from the interviewees' narratives. However, the development of thematic networks is based on the synthesis of all the codes. The 95 original codes were brought into the thematic analysis section as the basic themes.

According to the six dimensions in the Chinese Millennials' living context, the codes were sorted into six types of experience that are banking experience, brand experience, pecuniary experience, social media experience, social relational experience and digital technological experience. It should be noted that these types of experience are not themes. They are used to categorise the codes so that it is easy to create comparisons and connections among several codes in one category and in different categories.

As noted earlier, my research was conducted in partnership with ANZ banking group. A part of the research goal was to understand the Chinese Millennial Generation as financial customers. However, understanding the group extends beyond the financial perspective and behaviour. In addition to the dimension ‘banking services', 'digital financing' and ‘money' that link to the financial aspect, I also gained insights from the dimensions of ‘social media', 'brand' and ‘social relation' to depict this group (Figure 6.1).
The dimensions of ‘banking experience’, ‘digital financing’, and ‘money’ constitute the Chinese Millennial Generations’ financial perspectives. Money is the most abstract and intangible thing among the three. The interviews attempted to discover the Millennials’ pecuniary value. The perspectives on money were manifested from specific banking services when comparing findings from these two dimensions. The dimension digital financing focused on the points of view on using digital technologies in the financial area. Banking services was the most concrete and specific concept that contained the stories from the banking service customers. These three concepts reflect the Chinese Millennials’ financial perspectives.

The Millennial Generation is the first generation whose lives are engaged in the digital environment. Information technology is significantly affecting the way they live and know the world (Bennett, Maton, & Kervin, 2008; Wesner & Miller, 2008). My research regards the Millennial Generation as consumers, in which context, the use of social media can influence their “identity formation, their
expectations regarding service, formation of habits, engagement with brands and firms, participation in value co-creation, brand loyalty, purchase behaviour and lifetime value, and (ultimately) the value of the firm” (Aksoy et al., 2013, p. 246). Berry (2010) claims that social media also has a profound impact on the design and implementation of interactive services such as services with location-based and self-support technology.

Unfortunately, the literature shows little evidence of studies written in English focusing on the Chinese Millennial group. Most of the Millennial Generation studies were carried out in a US cultural context, such as the well-known and fundamental book from Howe and Strauss (2000). In my study, in order to understand the Chinese Millennial cohort’s viewpoints on the use of social media, I primarily focussed on the experience of WeChat, which is the most popular social mobile application in China at the moment. WeChat is widely used among the Millennial Generation in China. On this social platform, all kinds of behaviours occur in the interaction process with people.

Brand is a useful concept to discover the Chinese Millennial’s stances on products and services. There is not a pre-existing assumption of the definition of brand, but the group stances on brand are gained from data inductively. A brand, according to Frow (2002), helps an organisation to create and attach values to standardized products and services. Brand is especially significant to the Millennial Generation because they take advantage of brands to meet the need for self-expression (Rajamma, Pelton, Hsu, & Knight, 2010). My interpretation of brand revealed the meaning of brand to the Chinese Millennials and why they think of brand in a certain way.
Social relation is the most abstract concept among the six dimensions of experience. The individuals are immersed in relationships of connections with others in society. In the interviews, social relation was the first aspect raised to start the conversation between the interviewees and me. The focus was on the perspectives of their own social relation, the means by which and reasons why they were influenced by other people, and the specific social activities they had. Social relationships can also help to identify the reference group to better understand the data through a symbolic interaction framework.

6.2 The rationale of experiential dimensions

In thematic analysis and data analysis with symbolic interaction, the data are set into six categories based on the six dimensions of experience. The result of the analysis consisted of six global themes that lead to thematic networks and nine symbolic files that framed the data analysis using an interactionist’s lens.

There are two questions to be asked on this point. The first question is why these dimensions of experience were selected to depict the Chinese Millennial Generation’s experience rather than the others. The second question is how the six dimensions connect to each other as an entire network.

These dimensions were selected for two reasons. Firstly, brand, money, social media, social relation and digital financing are inevitably influencing the Millennials’ daily lives from what they use to what they hear and see. All these five dimensions aimed to not only present how Chinese Millennials think of them, but more significantly how they perceive themselves in the context that consists of these five aspects. Secondly, the banking experience was investigated
for a realistic purpose, which was the research collaboration with an Australian banking group. The data for revealing banking experience is more specific than the data for the other five aspects because the interviewees told me their real stories in detail about them using banking services.

However, there is a problem with the segmentation in this interpretive description. The experiential dimensions are significant components, but they are not able to stand for the entire lived experience of the Chinese Millennials. The six dimensions are critical but are only part of the group’s lived experience. The themes and meaning interpretations need to be integrated to overcome the segmentation of the six dimensions.

It should be noted it is not mandatory that these six dimensions must be chosen as a framework to collect and analyse data rather than any of the other aspects in the Millennial cohort’s context. The rationale for exploring these dimensions is not absolute. In order to understand the context of Chinese Millennials, an extremely wide range of categories can be explored, including popular cultural and societal trends such as overseas travels, online dating, use of Emoji, obsession with Korean drama, or perspectives on milestones of lives such as marriages and careers.

Of course there are many more aspects than these examples mentioned here, but in a single research study it is not possible to cover such a wide scope. In this case, I selected popular topics that interested the Millennial interviewees enough to collect abundant narrative data through interviews and workshops. The plan of data analysis is demonstrated in Figure 6.2 following.
In the first stage, as I have stated previously, we admit that the living context of the Chinese Millennial group is composed of numerous aspects, not all of which can be explored. Therefore, for the reasons noted above, brand, money, social relation, digital technology, social media and banking services were chosen to obtain the narrative data. The data were then interpreted with thematic analysis and a symbolic interaction frame. The analysis results describe what the target group’s perspectives and experiences are in these six dimensions.

The second stage was the generalisation of data analysis. The generalisation aimed to depict the Chinese Millennials beyond the experience dimensions. This stage answered the questions of what Chinese Millennials’ perspectives and characteristics were through the research. In this stage, the interpretation was based on the six dimensions, but eventually it produced an overall description for understanding the Chinese Millennial Generation. This description is disconnected from any of the concepts of brands, money, digital technology, social media, social relation and banking services.

In conclusion, the understanding of the Chinese Millennial group stems from
the experience dimensions of the lived context. Inductively the themes and symbolic files lead to an overall description of the group to refer to a holistic understanding.

6.3 Social relational experience analysis

*University students: Families’ influence vs. peers’ influence*

The social relational experience consists of the stories that the university students communicated and their interaction with other people. This type of experience was separated into three basic chunks that are activities, influences, and perspectives. Social relational experience is too broad to be defined in a common sense because people are surrounded by incalculable social encounters every day. The interviews initiated the understanding of the university students’ social life by digging into the way they are influenced by other people, which is the influences category. The things they do by communicating with people are the social activities. A large part of the data showed the diversity of their perspectives on different events of social relation, for example, how they would treat parents’ advice, and how they perceived friendship from particular angles.

As explained previously, the Chinese university students were in a phase where they were not totally independent from parents’ education while at the same time they were being influenced by peers in the college community. Therefore, based on the interviews, it is apparent that in their social relational experiences, parents had an impact at a deeper level, but their friends were emotionally affecting them in a much broader scope:

“People who influence me the most? Well ... the first must be my parents. I lived
with them before I go to college. In my eyes, they are quite correct in many way of dealing with people.

- Interviewee 1

During the period when the university students were living in a family environment rather than in a complex social environment, parents’ influence was significant. The environment transition from family to college made the peers’ influence more and more essential. University students confessed that they would not care too much about parents’ opinions on many occasions and would frequently share thoughts with friends. It is interesting to note the way that the experience is modified via the social interaction with unrelated people such as good friends and people with what they described as ‘attractive’ temperament:

The role of my best friends in my life is ... is that they are always happy to hear my thoughts and secrets (laugh). Also they would give me suggestions on anything if I need them. It’s like they are acting as my families and teachers ... well ... I should say we are families and teachers to each other because sometimes I offer them advices too. I am just the person who is ... well ... I cannot say I am a nose of wax, but I am usually not very assertive that I feel it good when other people say it is good (laugh). So I think I need my best friends’ help.

- Interviewee 9

Generally speaking I will seriously consider the viewpoints of people who I found attractive on personalities. I mean ... the more a nicer person he (she) is, the more possible that I think he (she) is correct intuitively. This may even
remind me the next time when I make decisions and I will think of their opinions.

- Interviewee 1

The narratives demonstrate an apparent contrast between the family influence and peer influence. When talking about how families influenced them, participants revealed that they tended to be resistant to opinions, even with no reasons to do so. They were not willing to obey families’ orders and were sometimes rebellious. In contrast, they were happy to accept the ideas from best friends and their favourite people.

Chinese university students are at a special age because they are keeping a relationship with their parents that is neither close nor aloof. Most of them are still relying on parents financially for college lives, but their attitudes and standpoints resonate with peers such as classmates, roommates, and friends more than with parents. Parents and families are less and less important for giving advice to the younger generation:

I think ... I would decide for myself about the plan of my future life. My families may offer me suggestions, but I ... um ... I will follow the suggestions if they are same to what I thought of, otherwise, I will definitely not obey families’ order. Fortunately my families respect my choices.

- Interviewee 2

Opposite opinions from different people have different outcomes on me. For example, if my parents are not standing on my side in a discussion, usually I will not listen to them. I will be a bit rebellious when it is necessary ... well, because
they are too old of a generation for certain things such as new technologies.

- Interviewee 4

In Chinese university students’ perspective, parents are becoming a spare resource for suggestions in daily lives rather than playing a leading role. Parents are not as powerful and dominant as they were when the young people were staying with them at a very young age. The strong feeling of being independent from their parents originates from obeying parents during their childhood and teenage years. The Millennials interviewed in my research have had their social environment changed from the family to the more dynamic college community where their independence is seeing a growth. This growth of independence leads to communicating more often with friends than with parents. Therefore, the data revealed that the people who really know them are friends and peers not family members:

I think my friends think of me honest and meanwhile, a person who is ‘men sao’ (shy on the outside but wild on the inside), and they may also think I am a man with responsible care … my parents definitely cannot understand me that much as my friends do.

- Interviewee 5

... a lot of things I prefer not speaking to my parents, but to my friends, such as when I have trouble with something, or something about my social life or college study, all these things, I would tell my friends.

- Interviewee 7

An insight here is that the Chinese college student group is the specific section
of the Millennial Generation that is adapting to group life after 18 or 19 years living together with parents. The difference between this group and young people in western countries is that the Chinese students have all been through or are still going through the hardship of preparing for the National College Entrance Exam (NCEE) of China. As soon as they enter junior high school they are asked to aim to pass the exam in a few years. During these years the young people are mostly isolated from social life, and in addition many of them have to make extra exam preparation effort, such as taking private tutoring after school (Zhang, 2013), to obtain a high score for tests.

After entering college, most of the stress from the examinations is reduced, and the young people are eager to dominate their own lives without parents’ intervention. Emotional maturity is one general reason, but specifically when they move to a dynamic social life from the isolated environment, they are striving to grasp the opportunity to accommodate latent college norms. College is a community that consists of peers with patterns of communication and interaction that are distinct from those with families. Having more connections with peers, university students begin to be concerned about others’ impressions of their personal images and personalities:

I used a mobile app days ago. It is a financial app to help me save money simply speaking ... I'd share this app with my friends in the first place. It said I would get some rewards if I share it with others. This rule makes me hesitate. I simply just would like to recommend an app to my friends, but they may think of me with ulterior motives. So I did not share it eventually ... I thought some friends might consider that I am sharing only for getting the rewards ... well, perhaps they will not picture me as this in reality, but it was my concern.
University students are living in college communities where they have close affiliations with other student members. They tend to be influenced by their peers in a variety of aspects.

Social activities are the real situations where people interact with each other. Some activities are typical and habitual in university students’ social lives. For example, they are fond of recommending products to friends:

... yes definitely I will. I would like to recommend interesting games or useful apps to my friends ... but if the product is awful, I will complain about it in front of them and warn them that don't buy the product in this place ever... Since high school, I have been used to criticize a lot of things with my besties. Almost on everything I will have my critique. After trying a good product I would share it with my besties immediately, and tell them “hey, just have a try”. When a product turns out to be bad, I will also ask them to try because I am interested to know if we have the same experience.

Sharing with people and recommending products to people aims at social facilitation in young people’s lives. These activities have become a common form of communication in social situations rather than being simply for the purpose of judging a product as good or bad. In one of the interviews, the original expression of ‘criticize’ in Chinese is used, ‘Tu Cao’ (吐槽). This term is borrowed from a type of Japanese comedy. The meaning of ‘Tu Cao’ has slightly changed in the move from Japanese culture to the Chinese young generation’s
culture. It refers to ridicule, criticism, questions, and complaints towards a certain thing or person in an informal manner.

Another typical social activity is ‘gift giving’. This activity is not a common behaviour among the interviewed university students, but it is a unique one that one student has addressed. The effort of choosing a gift reveals the level of closeness and friendship with that person:

When friends celebrate birthdays, I should prepare gifts for them. For normal friends, such as my classmates or colleagues in internship, I would be so patient to pick a gift for them ... you know ... usually it's like when I go to a gift shop and bump into something looks nice, I just get it without too much consideration. However, it would be not like this if the gift is for my close friends or best friends, in which case, I would prepare the gift quite a few days in advance, maybe I will have several options and make the best decision from them.

- Interviewee 9

Gift giving is a symbol, the meaning of which refers to emotional and social affinity. The meaning of gifts represents an intimate relationship. The social relational experience consists of a variety of symbols. The symbols could be people such as parents and friends, or events like preparing gifts and recommending a product. The Chinese university students are in a complex and evolving social environment, therefore, to them the meanings of some symbols are changed accordingly.

**Millennial office workers: Profession-based social activities**

A trait of the Millennial office workers’ (or white-collars) social relational
experience is that people with richer experience in a certain area could impact them significantly. When asking university students to describe how they were socially influenced in daily lives, they confessed that it was usually the people who surrounded them who had influence, such as best friends, parents, and people who have good personalities. The Millennial white-collar interviewees considered themselves being more influenced by people who were more experienced and senior in the organisation. White-collar interviewees seldom mentioned the impact of family and parents:

Normally neither friends nor parents influence me too much. I think it is the person that has more experience than I do in some aspects ... more experience ... I mean ... when I need to consult them about a certain thing, if they have ample experience on it, I would love to hear. For example, when I was an intern I met some gurus. They could be my boss or clients I communicated with. If I've got any opportunity I'd talk to them about my work, they always give me suggestions that make sense. Things like that, my parents could never be able to help me out.

- Interviewee 12

The Millennial Generation that I interviewed are still young and they seek for the assurance of making the right decision, thus they are looking forward to gaining knowledge from people with more experience than themselves. They could turn others’ opinions into behaviours of their own, and they surveil and improve themselves under the influence of these opinions.

The other aspect of the young office workers’ social relational experience is that they were into sharing with friends the products and services that related to their professions. In other words, they usually paid attention to and used these
products from a professional perspective, and they shared the experience with others based on their judgement from a professional point of view:

I do share my experience of using products and services to friends. For instance, a short while ago, Alipay developed the instant messaging function ... well ... I am an interaction designer, this is what I do, I follow the trends of user interface design ... so, when I saw Alipay has this new function, I immediately talked to my colleagues about it. I often share my new findings with other people in terms of mobile apps and websites.

- Interviewee 16

This notion is different to that of university students because the students have a weak professional sense of products and service experiences. They share their experiences for social communication and fun, such as complaining (in Chinese it is called 'tu cao') about a product. In contrast, Millennial office workers share thoughts for the sake of valuable information in their profession realm. They view sharing in this way as a chance to contribute to their expertise. It can be considered through this interpretation that university students are defined as fun seekers in communicating their experience with other people while office workers are characterized as expertise followers. These two distinctive characteristics separate the images of the personas.

6.4 Brand experience analysis

*University students: Brands are equal to product quality*

The student participants shared their ideas on brands. In general, the notion of brand was not an explicit focus in students' lives, but they considered that brand
is important to them because it stands for decent quality:

I think the product with a well-known brand can at least guarantee its quality. Especially the products like bags or shoes. When you are buying this kind of products, you may not tell the difference of the qualities. Only after you bringing them back and wearing them for a period of time, you will know how its quality is. So I think brand is quite important for this distinction.

- Interviewee 1

... I really can't trust those no-name brands as I worry about the products' quality. I only buy the clothes and cosmetics with some particular brands that I found being in good quality.

- Interviewee 6

The attention to quality stems from some societal factors, especially consumer worries about fake and inferior commodities that have existed in China for a long period. These inferior products are detrimental to people's property and even their health. A famous brand or a brand coming from western countries can represent a trusted image of decent quality. This cultural phenomenon is especially evident in Chinese consumers' purchasing of food, clothes, and daily chemical products.

According to this context, the students were not talking about expensive brands to show off the price, but about the popularity of the brands to avoid low quality products. To some extent, the priority focus on brands has no relation to price itself. The university students deemed brand as the symbol, beneath which the meaning referred to trusted quality rather than luxury and special taste.
One student shared her ideas on the connection between the visual design of bank debit cards and the brand strength. It reveals an interesting phenomenon of customers keeping brand loyalty because of the aesthetics of the bank cards:

I think good debit cards must be aesthetically pleasing ... I mean those delicate and nice-looking ones. The design should give the users the visual comfortableness ... and I'd also add another point. I just said the aesthetics of the cards is important, but it does not only mean that the bank card that looks nice simply makes me like it, more importantly, I think the well-designed cards give me a feeling that the bank is also good and reliable ... if the cards are good looking, the bank must have paid more money for hiring skilled designers to make the cards instead of asking mediocre designers doing it. Only those banks with enough financial power would look for first-class designers to design the cards because they are absolutely expensive. Anyway, my idea is ... to sum up, those banks who are able to afford outstanding designers to design the bank cards are wealthy, which is the sign of brand strength.

- Interviewee 9

This is an extreme example where the design of the debit card directly affects the behaviours. The student said that she was not even willing to use the debit card, as it did not have an appealing look with regard to graphic design. The brand experience in this case was elicited from the aesthetic aspect of the bank products. The meaning of the graphic design on the bank card was signified. It became a symbol of high-grade banks beyond the beautiful product design. The customer formed a perspective through the connection between visual appeal, brand strength and trustfulness. The perspective was not embedded in or
communicated through the products in advance. This means that it is not the
service provider intending to convey this perspective of a potential connection to
customers, but the customers working this out for themselves.

The research did not collect data from the older generation customers in China,
therefore no assumptions can be made that those generations have the same
perspective. However, the concept of brand experience coming from Chinese
Millennials informs service providers that the design of a single touchpoint is
not only a matter of visual attraction, it also has, more deeply, a meaning that
refers to a reliable and trustworthy service.

**Millennial office workers: Preference for the brands with familiarity
through social interaction**

Similar to the point of view of university students, the perspective of office
workers on the major concept of brands was that brands guarantee product and
service quality:

> Brands to me ... is like the warranty of quality. But I am not a fan of some brand.
> I wouldn’t buy everything only from a particular brand ... no. Only if it is a brand
> that I’ve heard of, then I’ll think about it ... especially the products I am not
> familiar. For example, I am having my apartment decorated recently, and I need
> to buy water faucets and mop pools ... well ... these things I have bought before
> and I am not an expert of them, so in this case, I’ll consider the brands I’ve heard
> and seen from other people or advertising as good ones. Otherwise, I don’t think
> they are good and I’m not going to buy.

- Interviewee 15

The office workers were strongly aware of the relationship between the brand
reputation and the product quality. Low quality of the product was not only a matter of the product itself, but they would project the bad image onto the brand that the product belonged to. They had a clear rationale for selecting the brands they liked or they were familiar with:

I may not purchase some brand only because I have heard of it, but I would spend money on the brand because of its superior products. In others words, to me, products comes before brands. I don’t buy things just for worshiping the brand. I use iPhone and I love this brand, so I buy mobile phones regularly from Apple, but it is not like that I buy their mobile phones only because I’ve known Apple the brand. Maybe I am realistic.

- Interviewee 10

Millennial office workers directly connected brand with quality. This viewpoint refers to two types of scenarios. One is that customers already have a relationship with a brand and are loyal to the brand. In this situation, customers would not try new brands because of potential risks. The other scenario occurs when customers have not conducted research on a brand for a purchase decision; they tend to choose the brands they are familiar with or through word-of-mouth.

Either way, their perspectives reveal that a good brand experience comes from familiarity with the brand. This was evident in the viewpoints of both university students and the Millennial office workers. The finding has been justified by a psychological principle: customers’ attitude towards something is affected by the number of times they have been exposed to it in the past. In psychology, this trait refers to the subliminal mere exposure effect coined by Zajonc (1968). The theory was then applied to studies of social behaviour, mass communication,
and so on (Bornstein, Leone, & Galley, 1987; Fang, Singh, & Ahluwalia, 2007). Commercial brands leverage this principle to create opportunities, such as TV commercials, to expose consumers to the brands repeatedly and make them familiar with the brands.

Brand loyalty is another noticeable point identified from the Millennial group interviews. Interestingly, the office workers shared more ideas and viewpoints on brand perspective than the university students. The data show that brand loyalty can be reinforced or even originated from word-of-mouth and social interactions with friends:

- Interviewee 10

  I would usually trust the things with a good word of mouth. If some friends recommend me a restaurant because its food is tasty, then I’d like to try. At least, if I pass that restaurant it will remind me that my friends recommend it to me and it could be serving delicious food.

- Interviewee 16

  I like taking photos, and my friends recommended me Polaroid ... I remember there was a period of time that Polaroid were popular in China, and my friends are fans of this camera brand. They came to me and introduced me its history, its evolution, the album, they taught me how to shoot with the camera, so on and so forth. Suddenly I was familiar with this brand. My friends helped me to become a Polaroid rookie ... eventually I become a fan of it, I read the stories behind those Polaroid photos.

Essentially, word-of-mouth is an approach to gain familiarity because the
understanding of a brand is nurtured in the process of communicating with people. This is not to say that brand loyalty and good brand experience stem exactly and entirely from word-of-mouth, but the influence of social communication is clear on introducing brands to customers, particularly in this age of people relying on online social networks.

6.5 Pecuniary experience analysis

University students: Saving money with or without purposes

The perspectives of people dealing with money are important in describing a particular cultural group because pecuniary concepts reflect how people view the value of money in their lives. In my interviews, the participants described their notions of ‘saving money’ that present the goals, motivations, and viewpoints of planning future purchasing:

I would save money for myself even though it's my parents' money. I'd save money for a specific goal instead of saving money with no purposes ... For example, I had decided to travel to Xiamen in this summer vacation, so in the last term I went to tutor younger students in their homes and got some pay ... um ... about some thousand Yuan (RMB), so I did spend my holiday in Xiamen. However, let's say saving money for my future life without a specific purpose, I can absolutely save no money at last.

- Interviewee 2

Some university students were task-driven in terms of saving money. They need a clear task to be achieved, such as buying things that they cannot afford currently, to motivate them to save enough money. The notion of the meaning of
saving money was about satisfying the need for purchasing affordable things rather than preparing and planning for unexpected events in the future.

An essential reason for this concept is, from a research interpretation, that the university students have been partly independent from parents’ supervision in financial status. This independence stems from more opportunities and resources for improving financial conditions because the university students have manipulated more spare time and have more mature emotions than they had in high school. In this situation they have the ability to earn money all by themselves and obtain desired things from this ability.

The university students cohort is the group with rapidly maturating professional and social skills. Their sense of financial surveillance and management is growing. For instance, one student expressed her opinion of saving money and buying things as an achievement:

I am always saving money ... because ... I should be able to afford all by myself ...
I think I like the feeling of buying favourite things by the money I have earned myself. It’s the feeling of success and achievement ... Saving money means a plan for the future to me. For example, I have more savings so that I can buy products with better quality and used for longer duration rather than buying those cheap and inferior things if I don’t have the savings.

- Interviewee 6

However, according to the data their perspectives on saving money were divergent. Some interviewees had different ideas to those who thought of saving money as a means to buy intended products. They had no specific plans for
saving money because the motivation for buying things always appeared at a random moment. For these people, saving money might not be a task with a pragmatic goal.

The amount of savings in their bank accounts simply made them feel comfortable and secure. They were afraid of not having enough money to handle unexpected issues, which was the main reason for them to save money.

Nonetheless, a problem emerges with this lifestyle-driven money saving compared with the task-driven point of view. It is always difficult to save money without a purpose:

I usually don’t have a goal of how much money I need to save in each month, but I would take a look at my bank account whether there is still money left for this month. I hope I don’t spend all the money for each month, but I don’t tell myself an amount of money that need to be kept either...When I see some money left, I feel secure because... you know ... the money left is prepared for a rainy day.

- Interviewee 8

Being motivated by purposes (task-driven) and by lifestyles (lifestyle-driven) were two major viewpoints on saving money among university students. This does not mean that one is correct while the other is wrong, but according to the narrative content, the students with the task-driven money saving were more likely to achieve the goal than those students who were saving money in a lifestyle-driven stance. The major task of saving money for purchasing things boils down to small steps, so that, as the research participants, they are able to motivate themselves and control their spending to complete the task.
The pecuniary perspective is not an experience that has a start and end like a cinema experience, rather, it is the value that the university students group have in their daily lives for financial planning. The different perspectives on saving money reveal two different characteristics within the group. One is a realistic motivation while the other is an apprehensive feeling. Both of these two characteristics help to elaborate the concrete personas in later stages.

**Millennial office workers: Saving money is a habit**

The Millennial office workers revealed many thoughts on daily financing, which was rare for university students. The white-collar group has a stable income after graduation and they have begun to plan their lives by managing their assets. In general, the white-collar group was more adept at financing than university students even though the goal was the same, which is saving money. They are an appealing customer group for financial organisations. Banks pay attention to the young customer group because they have significant needs in purchasing and financing. Even so, these young customers require more diverse banking services for their needs:

> It's not only about 'saving' money ... you know ... If banks can give me some advices on it ... well ... actually they have this kind of services, but not for our group. They aim at those people with assets values half a million or something. But I don't think they have very specific financing services offered to young generation or people who have not very high income. I think they should notice the new emerging forces.

- Interviewee 10
One of the interviewees talked about her problems in using the third-party apps to manage personal assets. This insight identified that the experience of reliance on brands does not only exist in cosmetics and clothes but also in financing services. The interviewee's reason for her dissatisfaction related to the trouble of linking the bank account with the financing software:

I think I'm engaged in only two brands of the financing products, one is WeChat Wallet and the other is Alipay. I don't usually try new products because every time I try a new one I need to connect it with my bank account, which is really troublesome. But these two products are able to connect with most of the applications for daily use, such as Taobao and DiDi Taxi. Unless some new products are extremely fascinating, then I'll consider. But this rarely happens.

Interviewee 12

The data made clear that even though most of the Chinese Millennial office workers understood the use of financial services, they had different levels of understanding in terms of experience. Some of them had only begun to have an awareness of managing money, while some were tactical and behaved like veterans using financing services.

Interestingly the interview data indicated that Chinese Millennial office workers were either conservative or radical in choosing financial services. Financing services are the means for saving money, which is a key task in Chinese office workers’ lives due to their current consumption and future plans for buying houses. They said that saving money is a lifestyle or responsibility rather than a specific purpose. Some were even saving money because of friends’ influence. On this point the Millennial office workers differed from the university students.
The university students interviewed showed two types of perspectives regarding saving money, task-driven and lifestyle-driven saving. There was less task-driven saving among the Millennial office workers. To them, saving money is considered a habit:

I don't spend money with no control, but I don't save money by following a clear plan either. I know I shouldn't spend money on those useless things, but I've never had a plan to save a certain amount of money for a month.

- Interviewee 15

I don't saving up for clear goals, not really. Some people save up for travel and they calculate how much they need and how long they have to save up, but I am not this type of person. Maybe because I've always been saving up as a habit. I've had this habit since college, especially when I was in internship.

- Interviewee 13

Therefore, Chinese Millennial office workers’ perspectives and motivations for financing are not specific. They save money as a part of life. They are used to saving in advance in case they need money in the future. This behaviour is not exactly the same as that of university students because the university students data shows the two perspectives on saving money noted above, task-driven and lifestyle-driven saving.

In general, the Chinese Millennial Generation, including the university students and the Millennial office worker group in my interviews, does not reveal any evident viewpoint on the concept of money. This means that they have a medium and neutral attitude towards money. Emotionally speaking, the
attractiveness of handling money does not come from the value of money itself but from the experience of managing and being responsible for their own lives.

6.6 Digital financing experience analysis

In this section, the analysis of data from university students and office workers is not separated because of the data quantity and similarity. That is, university students and Millennial office workers communicated similar perspectives on the experience of using digital technologies.

The Millennial Generation is keen on exploring and using new technologies for daily life. They are involved in dynamic technological environments and learning to leverage and adapt to the emerging and fast growing Internet technologies. My research delves into their perspectives on payment technology, particularly the mobile channels through which the Millennials pay for things.

The interviewees compared third-party payment apps that they frequently used such as WeChat Wallet and Alipay with mobile banking services. The results showed that the third-party apps had more advantages than the digital banking services on transferring and payment, but the banking services had particular superiority over the third-party apps in areas such as the sense of security (see the banking experience section). The third-party apps have taken over most daily payments and are gradually replacing cash and banking services in many aspects:

It's really convenient. I'll give you an example. Once I went to a store together with my classmate, and then we found that ... neither of us had brought a purse.
Then we asked the storekeeper if we could pay by Alipay, and he said yes. That was nice. We couldn’t even buy anything if he didn’t accept Alipay … the mobile payment technology is facilitating our daily purchasing. I could just scan and pay, no need to bring cash, and no need to worry about getting my cards lost.

- Interviewee 6

... I don't need an online bank account but only the Quick Payment in Alipay will suffice. I usually transfer money from my bank account to my Alipay account, and then transfer the money to another bank account. Alipay is like a transfer station. The bank card is no more in the centre. I definitely use Alipay more frequently than the bank card ... Maybe Alipay is so mighty that makes me ignore banks. Sometimes I feel that banks are troublesome. I have to go to a bank and request something like the message notification, but with Alipay, all I need to do is just adding my bank account to Alipay account online. I used to have the mobile banks but then it turns out to be useless, so I deleted it.

- Interviewee 3

Convenience has become the keyword for young people preferring new technologies to traditional payment channels, and preferring third-party apps to online banking services. The main reason is that mobile technologies make third-party financing apps faster and easier for completing a task than traditional payment channels such as using cash, savings cards, or credit cards. More and more users prefer to replace mobile banks with third-party financing apps, especially when Alipay is widely used in China (Normandy & Bryson, 2007).

Technologies are created for serving humans and helping to improve the quality of life in the fields of economy, culture, environment, and education. However,
thinking from a problematic and ethical point of view, technology users, especially the Millennial users who were born and are growing up in an age of booming technology, have inevitably found themselves in a situation where they are physically and mentally dependent on technologies.

The dependence on mobile technologies for manipulating money is an evident theme elicited from the data. This type of dependence cannot be eliminated but only leveraged in developing service design strategies. However, dependence on technologies has led to the interviewees becoming concerned about financial security:

… because I think there are too many risks on Internet. For example, the skilful hackers may easily hack into our accounts. Mobile technology is rapidly developing. Money in my Alipay account is just a number … you know … it looks really easy to be stolen, it just does not feel as safe as taking cash along with me. After all, the third-party apps and online banking are based on Internet, so it is possible to have loopholes. Your money still can be stolen. But if it’s cash, unless your wallet is stolen, no one can take your money away.

- Interviewee 6

Their experiences are formed in the contradiction between the reliance on online payment technologies and misgivings about financial safety. Their stance is clearly towards the digital channel of financing. They are going to keep using the technologies but they are also concerned about the hazardous situations in which the technologies place them.

Interestingly, even though the students expressed their anxiety about the risks of
online payment, none gave any example of their own or their friends’ experience of being harmed by the digital risk. Their anxiety originates from their intuitive feelings about the intangible payment channel and digital currency, which leads to a sense of being unsafe.

Similar to other evidence presented in data analysis (such as banking experience), university students tended to think of finances emotionally rather than rationally. They understand the meaning of a thing based on what the thing felt like or looked like to them.

One of the reasons for this emotional thinking is that most of the university students are normal customers rather than experts in either Internet technologies or financing services, so their experiences are more emotional than rational.

Another reason is that, as discussed in the ‘social relational experience’ section, university students are living in a collective community (the college campus) and people who live around them consciously affect their behaviour. As one of the students said, most of her classmates did not link bank accounts to third-party financing apps for security reasons, so she followed this collective behaviour.

Yet regardless of the concerns about money safety, the interview data indicate that digital technologies have more advantages than the traditional banking services:

I prefer the digital channel of banking services. It is convenient and efficient because I don’t need to go to the branch. I can get all the work done with my
mobile phone or desktop. I can finish it at home. More importantly, I think I could read the information more carefully and thoroughly than talking to a person in a branch because sometimes the bank person just can’t swimmingly communicate with me.

- Interviewee 7

This interpretation of digital technology shows a situation where the Chinese Millennials rely on digital technologies but at the same time are emotionally vigilant against them. New technologies for payment have created convenience for university students’ lives, especially those technologies applied to mobile platforms. The data reveal that Chinese Millennials need digital technologies for a convenient payment method, but reliance on technologies also means risks to the security of assets and information. The Chinese Millennials therefore have a dual experience with online payment technologies and third-party financing apps; a positive facet (technological fascination) as well as a negative one (technological anxiety). The experience is produced from the meaning making of the financing mobile applications. The meaning is generated by the users’ own interpretations in their social setting rather than drawing on any authentic assessment of the secure level of the technology.

6.7 Social media experience analysis

University students: Social activities around WeChat Lucky Money changed the meaning of money

The experience of university students on social media focuses on the behaviours and emotions in using WeChat. WeChat is the most popular and influential social platform in China. It consists of two major sectors, instant messaging
communication and reading friends’ tweets. Around these pillar functions WeChat then developed a casual game that is connected to the money in WeChat Wallet, the WeChat Lucky Money.

Lucky money is a Chinese cultural tradition. Older people give a certain amount of lucky money, which is also called the red envelop (红包), to younger generations during Chinese New Year to celebrate the new festival. Tencent, the company that created WeChat, took advantage of this Chinese culture and brought Lucky Money to the 600 million WeChat users at the beginning of 2014. It turned out to be a viral game in a killer app. The interview data about social media is mainly around the university students’ experiences and perspectives of WeChat Lucky Money.

The data indicate different kinds of motivations for using WeChat Lucky Money. For example, young people use it as a medium of communication, a fast way of transferring, a casual gambling game, a tool for splitting bills, a means of earning small amount of money, among other uses. Most of the viewpoints on the experience of playing Lucky Money are positive and the university students feel it to be fun and even addictive.

First of all, the most common scenarios of Lucky Money aim at facilitating social communication:

... it is also for communication. For example, we have a WeChat group for our class, sometimes no one responds when I send a notice in the group, so I give them a small amount of lucky money, then people are coming. I think the Lucky Money can pull out those people who are 'diving' in the group and keep the
Secondly, Lucky Money can quickly transfer money from one person to another in an interesting way such as attaching a message or wish to the money being sent. It smooths the social communication by not merely talking about money. It brings people together in a casual game where the money is handled:

I was about to hire some younger students to work for me, but unfortunately they will not be paid as the organisation said so. I felt not good because of them having no returns for the work, so I put some money in Lucky Money and send it out to the group, and people attempted to grab the money, including me of course. I just thought this is interesting. When 4 or 5 people share the money I put in, there can be only 50 or 100 Yuan for each one. It is too small an amount of money to give to them by cash, thus I send it by Lucky Money so that it is not that embarrassed, you know what I mean? Eventually they were happy about it because they had never got any Lucky Money that is more than 50 Yuan. It was a surprise. Anyway, it is a nice way of giving people money.

Another reason for the satisfaction with Lucky Money is that, as its name shows, it brings the excitement of being lucky. It is a gamble without loss:

I am into grabbing the Lucky Money. I always get the money in 2 or 3 seconds, which is fast (laugh). I feel excited because it’s like seeking out a treasure ... well ... even though sometimes it is only dozens of cents, it does feel like grabbing hundreds of Yuan. I think ... um ... the icon of lucky money just has the
magic of urging me to tap it and grasp it when it comes. Even if it is only 50
cents completely carved up, I feel like I have missed a lot of money. Maybe it
gives us an illusion that no matter how much money we get in such a short
moment, we could be happy for quite a while. Maybe it’s an emotional trick.

- Interviewee 3

The young people also use Lucky Money to split bills for buying things or dining:

We go out for having lunch or dinner, usually one person would pay for all when
we finish, and we send a certain amount of money in Lucky Money to him if
giving him cash is not convenient.

- Interviewee 1

However, there are exceptions to the purpose of using WeChat Lucky Money.
Some students have realistic reasons. They are concerned more about the small
amount of money they can win from it. They considered Lucky Money as an
efficient approach to earning. Otherwise, Lucky Money could lose its attraction:

It is getting boring to always grab only dozens of cents ... at first it is good to earn
some money in this game. But soon after you will find that the money you get
completely does not worth the time, and then it feels foolish, and eventually I
quit playing the game.

- Interviewee 5

Gaining financial profits from Lucky Money is not a common perspective among
the students, but the data show that in some situations the casual game is played
not simply for fun. WeChat Lucky Money is associated with the users' social
networks and their bank accounts. These two components explain the most important factors that constitute the experience of Lucky Money, which are people and money. More specifically, these factors refer to the entertainment activities of money among friends. Thus it is not surprising that university students have different motivations and purposes for playing WeChat Lucky Money. University students do not talk seriously about money, but on social media they think practically about dealing with money, including safety and profits.

The smartness of WeChat is that it turns money into a medium for social communication, and it activates people to entertain together. Lucky Money is located in the place between being a casual game and a financial service. In the technological experience section, the students’ narratives show their concern about the security of digital money due to its intangible form, but in Lucky Money's context, the digital form of money is the key advantage as it implies a less concrete and serious image of money.

In other words, 1 Yuan in Lucky Money is indeed equivalent to the value of 1 Yuan in RMB cash, but it reduces the tensions between the users and their money. It takes advantage of the entertainment use scenario to transform the concept of money into something that is less to be worried about, something that is a part of the social game. To some extent, the original symbol of money becomes a symbol of a gift or a message. In this social context that WeChat creates, the original meaning of money as a trade medium has been changed.

**Millenial office workers: Using WeChat for office communication**

The office workers used WeChat Lucky Money with similar intentions to the
university students. They use Luck Money as a casual form of transaction when using a bank is too formal a process for giving or returning money to friends. They send Lucky Money on WeChat during special festivals as gifts. It is neither too costly nor too cheap because Lucky Money is always a symbol of blessing so people are not concerned with its real value:

Especially when it’s in festival, you might want to send some best-wish messages to your friends, but it is not easy to figure out some original words all by yourself. If copying someone else, you possibly feel it in a very popular style, in a bad way, I mean. In this case, why don’t you just send them Lucky Money on WeChat. Well, it’s not a matter of how much the money really is. I think it simply gets rid of the embarrassment.

- Interviewee 12

The office workers use it as a way of splitting bills after dining together, as noted previously. They also take advantage of Lucky Money as bait to attract colleagues and clients to start discussions on work issues. This is same as the university students posting Lucky Money in a chat group for more talk except for the difference between the entertainment and work scenarios:

Our (advertising) agency is collaborating with a company who provides images. The company recently built a chat group for ... well ... we are doing design in our agency, and the company invited almost all of our designers to the group. You know what they do? When they have new problems or projects for a discussion, they’ll send out Lucky Money in the group and ... you know ... (people are coming for it). It is true that many people begin to pay attention to discussions because of the Lucky Money.
Interviewee 11

The data show the social force of Lucky Money for the Chinese Millennial network. To some extent, it has become a tool for social cohesion to facilitate people communicating. In this context, the meaning of money, as one interviewee said, has changed into a social object that ‘draws people’s attention’. The meaning change of money has formed a unique culture in WeChat communication. In addition, the Millennial office workers have created a casual game that can involve many people at the same time. They are usually colleagues, and through the game they interact with and make fun of each other:

We have a WeChat group called ‘infinite Lucky Money’, which means we need to continue sending out Lucky Money one person after another. Before someone throwing lucky money in the group, we make a rule, say, the second last person who grab a piece of the money must send out lucky money in the next round (WeChat Lucky Money shows the user names and sequence of taking each portion of the money)... but of course, it could be the last person, or the youngest person, or the shortest person in the group. We name it randomly. We play this game just for fun instead of making money. We talk about a lot of things that are funny, shocking, or even gossip during the game because people are activated ... this is also a way of our bosses interacting with us, or colleagues in a same department interacting with each other.

Interviewee 13

Lucky Money facilitates social connection among colleagues. It is the manifestation of a unique Lucky Money culture that implies an organisational culture. Lucky Money culture is only a tip of the ‘social media iceberg’ in China.
Social media has changed the way people maintain relationships with others in the workplace and the way of working. For example, in many cases, WeChat is faster for work communication than email.

The Lucky Money game in WeChat was created as a casual game and was introduced in the Chinese New Year for users to send small amounts of money and wishes to friends, but people by themselves have generated all kinds of rules, customs, and meanings in various scenarios by taking advantage of this simple money-giving game. Lucky money has built a platform for people to create and perform on and it shapes cultural behaviour in social interaction.

Good experiences on social media are not only elicited through the design of the social media product, but also through the self-generated contents and rules evoked by the collective intelligence, which are more influential and interesting than the product itself. However, the social entertainment on WeChat among colleagues sometimes annoys the interviewees:

... another bad feeling is that WeChat usually mixes working issues with my own life. For example, when I tweet something on WeChat Discover, I have to consider this tweet appropriate or not if my bosses see it. The worst thing is when I am not in working time and a WeChat message notice comes to my mobile phone, but finally I find out it the chat group for the working stuff. This troubles me too much ... I think it is better divided into two APPs or two accounts. One is for entertainment and leisure while the other is particularly for work.

- Interviewee 15
It is clear that the more WeChat is engaged in life, the more people are influenced by it. The point is WeChat means far more than a social platform for people to talk, but it facilitates, impacts, and even dominates different parts of peoples’ lives. The Millennial Generation is the group that is most affected by WeChat. They manage and sustain a large part of their social relation on WeChat.

This phenomenon does not happen in university students’ lives though. This is mainly because in their perspectives the meaning of WeChat is only as a tool for playing social games and chatting with friends. In contrast, the Millennial office workers consider WeChat with the meaning of dealing with social connections in offices, which is important to their career.

In addition, the pain points of using social media do not come from the social communication aspect only, but also from the experience of acquiring information in the news feed:

> WeChat has almost replaced Weibo (a Chinese social platform similar to Twitter) in my daily lives. I glance at WeChat nearly once in five minutes, but I only sign on Weibo once a month … because the information on Weibo is crap. I mean it is hard to get useful and elaborate contents that I’d like to read on Weibo. WeChat is much better because I can subscribe official accounts and they push me quite high-quality information every day.

- Interviewee 13

However, the information quality on different social media platforms as a topic in interviews was a controversial issue. Some interviewees had opposing opinions as they thought Weibo generated more valuable content than WeChat:
I know Weibo is disappearing in our lives, but I think Weibo enables me to focus on the contents that I’d read. For example, I love reading novels, so I follow quite a lot of writers, and I don’t need to follow those topics that do not interest me. WeChat is different. It includes colleagues and clients of mine and I can’t just block them because it may cause misunderstandings. That’s why I think Weibo is a better social media to filter the information and focus on valuable things … I think they have different purposes. WeChat focuses on close social relationship while Weibo is aiming at news acquisition.

- Interviewee 17

That being said, the point is not which social media platform is superior because these feelings are decided by the way the interviewees use social media and the purpose they have for using it, which is changeable. I found that the Millennial white-collar group expects high efficiency in acquiring information on social media. They spend an amount of leisure time on social media, but more importantly, they also consider it a means of gaining knowledge.

### 6.8 Banking experience analysis

**University students: Bank is useful but distant**

This is not a study for a specific bank service, but it aims to investigate at the cultural insights coming from discovering how the young generation feels and understands the role of banks in their lives. The concept of bank can be extended beyond its own meaning in this context because the purpose of this study is to depict who the Chinese Millennial Generation is instead of what bank services are. Similar to other experiential aspects, the banking experience is one
of the lenses through which to recognise the Millennial group.

The university students’ viewpoints on banks were straightforward and simple without apparent contradictions among themselves. One reason for the result is that most of the Chinese university students are not financially independent from their parents, and currently they do not have a large amount of money being managed while they are still students. Thus their perspective on banks was generally unified.

The third-party apps cannot possibly replace banks of course, but there are much less people going to bank branches than before, except for those older generations who are not able to use mobile phones or those who do not know how to use Alipay.

Interviewee 5

The young people considered bank branches as conservative and even old channels. In comparison, the third-party software for daily payment and financing is growing rapidly in China. For example, developed by Alibaba, Alipay is widely used for online shopping, utility bills, mobile phone bills, transfers, movies, taxis, air and rail travel, stocks, gasoline, donations, and so on. It is the leading payment method among all other platforms in China. A strong competitor to Alipay in the Chinese market is WeChat Wallet that was designed for WeChat.

The fact is that these two mainstream third-party financing platforms have overlapped a great portion of the functions that banks can do for ordinary people in their daily lives. University students are a group of the ordinary clients
who do not particularly seek for higher interest but want more convenience in their daily lives. They use banks only for basic purposes:

I think ... for students, all they want from banks is about transferring money including depositing and withdrawing. It should be only this one motivation.

- Interviewee 2

For me, banks serve me to open an account, put money in, and then swipe the card when I buy things.

- Interviewee 3

However, the way they think of banks is not totally negative in comparison with third-party financing apps. Many of them have the point of view that banks, such as branches and mobile banks, are more formal and reliable than the third-party apps:

... but it feels not a formal way. This summer I participated in a summer camp as a coordinator. It took me five days. The organisers said they would cover my travel expenses as the reward. Finally they gave me the money but it was transferred to my WeChat Wallet account. At that moment, it really feels like ... I would say only if the money is being saved in my own bank account could I have the feeling of having the money as my own. Thus then I transferred the money to my bank account immediately. I just always have this concept.

- Interviewee 4

... but I think banks are safer than Alipay after all. I mean ... banks feel like to be less risky in terms of money ... going to branches and having human
communication make me feel reliable indeed. In case there are any problems, I can directly ask for help from the staff there. Nonetheless, if the third-party apps are broken in any services, I have to solve it myself or call the customer service. The point is that customer service does not necessarily consist of experts for getting rid of my problems, so it might be wasting time.

- Interviewee 5

The interviewees were also asked about their ideas on the role of banks. I asked them what would they think if ‘bank is a person.’ They shared different metaphors on banks but the concepts were similar:

Bank is like a bodyguard. Most of the time, I dare not take too much money with me, so I give the money to him. When I need money to buy anything I just get some from him. I think money is safer being kept by him than by myself.

- Interviewee 7

I think bank is a butler. I know him but he is definitely not my friend. I need him, and the society needs him too.

- Interviewee 5

To me bank is much like a university students counselor ... well, I think sometimes you get a feeling from her of being nice, patient and warm, and usually she is able to help you out, but in fact, you also feel that this close relationship as well as her good character only come from the requirement of her job. You know what I mean? Maybe she is not that person, but she have to be nice, patient and warm because that is what she needs to do.

- Interviewee 8
In general, the students had similar perspectives on what banks are among the group. Banks mean safety because they protect their money, even though the students used the bank for very simple tasks. Banks also mean a fake closeness. The students contacted banks in many cases, but were still aloof from them because the existence of banks is only for solving problems. They can hardly establish a real close relationship with a bank.

I deem that these figurative concepts on bank services do not necessarily lead to bad experiences because performing the basic functions has already guaranteed the service is valuable and reliable. However, the interpretation of the interviewees’ viewpoints assumes the Millennial bank customers are expecting a different image and character of banking services that are not too serious or indifferent to them as customers.

The bad experiences come from a variety of situations such as the branch service processes, the professional skills and knowledge the branch staff have, and the queues. Queuing is time-consuming and annoying in any services and in any country. It is especially a service experience problem in China due to the huge population and incompetence of the service facilitation in many aspects:

Another problem is I have to queue in the branch most of the time. It is quite a long time ... usually I have to arrive at the bank before they open in the morning to avoid the long-time queuing. If I get there and find out I stand in the end of the line, my day is ruined.

- Interviewee 5
I think it is too crowded in the banks. For instance, after getting a ticket with the queuing number, I have to sit somewhere to wait for my turn. I have to take my iPad or a book along with me because I know I will be waiting for a long time. It feels like everyone there cannot finish their tasks in a short time, and the staff is slow. There are always only two or three counters available.

- Interviewee 6

Almost every interviewee mentioned the annoying queuing time in banks. No one banking service can prevent customers from queuing, but one way to reduce customer anxiety is to engage customers in other activities during the waiting time.

One of the interviewees said that she would bring an iPad or a book to kill the time, which is a hint for branch services. For example, the activities to enliven the time customers spend queuing could be implemented by offering customers newspapers or TV programs. In addition to queuing, filling out the required forms was time-consuming:

- Interviewee 1

In general, the customers were seeking for the most efficient way to complete their tasks at a bank branch. Taking advantage of digital channels is a workable strategy to achieve this goal. Some experiences are bad because there are no solutions for problems available via digital channels:
... the password of my U Key needs to be reset due to some errors ... this is different to some online services. For example, if I want to change my email password, they will send me a code or something for verification on email, which is convenient, but for the bank U Key, I have to go to the counters and talk to the people there.

- Interviewee 8

In some situations the customer experience is shaped not only by a routine, but also in the interaction between people. The attitude, professional skills and knowledge of bank staff can directly modify the meaning of banks to the university students:

I used to apply for a new debit card in a branch. They told me that there would be a fee or something during the time I hold this card. I am not quite clear about it, but I just thought it was fine. It does not matter if I pay this fee monthly or annually. Then I registered the new card with my phone number. Several weeks later I had my phone number changed, so I went to a branch to update my profile. That was a different branch with the one issued my card. The staff there said the fee that I mentioned earlier is not necessary. I don't have to pay that fee in fact. I was a bit astonished because the different staff working at different branches of the same bank gave me the contrary information. I have been confused until now as no one was there to explain to me.

- Interviewee 7

These types of dissatisfied experience are coded as 'staff lack professional knowledge and necessary explanations'. It might be interesting to know why these problems exist in the banking services. But my research is not able to
explore the reasons for the service loopholes or provide solutions from a service measurement perspective. This research looks at banking services through a service design lens, and service design inherits a human-centred design perspective, as I stated in the introduction to this thesis. Thus the aim of this study is to seek out how customers generate certain experiences and how they think of the meaning of services in their social context.

The booming mobile technologies have helped to update all types of services to extend them to the online realm. For example, in the first-tier cities of China, for office workers it is a painful experience to call a taxi at peak hours. Chinese local taxi-hailing firms have developed a mobile platform for taxi-calling, which is similar to Uber. The online process of ordering a taxi service thus becomes important and is a great part of the whole customer experience from online to offline.

Even though the interviewees in my study expressed frustration at experiences interacting with the staff in banks, they admitted that humans as one of the touchpoints cannot be entirely replaced by digital touchpoints. They are seeking a seamless combination of self-support (digital) channels and human communication channels.

University students stated that in most cases they were expecting self-support services such as completing their tasks by digital channels, but at the same time they also needed the backup of human interactions in order to solve complex problems. Interestingly, although Millennial is the group who is eager to use new technologies in their daily lives, they still think assistance of people is necessary in banking services:
I think it would be better if all the services can be self-help. But it is even better if some staffs are staying there to be ready to explain anything I need ... it is important to communicate with the staffs, but I think self-help service will be quicker because I can do it by myself without consulting anyone. At least it makes me feel it quicker than waiting for my turn for talking to the staffs.

- Interviewee 4

One interviewee shared his expectations of using self-support services and seeking help from people. It was a matter of a preference for either human-computer interaction or human social interaction. In the customers’ context, whichever channel they chose, they tended to choose an efficient process even if this kind of efficiency was only sensuous, which indicates that communicating with people and using self-support services take the same amount of time for the same task.

Staff-driven processes and digital system-driven processes may need equal time; the point concerning customers having a good experience is that they have a sense of domination over their intended tasks. When they are actively joining in the process for their own purposes, the uncomfortableness of being an outsider and order receiver is removed.

The students are also pursuing the experience of right to know that makes the service procedure clear and comprehensible. This is similar to the sense of domination as young customers are not always willing to follow what the bank staff are telling them to do. The customers need to completely understand what they are going to do by themselves in the first place:
I think there should be more clarity for the service processes. The bank can directly tell the clients, in advance, that what kind of processes they need to complete, how much money they need to pay and for what use, what commission fees are required and what pay-services are optional to me, so on and so forth ... However, the reality is that when I come to the bank, let's say, to apply for a new saving card, I need to ask the bank employees about everything of the services. The worst is that many things they tell me make no sense to me and I have to follow the orders ... It lacks an official or unified means to show the information to me in the branch.

- Interviewee 7

This again addresses the discourse on the combination of a self-support system and human services. The customers are expecting a solution where the main role of leading them to complete the customer journey is a self-support system, while people are only supplementary. The reason for this expectation is that they have encountered troubles in communicating with professional workers, which usually happens in specialised types of service that need expertise such as medical, judicial, and financing services. The Millennial customers do not appreciate having to act as a disadvantaged group when using these services. They require the absolute right to know the complete service procedure from the services they are going to use.

The last word in the last transcript piece, which is ‘transparent’, concludes this interviewee's thoughts on the experience. He needs transparency in order to understand the process of the service so that he can be absolutely clear about the requirements such as documents, fees and rough time cost. The information
communicated by staff orally is not transparent enough for him.

From a service provider's perspective, human assistance stands as a symbol of consideration and customization, but this is not so from a Millennial Generation customer’s point of view. As a group that is quickly obtaining large amounts of information through mass media and social networks, they are confident in reducing their dependence on human assistance in banks because their purposes for using banks are basic.

The lack of explicitly showing service procedures sets up a barrier between the Millennial bank customers and the service experience. To Millennial customers, the ‘right to know’ is not only about knowing the details of the service, but ultimately it becomes a ‘self-directed’ experience in the customer-centred service.

**Millennial office workers: Need efficient and customised banking experience**

The Millennial group's viewpoints on the experience of using third-party apps and using banking services are divergent, but the discussion primarily falls on the question of which channel is more frequently used. The interviewees basically considered safety as the most important factor in using a service channel:

> I trust a bank’s application more than a third-party app such as Alipay. Bank feel safer because it is not the third party, and its application doesn't have as many functions as Alipay has, it should be safe.

- Interviewee 11
I do use financing services but only those services provided by WeChat. I don’t use banks’ financing services ... banks just have too many kinds of financing products. I have some friends working at banks, and they said it's complex... they said some products are good but some are awful. I don’t want to spend too much time on researching and then choosing the products. I just think WeChat is reliable.

- Interviewee 15

Interviewee 11 above resists using third-party apps for financing because he considers that the more functions in an application, the riskier it is. As noted, ‘feel’ is a keyword in the context and refers to a subjective prediction about the experience of using a product because users do not have evidence to show their conclusions about that product are true. Interviewee 11 did not show me any proof to demonstrate what he said was correct, but his subjective prediction has deeply influenced his behaviour in using financing services. This is the significance of experience. It is not a concrete experience that has a name, a start and an end, but an experience that is accumulated gradually over time.

The narratives from Interviewee 15 can be interpreted similarly. She does not use the financing services of banks because her friends warned her to be careful about the banks’ services, while she feels WeChat is reliable. Eventually decisions are made and behaviours are carried out towards the meaning of the products gained from her own experience.

Another discussion on banking experience is the prioritisation of the digital service channels over the physical channels. The data showed evidence that most of the young office workers preferred digital channels to physical channels, for
different reasons:

I haven’t been to the branch for a long time. We are office workers, and usually the bank has the same working time as ours. It means that I need to find the time for going to the branch, or worse, if there is no branch nearby, I have to ask for a short leave during working time. This costs too much to me. I’d rather finish all of the things on the Internet.

- Interviewee 13

I use online bank much more than visiting a branch, even for applying for using financing services. I don’t go to branch unless they ask me to ... because I need to queue, it’s really time consuming.

- Interviewee 14

Time spent in the branch is the most frustrating thing in the physical channels. Office workers have less tolerance on this aspect than university students because they have full-time jobs and time is precious to them.

Even though queuing is a troublesome experience in branch services, the interviewees did find some specific aspects that reveal a bank cares about its customers, which is considered a good experience:

... of course, I once saw considerate service details in a branch service, such as presbyopic glasses for the elderly and free battery charging. I think this is humanized considering it’s a bank.

- Interviewee 13
The interviewee thought that the banking service was humanized due to its consideration in adding necessary touchpoints. This is a contrast to the distant image of banks mentioned in early contents. The free mobile phone charging service is considerate and warm because it is not often seen in a bank. In other circumstances, the interviewee will perhaps take this detail for granted if it happens in other service environments, such as hotels. To young people who are not wealthy clients, the good experience provided by a bank is not only the financial return from a bank, but more importantly, the approachability of a bank service that they can directly feel and comprehend.

I posed the question of ‘what the bank’s role will be if the bank is a person’ to the Millennial office workers. They described the bank as different figures, but the core idea was universal to some extent. For example, a bank is like a college administrator because he can solve problems but students seldom go to him. This means that there is a distance between customers and banks. The Bank is a policeman because he protects the property, and that is the most important and the only thing that concerns the interviewee. Someone said the bank feels like parents. Firstly, it is trustworthy because parents are the closest people, and secondly, it teaches them to manage property and make profit from it. Concluding the metaphors, from the Millennial office workers’ point of view, banks are distant, protective, reliable, and instructive. Interestingly these traits could be describing a bodyguard image as was given in one college student’s words.

As the Millennial Generation has been widely engaged in using the digital channels of banks such as online banking and mobile banking rather than the physical channels, the user experience in interacting with a banking mobile
application is no longer only the usability of the user interface or information architecture, it also influences the customer experience of the entire service:

I normally assess a bank service through the details of the user experience of using banking apps. For instance, a lot of banking apps require us to select first if we are doing transaction between the two accounts of a same bank or different banks, but Ping An bank got rid of this step. We type in the bank account number and the app recognise which bank it’s from. The job is done by the bank instead of me. I think the user experience details like this makes me feel the bank is not old-school, but developed and intellectual.

- Interviewee 15

I think digitalisation is very important to banking experience. At least, it is to me. Before WeChat Wallet and Alipay coming out, I was using online banking services from several banks. I can absolutely tell the good and bad among those online banks. Basically the comparison is about the experience of using the websites. Some are good, some are so so, and some can be barely used. China Merchants Banks (CMB) is especially good because most of its online service procedures are simpler than the other banks.

- Interviewee 10

The mobile application experience can cause an impression of the service because it is a moment of truth in the customer journey. A moment of truth (Bitner et al., 2008; Normann, 1984) is the encounter when a customer interacts with the touchpoint of the service when they form or change their impression about the service provider. Hence, the design of services might fall under the design of digital interfaces, but it is crucial that the designers have holistic
thinking about how the interface and user experience on digital devices could evoke a certain experience of the services.

This indicates that the Millennial bank customers regard the digital channel as a major method for services. The experience of the digital touchpoints is associated with the holistic customer experience.

Queuing in the branch is a common but painful experience in both university students’ and the office workers’ viewpoints. This issue is considered as the young generation seeking efficiency. Queuing can block the experience flow in a customer journey and frustrate the customers. This is one of the main reasons that the young generation prefers the digital channel of services rather than going to a branch:

Queuing is obnoxious. Some aged people such as those grandmas and grandpas cannot use online banking services or even ATMs, so they must go to a window service even it is simply withdrawing some money. In this case, they are in the same queue with those people who have to use window service. These old people don't need to work, and they get up early, sit in the branch chatting and looking after their grandchildren.

- Interviewee 10

In addition, the research on the Millennial group reveals the behaviour of seeking for certainty in multichannel banking services:

I always have the experience of the bank website information and branch information being out of sync ... I mean ... the information I’ve got from branch
is either different from or lost on their website. For example, the website said there would be an annual fee charged for a bank card all the time, but when I asked the branch they said it will be gone after I swipe my card several times. These are totally different information. I was confused about it. Sometimes the bank rang me to promote their services and activities. However, I searched their website and cannot find anything they said to me.

- Interviewee 13

This interviewee attempted to verify the information across two different service channels but the result did not ensure the information was true. The behaviour is understandable because when the customers are involved in an event that concerns them, a feeling of certainty coming from the seamless omnichannel customer journey can help to promote the holistic experience.

The viewpoints of the Millennial office workers showed four key aspects of expectations. Firstly, they expect banks to play an important role in the community. Secondly, some interviewees referred to the visual aesthetical cues in a bank. Then they expect banks to be empathic on usage scenarios when they interact with the service. Finally, an aspect that stands out is that the young generation group needs the intelligence and personalisation of the bank. Each of the points is elaborated below.

The idea of the bank being a part of the community life stems from the experience of visiting a bank in Europe:

We went to Kolding, a small town in Denmark. I was surprised because all the banks in China are defensive and serious, and there are glasses separating bank
personnel and the clients, but the bank we’ve visited in Kolding is quite open ... a key point is the bank is particularly serving the community. The community members can go to the bank for a visit. They sometimes organise activities such as teaching kids about using money ... well, this is like home education in China, but the bank provides the services there. The bank feels like an activity centre in the community as people come and talk to each other. This has been more than the meaning of a bank.

- Interviewee 10

In this interviewee's comparison between banks in China and the bank in Kolding the different styles of the space gave her different feelings in the moment of truth. An open space that facilitated communication was better than a closed space. The interviewee had a positive experience because the bank no longer has the image of being distant and aloof from people. Its stakeholders are not only the clients who are using the bank, but also the people living in the community.

The narrative data from the Millennial interviewees show that an improvement in customer experience could be if the bank services felt thoughtful and humanized so that people no longer associated banks with an image of indifference. A similar concept to this expectation is the visual and aesthetic cues of the branch:

... I think the bank should redesign their branch space because most of the branches in China are in dark colours. It looks so serious and even makes me feel depressing, though I guess they use this style to give client a feeling of safety. I think they could use some brighter colours to decorate the inner space that
makes people feel happy. It is not only a matter of colour ... I think people might be more OK with waiting for a long time if the space looks nice.

- Interviewee 14

The interviewee means that the aesthetics of branch space is more than a pleasure for the eyes. The aesthetics are cues of good experience of the banking services because the visual characteristics have caused an emotional response. For example, the dark colour makes people depressed to some extent while bright colour makes people happy. In a previous content, a college student talked about her idea of the connection between visual design of bank cards and brand power, which is similar to the viewpoint expressed here.

The intuitionistic figure of a touchpoint is of great importance to the service experience in a Millennial perspective. In this situation, they associate the visual images of a product or service that they perceive with their experience without logical reasoning. Even if they have not used the service yet, the intuitionistic figure of any touchpoint has already preset the influence on the coming experience.

Usage scenarios are important to the banking service experience according to the interviewees' narratives. A usage scenario means the contextual circumstance in which the customer interacts with a touchpoint. The interviewee below is expecting the bank to be empathic in the specific situations where a person uses a touchpoint, especially for non-manual channels. The bank should be solving the subtle but annoying pain points other than providing necessary information:
I need an App that contains the information of all the banks that I’m using. I only log in once and I can access all of my bank account. You know ... I have quite a few bank Apps on my mobile phone ... and I have put some money in each of them, so I have to register every bank account if I want to check how much money left in the accounts. It’s not convenient, and it’s hard to compare the cost and remaining among them. I’m just saying it is good if one application includes all the information of several banks. Another thing is ... um ... I can check my daily cost on mobile banks, but the details are not really specific enough ... I mean, it says I spent 200 Yuan someday but I really couldn't remember on what I spent the money ... it’s better if the record can be more specific.

- Interviewee 15

The moment of truth occurs when the customer encounters the interaction with a touchpoint. A series of interactions between customers and services build up the touchpoint usage scenarios. The using of touchpoints can be frustrating because the service provider is not being empathic when thinking of the customers’ experience. Empathic thinking in usage scenarios is crucial to improving the customer experience for the Millennial group because, as a group that masters digital technologies, the expectations in all kinds of scenarios are increasing ahead of the digital experience, which makes the usage scenarios complicated.

Finally, intelligence and personalisation are other aspects of the expectation of banking experiences. The Millennial office workers have shown clear needs regarding these aspects because they use more types of banking services than the university students and they demand customized services to acquire the
experience of being served.

I’d prefer to go to a branch rather than use mobile bank if I’m about to buy some financing products because those bank managers are able to pick up the most suitable product for me, which a mobile phone cannot do. On mobile bank the information is listed there, but I have to search all by myself ... only if the mobile application is intelligent enough to know ... for example ... my investment preference and offer me banking advices according to my age, then it would be great.

- Interviewee 11

Once I spent quite an amount of money ... I got a call from the bank immediately. They asked me if it is true that I have a sum of consumption expenditure by myself. I said yes it was me, then they were like ... “OK, we just call you to ensure your property is safe”. I mean ... I felt good with this call. I think it very considerate because the bank is doing something to protect my account. It's a feeling of serving me ... I'm emphasizing the 'me'. It is even better if the bank understands my consumption habits and recommends me appropriate activities or financing products. I'll like it. But only those personalized information instead of the junk mail or the promotion messages sent to every other client.

- Interviewee 13

These narratives elicit the expectation of intellectual services and personalised experiences provided by banks. One of the interviewees pointed out the advantage of requesting advice from human experts rather than from the digital touchpoints; this was as a result of being served thoughtfully. Digital
technologies in many circumstances are not comparable to the human intelligence and experiences. Digital channels are fast for completing a task, but providing focused and customised information is another kind of efficiency, which is better offered by the banking staff experience.

In the other case documented above, the interviewee received a phone call from the service provider to confirm she herself had spent an unusually large amount of money. For her this evoked a memorable experience. Young customers are seeking the experience of caring from banks, particularly for services that relate to individual assets.

In general, it is noticeable that pursuing personalisation is a significant demand of the Millennial people in my research. They need the bank to recommend customised information and make purchasing plans for them. Earlier sections have noted that some interviewees talked about the information quality on Weibo and WeChat. Those social media platforms that send them news in an organised and individualised manner provide a good experience for them. The implication is that the Millennial group extends the meaning of personalisation of social media information to the experience of banking services.

**Chapter summary**

In this section I elaborate the interpretation of data in a Chinese socio-cultural context. Under the six experiential dimensions, I explored the meanings of a variety of objects (parents, gifts, Alipay, WeChat, bank branch, and so on) in the Chinese Millennials perspective. These meanings were hiding behind the story-based narratives and I uncover them through the qualitative analysis. The
interpretation is not the end of data analysis, but a basis for the synthesis leveraging thematic networks and the framework of symbolic interactionism.
Chapter 7. Data synthesis with thematic networks and symbolic interactionism

Introduction

This chapter elaborates the data analysis in two methods: thematic networks and symbolic interactionism. The two methods are working to emphasize different aspects of the Chinese Millennial's context. The thematic analysis focuses on the Chinese Millennials' behaviour (what do they do and think in general), and symbolic interactionism analysis focuses on the social context (who may influence them in a variety of social situations). This chapter also shows data from brainstorming and customer journey mapping sessions to support data from interviews.
7.1 The perspective change on social relation

Under the social relational experience analysis (Section 6.3), 19 basic themes were produced (Table 7.1). The table below illustrates these basic themes. Some of the themes were developed from codes while others were directly identified from the data. The basic themes are phrases rather than single words because phrases provide a context for a better understanding of the data.

<table>
<thead>
<tr>
<th>Peer influence on decisions and styles</th>
<th>Friends understand more than families do</th>
<th>Affected by favourable people</th>
<th>Concerning about misunderstandings among friends</th>
</tr>
</thead>
<tbody>
<tr>
<td>Experts’ influence</td>
<td>Giving gifts represents closeness</td>
<td>Seeking for advices from best friends</td>
<td>Influenced by people with specialised knowledge</td>
</tr>
<tr>
<td>Community influence</td>
<td>Independent from (rebel against) families’ advices</td>
<td>Closer to friends with similar hobbies</td>
<td>Parents as spare resource</td>
</tr>
<tr>
<td>Increasing awareness of independence</td>
<td>Concerning about self-image</td>
<td>Sharing, recommending and criticising as a part of life</td>
<td>Seeking for assurance from the other people to see if making the right decisions</td>
</tr>
<tr>
<td>Expertise followers</td>
<td>Fun seekers</td>
<td>Social evidence of being risky</td>
<td></td>
</tr>
</tbody>
</table>

Table 7.2 Basic themes of social relation

The following sections elaborate those themes that have not been discussed previously. ‘Community influence’ pertains to the social impact from the social circle that someone belongs to. The data show that the students’ perspectives are shaped by the campus social circle and the Millennial office workers’ behaviours are modified by their workplace culture. These are the communities that people are involve in and interact with. Campus and workplace social interaction is a strong force of social influence.

‘Social evidence of being risky’ describes an interviewee’s opinion of the safety of
using financing mobile applications. He said that:

I suggested my parents put money in Yu’E Bao (a financing app developed by Alibaba), but they didn’t agree as they thought it unsafe … you know … people in two generations are different. I’ve never worried about its safety … well … it’s true that my personal account might be revealed if my mobile phone’s lost or stolen, but … anyway … it doesn’t happen to anyone around me, so I don’t worry about it.

In this example, the interviewee is not concerned about digital safety because she has never heard of any friends having a problem. “It doesn’t happen to anyone around me” means the social evidence shows a non-risky situation to her; because of this circumstance she can completely trust the mobile application. The social evidence influences her point of view and behaviour.

I categorised the basic themes into several chunks based on affinity (Table 7.2). This process aimed to generate organising themes to describe the analysis of data from an overall approach.

<table>
<thead>
<tr>
<th>Transformation of social relation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Awareness of belonging to communities</td>
</tr>
<tr>
<td>Need for professional development</td>
</tr>
</tbody>
</table>

Table 7.2 Organising themes of social relation

The organising themes are not simply summarizing the basic themes and using different words to communicate the same semantic meaning. Instead, they have significance for further interpreting the basic themes.
The basic themes are structured under three organising themes. The organising themes are transformation of social relation, awareness of belonging to communities, and need for professional development. Some basic themes are omitted from the synthesizing process as they lack relevance to other themes.

Transformation of social relation means that, to the Chinese Millennial Generation, the majority of the constructions of social connections and influences are switching from families to peers who are mostly from the same generation. Awareness of belonging to communities shows the increasing importance of the concept of community in the Millennial Generation's lives. They reinforce the notion of themselves belonging to particular communities or groups, and some social behaviours stem from this notion such as ‘seeking for advices from best friends’ and ‘concerned about self-image’. Need for professional development pertains to a social motivation. The group that I interviewed, including both the university students and the office workers, had not started their career yet or were at the beginning of it; they sought social communication to enrich their knowledge and upgrade their capabilities.

Global themes are “super-ordinate themes that encompass the principal metaphors in the data as a whole” (Attride-Stirling, 2001, p. 389). As the most generalised and abstract themes, they are, on the one hand, reasonably linked to the basic and organising themes, and on the other hand, they achieve the leap from description to high-level interpretation. Based on the organising themes, global themes are created as the evolutionary notion of social interaction (Figure 7.1).
Reflecting on the structure of the thematic network and the relationships between different levels of the themes, I found that ‘evolutionary notion’ was the origin of the three organising themes. In the environment that is changing from campus to workplace, the Chinese Millennial Generation is adapting to a new way of thinking about social lives. Social interaction is more than a way of seeking fun for them. It is also a means of maintaining a relationship with community members instead of parents, and a means of acquiring professional knowledge. Therefore, the notion is ‘evolutionary’ as it keeps changing along with the environment.
7.2 Brand symbolisation shapes individual behaviours and perspectives

The table below (Table 7.3) represents the basic themes of ‘brand’.

<table>
<thead>
<tr>
<th>Aesthetics influence product usage</th>
<th>Aesthetics affect the perspectives on brand</th>
<th>Products are more important than their brands</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brand means expensive products</td>
<td>Brand means high quality</td>
<td>Brand as a symbol to express the self-image</td>
</tr>
<tr>
<td>Word of mouth helps to build brand loyalty</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 7.3 Basic themes of brand experience

Three organising themes are produced in the following Table 7.4. The organising themes relate to three aspects that connect with the concept of brand, which are aesthetic design, sociality, and implicit association.

<table>
<thead>
<tr>
<th>Aesthetic design</th>
</tr>
</thead>
<tbody>
<tr>
<td>Implicit association</td>
</tr>
<tr>
<td>Sociality</td>
</tr>
</tbody>
</table>

Table 7.4 Organising themes of brand experience

Aesthetic design describes the young generation pursuing products with good aesthetic values, which enhances the experience towards a brand. It is worth emphasizing that ‘good aesthetic values’ is different to ‘good design’ because the former is focusing on the visual design of products while the latter refers to a
broader scope such as the usability or ergonomics of the products. According to the data, the Millennial interviewees’ stories only tell that they are pursuing good-looking things rather than well-designed and usable things, thus aesthetic design is properly specified as the organising theme.

Implicit association gives the reason for the Chinese Millennial Generation following brands. It is because brands are symbolisations of the product values and qualities. Brands with reputation imply that the products are not cheap, which further means high quality. Brands stand for authenticity. Chinese customers tend to choose the products with familiar brands or international brands over nameless brands. They make purchasing decisions based on a product’s brand. This point will be discussed in a later section.

Sociality is the social nature of brand. Brands are leveraged as symbols that represent the image or trait of a person in the social context. Brands can also exist in a person’s daily social interaction. For example, by communicating with other people, an individual is able to acquire a concept of a brand that leads to certain behaviour towards the brand.

These three aspects are also the brand’s values in the Millennial Generation’s perspective. The aesthetics of brand design, the implication of brand, and the social nature of brand establish the global theme, brand symbolisation shapes behaviours and perspectives (Figure 7.2).
Brand is not a vague concept in the mind of the Millennial group. They can tell specific cases of being affected by and involved in the symbolisation of brand. Brand is essentially still intangible, but it is symbolised into visible and perceptible elements such as good product quality and aesthetic product design. The result of the symbolisation influences the Millennial customers’ behaviours and perspectives towards products and services.

7.3 Two types of concepts towards saving up

By merging and organising the codes in pecuniary experience, the basic themes mainly focus on two parts: money saving and financial management. The table below (Table 7.5) is a conclusion of all the basic themes under the topic of pecuniary experience.
Rational consumption | Personal financing tactics | Saving money for future
---|---|---
Saving money for certain purposes | Safety and convenience are the most important factors for financing services | Saving money as being responsible for the self

| Saving money with no plans | Saving money as a lifestyle | Awareness of the necessity of doing financing management |
---|---|---

Table 7.5 Basic themes of the concept of money

Interestingly the two organising themes that were produced take opposing stances (Table 7.6). One is ‘realistic perspective’, which means that the interviewees perceive and deal with money in order to fulfil specific purchasing tasks. The other is ‘habitual and emotional perspective’. It means money in the Millennial Generation’s viewpoint is not for solving a particular problem but is a conceptual object as a part of life.

| Realistic perspective |

| Habitual and emotional perspective |

Table 7.6 Organising themes of the concept of money

The global theme is ‘cumulative concept of money’ (Figure 7.3). The two organising themes elicit two different stances on saving. In the interviews, almost all the participants told me that they were saving and were going to save money even though the goals were not the same. Thus the Millennial Generation has a pecuniary perspective of accumulation. The motivation for saving comes either from the lifestyle or from specific consumption, but this motivation is a part of life for the young generation. The diagram below shows the structure of
the thematic network for pecuniary experience.

![Thematic network for the concept of money](image)

**Figure 7.3** Thematic network of the concept of money

### 7.4 Digital financing is fascinating yet risky

Technological experience describes the Millennial interviewees’ point of view on using digital technologies. The focus is specifically the usage and experience of third-party financing apps, which have become both a supplement and an opponent of banking services. The basic themes are not replacing the original codes, but they developed from merging those codes with similar meanings. The table here (Table 7.7) includes the basic themes of digital financing experience.
Digital technologies can replace manual services | Third-party financing apps are risky
---|---
Cash can be replaced by new technologies | New technologies bring inconvenience
Bank services can be replaced by new technologies | Complementary roles of online stores and physical stores
Third-party financing apps are convenient | Loyalty to the most commonly used third-party apps

Table 7.7 Basic themes digital financing

In the process of creating themes, some codes were modified in order to be accurate. For example, ‘loyalty to the most commonly used third-party apps’ has been noted in the table above, but it was originally coded as ‘time and energy costs of starting to use new financing apps’. This code originates from the interviewee who said that she would not readily replace third-party financing services such as Alipay with new ones, because it took a long time to build trust, even though the new options have good user experience.

‘Complementary roles of online stores and physical stores’ refers to the original code of ‘tricks of purchasing online’. It shows that the Millennials do not totally rely on online purchasing or physical store purchasing. They rather take advantage of these two channels at the same time. They will usually check the products in a physical store in person first, and then purchase them online. This helps to avoid the errors that occur due the difference between the online product pictures and the real products. The basic themes are categorised into three organising themes (Table 7.8).

<table>
<thead>
<tr>
<th>Replacing traditional financing services and cash</th>
</tr>
</thead>
<tbody>
<tr>
<td>Potential risk of digital financing services</td>
</tr>
<tr>
<td>Rational thinking on digital technology</td>
</tr>
</tbody>
</table>
Similar to the organising themes, ‘replacing traditional financing services and cash’ and ‘potential risk of digital financing services’ relate to each other. Digital technologies in financing services have become an indispensable part in the life of the Millennial Generation, and could even replace physical service channels. The ‘potential risk of digital financing services’ means the troubles that technologies bring to people, such as security issues. These two differing stances on digital financing services are not, however, derived from two separate groups of the interviewees. The fact is that one individual can have both of these stances at the same time. The interviewees rationally think about the advantages and disadvantages that digital technologies bring to them.

The global theme that directs the whole thematic network is ‘acceptance of the technological impact’ (Figure 7.4).
Both older and younger generations are facing the great impact of the booming growth of digital technology in every corner of their daily lives. However, the difference rests in their ways of dealing with this impact. The older generations are less open to and less capable of handling the digital technologies than the Millennial Generation. One of the interviewees described the difficulties her mother had using the digital channels of a banking service.

In contrast, the Millennial Generation are keen on accepting and learning to use the emerging technologies that are applied to all aspects of everyday life. They attempt to try new things even though they take the risks into consideration. To
conclude, the Millennial group positively accepts the influence of digital technologies on their lives, and they are thinking realistically about both the beneficial and disadvantageous aspects of the influence.

**7.5 Using social media for pragmatic and emotional purposes**

The experience of the Millennial Generation on social media is generated from two channels. One is the experience of using the most popular social media platforms in China, WeChat and WeChat Lucky Money. The other is the experience of using other social media in general. These two channels reveal the pleasing and frustrating experiences that the interviewees gained in using social media. The basic themes are developed without separating these two channels in order to generate a holistic view of the data (Table 7.9).

‘Informal transaction’ refers to Lucky Money being an informal way of transferring money from one person to another, which the banking service is not. The reason still pertains to a characteristic of banking in the interviewees’ perspectives. They regard banking as a less emotional means of dealing with money, while WeChat as well as other social media software bridge this gap by giving social meanings and emotions to money transactions. The informal way means it is a flexible and interesting way of dealing with money transactions. WeChat Lucky Money enriches the user scenarios for financing services.

‘A waste of time’ is not pointing to Lucky Money but to WeChat Discovery, which is the Facebook-like feed. Some interviewees control themselves from being obsessed and too frequently checking friends’ tweets on WeChat because it ‘wastes too much of my time’. A solution they work out is to set a specific
period of time to browse the content in WeChat Discovery.

<table>
<thead>
<tr>
<th>Eliminating embarrassment</th>
<th>An addictive game by grabbing money</th>
<th>A tool for sharing bills</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pursuing the exciting moment</td>
<td>Interrupting personal life</td>
<td>A convenient way of payment</td>
</tr>
<tr>
<td>Self-created games</td>
<td>A way of earning money</td>
<td>Social glue within colleagues</td>
</tr>
<tr>
<td>Content quality affects social media experience</td>
<td>Excessive information causes bad experience on social media</td>
<td>A medium for social communication</td>
</tr>
<tr>
<td>A medium for family communication</td>
<td>Informal transaction</td>
<td>A symbol of blessings and gifts in festivals</td>
</tr>
<tr>
<td>Disturbance from group chat</td>
<td>A waste of time</td>
<td></td>
</tr>
</tbody>
</table>

Table 7.9 Basic themes of social media

The organising themes were not created by dividing the basic themes according to the experience of WeChat and the experience of general social media. Instead, the merging process is based on the meaning similarity of the basic themes. Eventually I created three organising themes (Table 7.10). The experience of social media consists of the perspective of social media creating emotional bonds between people, facilitating people to complete daily tasks, and occasionally disturbing their lives.

<table>
<thead>
<tr>
<th>Social media creates emotional bond</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social media disturbs individual life</td>
</tr>
<tr>
<td>Social media facilitates daily lives</td>
</tr>
</tbody>
</table>

Table 7.10 Organising themes of social media

The organising theme ‘social media creates emotional bond’ contains more basic themes than the other two. It is saying that establishing emotional bonds is an important experience in using social media, but it does not mean this theme
includes more data than the other two themes. I am aware that, according to the codes, many interviewees consider WeChat Lucky Money ‘a convenient way of payment’ and ‘a tool for sharing bills’ under the organising theme ‘social media facilitates daily lives’.

In comparison, most of the basic themes that are subordinate to ‘social media creates emotional bond’ are individual ideas. Therefore, the organising theme that describes social media as a way to generate emotional bonds embraces more diverse concepts and experiences than the theme that identifies social media as facilitating daily lives.

The three organising themes are further interpreted into one global theme (Figure 7.5). Utility and emotion are the most basic motivations for using social media. Accessing social media platforms is only a symbol of the behaviours, whilst the meaning pertains to the need for engaging in social media for practical and emotional use. The engagement, however, causes trouble and individual lives are sometimes disturbed.
Figure 7.5 Thematic network of social media
7.6 Multidimensional banking needs

The banking experience created the most basic themes among all the six dimensions because the data generated large numbers of codes. Nonetheless, as outlined above, not every code becomes a relative basic theme. Some basic themes are produced from synthesizing several codes. The basic themes are shown below (Table 7.11):

<table>
<thead>
<tr>
<th>Staff attitude is important</th>
<th>Filling out forms in a branch is time consuming</th>
<th>Expecting specific discount for student bank card</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expecting the anti-fraud systems for bank account security</td>
<td>Queuing is a painful experience</td>
<td>Locational inconvenience</td>
</tr>
<tr>
<td>Commission fee is a waste of money</td>
<td>Bank cards usually get lost</td>
<td>Customer engagement is important to banking experience</td>
</tr>
<tr>
<td>Banks are simply used for depositing and transferring money</td>
<td>Bank staff lacking necessary knowledge and explanation causes bad experience</td>
<td>Expecting humanized services in branches</td>
</tr>
<tr>
<td>Branch is the channel for old generations</td>
<td>Expecting an app integrates all bank accounts</td>
<td>Banking service as a part of communities</td>
</tr>
<tr>
<td>Banks should truly serve clients by heart</td>
<td>Expecting itemized consumption record on mobile bank</td>
<td>Banks should be trustful</td>
</tr>
<tr>
<td>Good banking experience is about offering good instructions to the amateurs</td>
<td>Expecting unambiguous demonstration of service process</td>
<td>Unifying the information in different banking service channels</td>
</tr>
<tr>
<td>Banks are necessary but not close</td>
<td>Interaction design of bank apps determines the customer experience</td>
<td>Bank apps are safer than third-party financing apps</td>
</tr>
<tr>
<td>Combination of self-support services and manual services</td>
<td>Banks are necessary but not close</td>
<td>Digital bank services replace manual services</td>
</tr>
<tr>
<td>Third-party financing apps are more often used than banking services</td>
<td>The digitalization of banking service is an issue to older generations</td>
<td>Banks should help to manipulate one’s own consumption</td>
</tr>
<tr>
<td>Digital bank services replace manual services</td>
<td>Intelligent and customized banking experience</td>
<td></td>
</tr>
</tbody>
</table>

Table 7.11 Basic themes of banking experience

‘Locational inconvenience’ reveals the pain points of a lack of digital channels in banking service. One interviewee told me that for some services, he is asked to
go to the branch where he opened his bank account. If he is not in the city where he opened his bank account, it is a problem. There are several different ways to solve this problem from a designer's perspective, such as moving this part of the service to an online platform so that the user-interface interaction replaces the troublesome user-branch interaction to avoid unnecessary costs. However, this section aims to synthesize the target group's ideas. The primary task is to understand what the daily banking services mean to the Millennial Generation rather than discussing how design could help to change the customer experience.

In the basic themes, ‘customer engagement is important to banking experience’ is different to ‘good experience of joining in bank activities’. The former theme pertains to the experience of customers being actively a part of the service, and the service gives them the sense of leading themselves during the journey instead of obeying the bank staff. They are eager to transform themselves from a receiver to an actor. The latter theme indicates that the customers have a good experience in joining in the events held by the bank. They also expect extended activities based on the banking services, such as the community activities provided by a European bank which one interviewee talked about.

By synthesizing the basic themes, the organising themes are named as ‘obtaining diverse experiences via the physical service channel’, ‘propelling the digitalisation of services’, and ‘pursuing intelligent and personalised services’ (Table 7.12).

<table>
<thead>
<tr>
<th>Diverse experience from physical service channels</th>
</tr>
</thead>
<tbody>
<tr>
<td>Propelling the digitalization of services</td>
</tr>
<tr>
<td>Pursuing intelligent and personalized services</td>
</tr>
</tbody>
</table>
Firstly, the bank branch as the physical channel of banking services elicited various customer experiences. Some were satisfactory while others were frustrating. Even though the customer-service interaction nowadays is moving towards the digital age, the customers have still obtained rich experiences in the branch when they interacted with people and physical touchpoints.

Secondly, the interpretation shows that the young generation are supporters and motivators of digitalisation of banking services, or services in any industry. They have experiential pain points in interacting with digital channels, but they expect the digitalisation of services to expand to the entire customer journey to adapt to different user scenarios and to save energy and time.

Interestingly, although quite a few interviewees confessed that they preferred to use the digital channels rather than the physical channels, they told stories of interacting with the physical touchpoints that revealed more diverse experiences for them than the digital touchpoints did. This implies that perhaps digitalising the customer journey in a holistic scope is not a reasonable or practical choice. Instead, enhancing and taking advantage of the moment of truth in the physical channel could possibly evoke memorable and significant customer experiences.

Finally, the data demonstrate the need for intelligent and personalised services, as discussed previously. The young generation considers the bank a personal manager who provides them with high-quality information and makes individualised financing plans for their future lives. There are only four basic themes categorised into this organising theme, but they include a large amount
of data collected from different interviewees. They show that the Millennial interviewees expect the bank to be more than a service provider when they need it. They are looking for a transformation of the relationship. The bank is expected to be a considerate planner who understands their needs and provides them with helpful advice in both the major and minor aspects of daily financing.

Based on these interpretations of the organising themes, the global theme is coined as customisation, digitalisation and humanisation, which are all significant to enhance banking service experience (Figure 7.6). ‘Customisation’ and ‘digitalisation’ of banking services are illustrated by the two organising themes noted above, while ‘humanisation' originates from the interviewees’ perspectives of branch channel experience. The good experience offered by the branch is found to be thoughtful and warm while the bad experience relates to the opposite feelings such as indifference, formality, and domination. The Branch is the site that contains various touchpoints including the people (bank staff). Hence, the branch is the channel that can leverage diverse moments of truth to construct humanised experiences for customers.
The thematic networks are established through an inductive approach in this section. The themes come from the data-driven analysis and synthesis without a preliminary theoretical concept. The basic themes are developed based on the codes that were produced in the previous stage, which further leads to generating the organising themes and global themes. The establishment of the thematic networks is not simply a process of semantically summarising the
content, but is an interpretive approach for revealing the meaning of the themes behind their textual form.

7.7 Brainstorming and customer journey mapping

After the in-depth interview sessions, I organised workshops to reveal the meaning of ‘bank card’ and ‘banking service in the branch’. I selected workshop participants from the interviewees. There are no direct connections between the thematic networks and the workshops, but the workshops are the extensions of the topic ‘banking experience’ in interviews. Workshops involve more interactive sessions such as brainstorming and customer journey mapping, which help to elicit more narrative data around the Millennial’s experience.

Every workshop included one brainstorming session, and each session lasted for around one hour (Figure 7.7 and 7.8). According to the rules of brainstorming devised by Osborn (1963), brainstorming should be building on each other's ideas and withholding judgement and criticism. This was stated as a rule in the workshop introduction. The workshop participants adopted this concept and did not judge the ideas of other participants.

At the start of the brainstorming process, I put the ‘bank card’ on the white board and asked the participants to describe what ‘bank card’ mean to them and what kind of activities or objects that relate to a ‘bank card’ are involved in their daily lives. The aim of the discussion is to find out the high-level experience of using bank cards and the behaviour evoked. The pictures below show the participants being engaged in the brainstorming sessions.
Figure 7.7 Brainstorming with university students

Figure 7.8 Brainstorming with Millennial office workers

Figure 7.9 is the synthesis of the brainstorming sessions including all the ideas that the participants generated.
In total, 67 ideas were produced by merging the two brainstorming maps. With this merging, it can be seen that some of the ideas appeared in the interview data as well such as ‘elderly’, ‘transaction charge’, ‘graphic design’, and so on. In these ideas, some are rich in terms of the sub ideas they contain. For example, ‘branch’ is the point that extends to eight sub ideas, which means the concept of ‘branch’ was popular in the discussion either in a good or bad way. In addition, ‘linking to other accounts’, ‘mobile bank’, ‘transition’, ‘security’, ‘instant payment’, ‘ATM’, and ‘credit card’ are also ideas that comprise more than two sub ideas. This proves that these ideas have important meanings to the participants.

During the workshop, being the facilitator I told the story that my experience of using a bank card is usually not convenient because I have to insert the deposit card in a POS machine and type in the password. I would prefer to pay by cash instead of savings card. One participant then proposed the idea of ‘connecting bank card with Alipay’. This idea emphasized the previous interview data that says the financial apps are playing a significant role in payment and replacing the bank products.

Another interesting topic coming out during the brainstorming was ATMs. It seems that ATMs are everywhere and make financial behaviour easy and simple. It helps clients efficiently complete a task in a bank, but sometimes a broken machine causes a bad experience and does not bring any efficiency:

Once I put some money into the ATM to transfer to my bank card, but after it counting the cash, it spit out a paper notice says the machine is broken. I was just wondering why it couldn’t notice me before I put the money in.

- Interviewee 3
In another workshop, a participant expected the ATM to be more intelligent and enable clients to complete more tasks on the machine including issuing a new bank card or reporting the loss of a bank card. The participants concluded that developing various self-support services on ATMs can help to improve service efficiency.

‘Ruler’ is an interesting idea proposed by a student participant. She thought that when she had no ruler at hand when she needed one, she could use her bank card as a tool to draw a straight line. In this case, the meaning of a bank card has no relation with finance any more, but is a tool to facilitate daily activities.

The idea ‘cancel linkage to other accounts’ refers to the clients removing the connection between bank accounts and third-party financial apps in consideration of information security. This concern was also revealed in interviews. ‘Purchasing with happiness’ is an expected experience of customers buying things and means the purchasing gives customers an experience of receiving some benefit to purchasing more.

‘Service process illustration’, according to a participant’s description, is the flow chart of a bank service. The participant said that it would be a good experience if the bank had a flow chart to illustrate any service process he needed to go through. It would be easier and clearer than asking a person working at the branch. Interestingly this point was also raised by a college student in the interviews, who said that it could help him to ‘right away understand the procedures of any services’ that he was interested in, and stop him from being confused by verbal communication.
The idea of ‘graphic design’ is subordinate to ‘customisation’. A participant imagined a situation that originally the bank gave the client a chip and they could customise the bank card’s graphic design and style by attaching the chip to different cards. Although not a functional and realistic need, the idea shows that the young generation has an interest in giving individuality to personal things.

Generally speaking, most of the ideas that emerged in brainstorming were mentioned in the interviews. There were some fancy ideas that were only produced in the brainstorming process due to the liberation of imagination in the interactive and receptive environment. This manifests that the ideas being proposed both in interviews and brainstorming process were reinforcing the meaning of banking services from the Millennial Generation’s perspective because in both one-to-one and social interactive situations, the ideas stayed the same.

Customer journey maps were used for data analysis after the brainstorming sessions during the workshop. The goal was to illustrate the interaction process of a client or customer opening a new bank account and obtaining a bank card in a branch. The original customer journey map was drawn on a white board and completed using Post-it notes (Figure 7.10). I translated the contents on the map into English and made a digital version by synthesizing the two maps (Figure 7.11).
Figure 7.10 Post-it customer journey map
Figure 7.11 Synthesized customer journey map

<table>
<thead>
<tr>
<th>Stage</th>
<th>Entering into a branch</th>
<th>Communication with a clerk</th>
<th>Receive the bank card</th>
<th>Leave the branch</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Doing</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Welcome by a branch manager</td>
<td>Get a smiling number</td>
<td>Pick a graphical style of the card</td>
<td>Get the new bank card</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Thinking</strong></td>
<td>How long will I wait?</td>
<td>How to spend the time without getting bored?</td>
<td>What additional services should I apply for?</td>
<td>Is the clerk’s recommendation for their bank mobile app necessary? Is it truly for serving me as the client or just a promotion?</td>
</tr>
<tr>
<td><strong>Feeling</strong></td>
<td>I have been waiting for too long!</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>A digital card for each client that shows the information of time for waiting and required documents for the service is fantastic.</td>
<td>Notice the clients the service process.</td>
<td>Introduce more banking services to the clients.</td>
<td></td>
</tr>
<tr>
<td><strong>Expectation</strong></td>
<td>When the client is waiting for bank clerk to finish dealing with personal profile, the bank could show the client the booklet that introduces additional services.</td>
<td>Avoid too much handwriting, it is good if the whole process is digitalised.</td>
<td>To some extent, the clerk sitting behind the window might be not necessary. The whole process will be faster if the service is provided by a machine.</td>
<td></td>
</tr>
</tbody>
</table>

- What if I lose my card?
- Should I use mobile bank or third party app more often for purchasing? Which one is safer?
The customer journey map specifically illustrates the interaction, emotion, thoughts, and expectations from the workshop participants. All the data that populates the map is from the participants’ discussion in the workshop.

The emotion line indicates that there are three moments when the client has a pleasurable experience. The first is at the very beginning when the client walks into the branch and is warmly welcomed. The second is when the bank clerk asks the client to select a graphic design style for the card. This could reflect the needs of customisation for the bank card mentioned in brainstorming and interviewing stages. The third moment occurs when the client eventually gets the card after a long procedure.

There is, at the same time, a bad experience in the journey, which is evoked by the client waiting for his/her turn and filling up the form. The first experience is wasting time for queuing, and the second is the inconvenience of completing the required form by handwriting. The participants proposed some solutions for these frustrations such as the manager introducing relevant services to the clients while they are waiting for their turn, and implementing more digital devices to replace handwriting in order to reduce mistakes.

Customer journey mapping discovered the customer experience as specifically as possible in the process of acquiring a new bank card, However, there are limitations in this method applied to my research.

First of all, the goal is to map the service of ‘open a bank account’ in the branch. This is a single channel service that contains a limited number of touchpoints. Therefore, there are fewer interactions in the moment of truth produced during
the customer journey than those produced in the multichannel service experience such as the experience of a travel flight or hospital services.

Secondly, in most cases, customer journey mapping is a co-creation activity. Designers, customers and service providers participate in the process to provide insights from their own perspectives. Even though I co-created the map with the participants from the target group, it is a co-creation activity with only two parties participating, due to practical issues. In this way the diversity of ideas is limited. The more diverse the stakeholder roles are, the more perspectives can come from the customer journey mapping process.

Finally, as indicated above, this research does not seek to solve a particular design problem, but aims to identify thematic results from the Chinese Millennial group in order to develop general design strategies. The customer journey mapping contributes to this goal. However, this decreases the value of the map because in an industry project, customer journey maps are used as a tool for communication among stakeholders, designers, managers and other roles in the team to achieve design innovation and create solutions for a tricky problem. In that case the customer journey map is a form of design outcome. However, in my research, the customer journey map has lost its role as team communication. It is a data resource to be interpreted, summarized, and brought to the creation of thematic networks.

The workshops were following the interviews to focus on a micro scope – the scope of daily banking experience. I coin the value and usefulness of the workshop not as a different nature of data, such as survey data, to triangulate with the interviews, but as the complement to support and enrich the data from
interviews. The interviews were looking at the high-level Millennial perspectives on the several dimensions, which helps construct an entire living context from narratives; the workshop data fixes attention on what banks mean to the Millennial cohort via the conduct of co-creation sessions.

Both interview data and workshop data were synthesized without a preset theoretical framework, in which sense, the analysis for workshop data were integrated into the one of the dimensions in thematic analysis – banking experience. Therefore the analysis for interviews and workshops are seen as one aggregated activity instead of two different streams.

7.8 Data synthesis with symbolic interactionism

The founder of symbolic interactionism emphasizes the determinant role of social interaction to the meaning of things to people (Blumer, 1969). At the same time, the interactionists claim that the meaning does not constantly remain the same in a symbol, but it is given and changed by people who access the symbol (object) because humans are the active creators and manipulators of meaning. As Charon (1979, p. 42) argues, ‘the meaning of symbols is not found in nature, but only through arbitrary designation by people’.

Some ethical problems have to be considered in certain service encounters in my study. For example, banking service experience is a part of my research. The study of banking services involves personal and confidential information that leads to difficulties in directly observing participants. However, this does not mean social interaction is not involved in my research data. The interview data reveal that there are various types of social interaction in the participants’
previous experiences. The social interaction becomes a catalyst for the participants perceiving the meaning of the symbols; the interaction does not occur in the present, but is stored in the participants’ experiences and is shown in the narratives.

This previous experience is elicited from the participants’ storytelling. Fisher (1984) proposed that human beings are narrators or story tellers who are called homo narrans. Cross (2015) claimed that “storytelling is the foundation of human interaction”. The participants in my research conveyed the narratives of their past experiences. The experiences have become stories that require me to capture and interpret them through the semi-structured interviews.

In the symbolic interaction framework analysis, each one of the six dimensions can be broken down into more specific symbols. For example, ‘parents’ and ‘friends’ are symbols in the social relational experience, while ‘WeChat Lucky Money’ is a key symbol in the social media experience. The analysis outcome shows how the Chinese Millennial Generation interprets the meaning of these symbols in the context of their daily lives.

Epistemologically the application of symbolic interaction theory stands within the social constructivism position. It has the same origin as interpretivism which I introduced in Chapter 4. They both claim that the world is individually interpreted and socially constructed. Social constructivism proposes that individual experience and the meaning of things are produced and reproduced socially instead of being stable within the individual (Burr, 1995).

Interactionists pursue this belief. They think that the meanings of objects are
derived rather than naturally attached and meanings are formed in social context rather than in isolated environments. A contrary position is realism. Realism allows the researcher to understand experience and meaning in a direct and focused way. This position usually leads to the exploration of the individual mind and the psychological situation (Potter & Wetherell, 1987).

To conclude, the theoretical framework for the data analysis is based on symbolic interactionism. In other words, the theoretical framework is the rationale for organising and framing the data. Following the original theory, the framework contains three primary aspects: experiential dimensions, social situations meanings (Figure 7.12):

![Figure 7.12 Framework of symbolic interaction analysis](image)

Symbols have certain meanings in them, but the meaning does not exist
objectively. They are formed in social situations. In my research, social situations refer to any types of communication and interaction that the interviewees have with other people or the influence that other people have on them. With implementing this framework, the data are analysed by a different perspective to the thematic analysis. New findings of analysis are generated about the cultural group.

A. Meaning interpretation of ‘social relation’

In the category of social relation, ‘parents’ and ‘friends’ are identified as the symbols and presented here for comparison. During the interviews, I did not lead the interviewees to talk only about parents and friends. I asked them to describe people and events that influence them making decisions. One of the groups they mentioned contains parents, while the other includes ‘roommates’, ‘best friends’, ‘colleagues’, ‘childhood friends’, which are all tagged as friends.

Symbolic file 1:

**Symbol**: Parents

**Social situations**:

- Sharing ideas with parents on making important decisions
- Asking parents for opinions on purchasing items
- Being critical on parents’ suggestions

**Meaning interpretation**: Parents should be supportive and respect the young generation’s viewpoints.
Parents’ role is not as important to the Millennials as it was in their childhood.

Symbolic file 2:

**Symbol:** Friends

**Social situations:**

- Roommates social activities
- Sharing secrets with friends
- Recommending favourite products to friends
- Asking best friends for opinions for making significant decisions
- Criticizing awful product experiences in front of friends
- Asking friends’ for opinions on purchasing decisions by sending photos of the items
- Talking to each other about everything and sleeping in the same bed while on a trip
- Giving birthday gifts to friends
- Friends’ suggestions lead to the change of original plans
- Lending money to friends according to the foundation of friendship but more importantly the purposes of using the money
- Talking to friends about new apps and products released on the market

**Meaning interpretation:**

Activities with friends are occupying a large part of the Millennial Generation’s life. They are concerned about how friends think about them (the interviewees). Friends are an important resource for receiving information and
sharing information in daily lives. This feature is much more obvious than them staying with parents.

The Millennial Generation mostly live with parents before going to college. The most significant influence on life attitude and decision making is from parents. Parents’ influence can even expand to the participants’ social life with peers. For example, an interviewee said that her parents have known other parents for a long time before they were born. Hence she became close friends with those parents’ daughter at a young age. They are the closest friends so that they share secrets with each other.

However, when the Millennial Generation are involved in the college environment they spend most of their lives with peers. In that experience the influence from parents becomes weak. An interviewee described how she would join in the ‘on-bed forum’ (卧谈会) with roommates. ‘On-bed forum' is a unique culture among Chinese university students. It means gossiping with roommates at night while they are lying in bed before falling asleep. There are various types of social activities like the ‘on-bed forum’ in colleges in China. The college social activities are changing the status of the relationship with parents and parents’ role in the Millennial Generation’s lives. For this reason, they have less social interaction with parents at this stage than with friends. For example, they prefer confiding troubles to friends than to parents.

The interviewees also showed their perspectives on lending money to friends. Some interviewees said they lend money to friends simply based on the friendship between them. It means that as long as the person is close to them,
and the amount of money is not beyond their ability, they would lend the money. On the other hand some interviewees gave more complex ideas on lending money. The most common thoughts are asking their friends to clarify where they are going to spend the amount of money:

I think, if he asks me to lend some money to him, I would ask him how he is going to use the money. If it is a proper investment I think I would not refuse. But if he wants to take my money and do something ... well ... something that makes all my money gone and possibly cannot get it back, then I will not give him the money.

- Interviewee 2

This evidence shows even though the friendship is important to the interviewees, they are still cautious when dealing with money. In general, the most apparent characteristic in the comparison between these two symbolic files is the inclination of sharing with friends and the critical attitude towards the relationship with parents. Although the data reveals that the young generation also shares ideas and emotions with parents, it is a small quantity compared to the ideas and emotions shared with friends.

My interpretation is that, in contrast to communicating with parents, the individuals enter into a collective culture in the community consisting of peers. The social interaction among peers reinforces their viewpoints on things due to similar values of the same age group. Generational theory posits that generational cohorts have shared life experiences that result in similar attitudes and beliefs within the cohorts (Meriac et al., 2010). Similar attitudes and belief spread in the communities of the Millennial Generation through social
interaction bring the peers emotionally closer to each other and make them more accepting of each other’s perspectives than parents.

B. Meaning interpretation of ‘social media’

The concept of social media is a complex one when searching for social situations for data analysis because social media is a platform for triggering social interaction and building social situations. It is noticeable that social situations could happen either on the social media platform, such as ‘sending instant messages to friends on WeChat’ or not on the social media platform such as ‘discussing new functions of WeChat with friends’. Both of these two forms of social situations can shape the interpretation of meaning. Similar to the previous analysis, social media is not the symbol to be understand, but it is broken into several concrete symbols whose meanings are obtained from social situations.

In the recent Chinese market, among all of the social media platforms, WeChat is dominating the social media sector in China as a result of its millions of users. WeChat had 697 million monthly active users in the fourth quarter of the year 2015 ("Number of monthly active WeChat users from 2nd quarter 2010 to 4th quarter 2015," 2016). When I shifted the topic to ‘social media’ in the interviews, the interviewees largely talked about their experiences and viewpoints on WeChat rather than other social media platforms. It reveals that most of the behaviours on social media stem from WeChat. After exploring the social situations from the interviewees’ narratives, ‘WeChat Lucky Money’ was identified as the symbol.

Symbolic file 3:
Symbol: WeChat Lucky Money

Social situations:

• Using Lucky Money as a bait to trigger conversations in a WeChat chatting group
• Paying back money to others on WeChat Lucky Money
• Playing Lucky Money games with families in a WeChat chatting group
• In a chatting group, the ‘talkers’ bring out the ‘hiders’ by sending out Lucky Money
• Showing off the amount of Lucky Money that has been grabbed in front of WeChat friends in a chatting group
• Alleviating embarrassment in situations of paying people
• Sending Lucky Money to supervisors for fun
• Playing self-created casual games and gossiping in a chatting group
• Social interaction with company leaders in a chatting group
• Sending Lucky Money to each other as a manner of exchanging gifts

Meaning interpretation:

The meaning of WeChat Lucky Money in different social situations can be interpreted in different ways. The first one is the group chat where more than two people participate in the interaction. In this situation the Lucky Money is a catalyst to generate conversations. But this also occurs during the chat between two people such as ‘sending Lucky Money to the supervisor for fun’ and ‘alleviating embarrassment in the situations of paying people’. The second one is a tool for facilitating financial behaviours as it helps to split the bills or pay back money more conveniently than using cash. The third one is that Lucky Money is used as a ritual when it is sent as a gift.
'Catalyst' and ‘facilitation’ of daily lives have been discussed in thematic analysis previously. The Lucky Money stimulates users on WeChat to talk instead of being silent and it reduces the embarrassment when people deal with money with each other. The interviewees mentioned ‘embarrassment’ frequently. The Millennial interviewees think that giving cash directly to others is a bit awkward if it is only a small amount of money, while filling the same amount of money in a Lucky Money and sending it to people on WeChat solves the problem. It is the difference in the forms of money but it affects the experience of the social interaction.

The meaning of ‘being the facilitation’ is straightforward. Lucky Money has partly replaced cash in financial activities as the mobile app extended the scenarios of using money. It means that users are able to access a financial activity that is supported by WeChat without time or space limitations.

However, the third meaning of WeChat Lucky Money, a 'ritual', is not mentioned in thematic analysis. This perspective is not common in the data yet it is worth considering because it links to the tradition of Chinese culture:

I think it (WeChat Lucky Money) sustains its popularity for a period, but only during Chinese New Year. My friends sent a Lucky Money message to me and I must return one back. It is more like the ‘courtesy demands reciprocity’ thing ... I cannot say I love it or not because it's just a feeling of exchanging gifts.

- Interviewee 14
The interviewee does not use the word ‘ritual’ but her point lies in treating Lucky Money as a social ritual. In this circumstance, sending out Lucky Money is a potential requirement for sustaining social relationships rather than mere pursuing fun. The requirement refers to the traditional thought of “courtesy demands reciprocity” in Chinese traditional culture (Zhou & Guang, 2007). This culture regards giving gifts as an important social activity. It is good manners in maintaining a social relationship.

The diversity of social situations determines the dynamic meanings of WeChat Lucky Money. As a symbol, WeChat Lucky Money had no fixed meaning when it was developed as a mobile app. The meaning is not attached to products but is produced by human beings, and the meaning is formed in the interaction between one individual and another. Therefore the value of using symbolic interactionism as a lens to analyse the data at this stage is not seeking out what the products or services can do, but what they mean to people in various social circumstances.

C. Meaning interpretation of ‘brand’

The office worker interviewees clearly showed more diverse and profound experiences than the college student interviews on the concept of ‘brand’. It pertains to experience in different stages of life. Students mostly rely on families for living expenses. They do not have many options for purchasing. Office workers have salaries that make them be able to purchase products by well-known brands. They have the financial capabilities to consider pricier brands than the university students.
Symbolic file 4:

**Symbol**: Interests in a product

**Social situations**:

- Talking to people about certain products when having the need to buy the products
- Recommendation of products from other people
- Recommendation of products from best friends

**Meaning interpretation**:

Interests in products are determined by the relationship with the people who recommend the products.

Symbolic file 5:

**Symbol**: Trust in a brand

**Social situations**:

- Friends introduce the history of Polaroid brand
- Trust in household item brands originates from word-of-mouth among friends
- Word-of-mouth among friends influences the trust in beauty and cosmetic brands more than the trust in the brands of other types of products such as accessories and clothes
Meaning interpretation:

Trust in a certain brand can be nurtured through the involvement of word-of-mouth.

Symbolic file 6:

Symbol: Brand’s role

Social situations:

• Wearing dresses from well-known brands for social events

Meaning interpretation:

Brand’s role in individual lives refers to brands tagging people in public social events while the motivation of being tagged is affected and controlled by the personalities.

Although every product is labelled with a brand, from a marketing perspective, a product is particularly the thing that can be provided to a market to satisfy a certain need (Kotler & Armstrong, 2012), yet a brand is “a name, symbol, design, or mark that enhances the value of a product beyond its functional purpose” (Farquhar, 1989, p. 25). Hence the most obvious difference is that products are tangible (including products within service systems) but brands are intangible. This is also the way that Millennial interviewees perceive the difference between
‘products’ and ‘brands’.

The interviews show that interest in a product can occur in three social situations. The first one describes a direct way when the person is involved in a conversation about a product and at the same time he has the need to buy the same kind of product. This is where the interest in a product is evoked. This social situation functions as a simultaneous stimulus with the needs of purchasing.

In comparison, the other two situations are not generated along with the purchasing needs because the individual is a person who has not become a consumer. The recommendations from other people cannot turn into purchasing actions but can only be stored in their memories:

In most cases, other people say that a restaurant makes really good food, but I only have some impressions on the words ... I usually would not sit down in front of my desktop and look for it on the website. Maybe someday I happenly pass by, then I would remember somebody in sometime told me about it, and I would like to try at that time.

- Interviewee 1

However, there are exceptions as the interviewee mentioned that:

I have to say it depends on the person who recommended a product to me. If it is someone ... well ... for example, the childhood friend of mine that I just mentioned, who said some products are really worth buying, I could really open the web browser and check it online no matter what kind of product it is.
• Interviewee 1

‘Recommendation’ is the key action in the social situation. Different initiators of the recommendations decide different meaning interpretations on the symbol ‘interests in a product’. The closer the relationship is between the recommendation initiator and information receiver, the keener the interests in the product is. Even though the key action is the same, which is recommendation, the meaning of the symbols can be changed due to different participants in the social situation.

The Millennial interviewees showed their viewpoints on ‘trust in a brand’. The trust is not only built up by long-term purchasing and using of the brands, but also by involving the word-of-mouth among friends. The word-of-mouth contains positive effects such as recommendation sand negative effects such as dissuasion or complaint. These recommendations come from close social relations and they begin to cultivate the trust even before the Millennial interviewees purchase any products. The word-of-mouth effect among Millennial consumers can be more significant than brand reputation:

I think I care more about its (the brand’s) word-of-mouth. Even if a brand is not quite famous but many of my friends have tried and accepted it, then I very possibly would like to try the brand as well.

• Interviewee 8

The third symbol is ‘brand’s role’. ‘Brand's role’ describes what effects that the brands have in the Millennials’ lives. The meaning of ‘brand’s role’ is about tagging or labelling people in social events, as one interviewee said:
I am not quite a show-off person but I think in some circumstances such as on college social events, if you don’t have any blinks on your body (the interviewee refers to the dresses' brands), would it be a little embarrassed?

- Interviewee 1

In this situation brands can label people as swanky or unfashionable. The interviewee aims to say that brands, especially the clothes brands, ought to be leveraged in social events properly to show the individual uniqueness. The interviewee further added:

Generally I think I don’t concern too much about brand itself. This may relate to my personality ... and I think my personality is the same to my dad's. He has never been into any brand. He only cares the quality of the product. Of course in most case prestigious brands mean high quality in China, but he buys a product such as a jacket only because its good quality. I’m kind of the same person.

- Interviewee 1

The meaning of ‘brand's role’ can be a sign of stylishness to be noticed in social activities, it also is a sign of products with good quality.

D. Meaning interpretation of ‘money’

An important behaviour towards money is ‘saving up’. It has been shown in thematic analysis that saving up for a specific purchasing goal and for a lifestyle are the two basic perspectives. The two basic perspectives are the meaning interpretation of ‘money’. The symbolic interaction framework identified three types of social situations based on the Millennial interviewees’ narratives.
Symbolic file 7:

**Symbol**: Financing

**Social situations**:

- Families suggest saving up for a rainy day
- Parents suggest keeping accounts as a good habit
- Nurturing the habit of saving up under the influence of friends (friends are saving up for particular purposes)

**Meaning interpretation**:

Financing is a beneficial habit for daily lives.

‘Saving up’ and ‘keeping accounts’ are different with regard to their purposes. Saving up is for accumulating assets while keeping accounts is for clarifying the items of purchasing in a period. They are both the evidences of financing, which is the symbol in this symbolic file.

There are a few cases showing evidence of the Millennials viewing financing in social situations. One Millennial office worker indicated the financing behaviour coming from families’ suggestions:

I don't know what I would buy with all the money saved up. One of my cousin sisters told me to save as much as I can so that I have some at hand when suddenly I need money for emergencies. Then I tried to not spend all of my
income every month ... I can have some amount of money at last without a clear purpose such as buying something, then I think it is not a problem to save more money if I have a purpose.

- Interviewee 9

I have the habit of saving up when I was in college... The second reason is, my mom used to ask me to keep accounts for my daily costs. It is not for her to check my costs, but she actually wants me to keep accounts as a good financing habit. She told me it would be beneficial to me all the time ... I didn't quite manage my own money even though I had already had salaries after graduation, my mom's advice helps me to habituate myself to it.

- Interviewee 12

The other case refers to the collective behaviour in ‘saving up’. The interviewee said friends have easily affected her for no clear reasons:

I didn't have the concern on saving money when I just began to work. But it was about the second year after I started to work, I started to save up. In fact it was my friends’ influence because everyone is saving up, even though I don't know for what reason, I decided to do it as well.

- Interviewee 14

The interviewees in this section discussed only a few cases about their experience of being affected socially on the perspective of money. Most of the thoughts on money come from their own interpretation. By contrast, when identifying WeChat Lucky Money as a symbol, it is apparent that more diverse social situations are found than money as a symbol. The reason of this is the
difference of a symbol’s role in social situations. The ‘WeChat Lucky Money’ plays as a ‘medium’ or ‘catalyst’ in online social interaction while money, as a symbol, has little relation to social interaction in the Millennials’ living context.

E. Meaning interpretation of ‘digital financing’

Digital financing is the Quick Pay function on mobile financing applications such as WeChat Wallet and Alipay. The Quick Pay function makes the Millennial users’ financing activities convenient. They only use a password or a QR code to accomplish purchasing. The Quick Pay function should be a beneficial technology but many of the interviewees are worrying about the potential safety hazard:

Online bank feels secure because it requires several steps to complete the payment, even though it is not convenient. The Quick Pay function is really convenient but it seems have not enough security. Some classmates told me it is not safe to link it with my bank account, I was concerned so I didn’t do it at beginning. But then I found no one, as far as I know, has any loss because of this technological risk, so I connected with them.

- Interviewee 9

The social situation that the Quick Pay function is involved in is direct and obvious.

Symbolic file 8:

Symbol: Quick Pay

Social situations:
Classmates suggest to not connect Quick Pay function with bank account
Social proof of observing the attitudes and actions of group members

Meaning interpretation:

Quick Pay function is risky in terms of asset safety, but eventually the meaning of Quick Pay function changed because of the shift of social situations.

This circumstance relates to the effect of word-of-mouth on the Quick Pay function. The Millennial respondent said that the concern about digital payment through mobile apps stemmed from the classmates’ words. There was a turn in the behaviour when the individual found that no one around her was being harmed by digital risks, which has been pointed out in previous content. For this reason, the individual eliminated the concern.

The turn of the behaviour is evoked by the social proof phenomenon. It means that, as Cialdini (2001) states, “we determine what is correct by finding out what other people think is correct”, and the greater the number of people who find any idea correct, the more a given individual will perceive the idea to be correct. In this situation, people cannot avoid being influenced by the social environment that they are immersed in. The individual’s attitude has changed. In the beginning, the user refused to connect her bank account to the mobile payment application. Within the social situations, she eliminated the concern. It demonstrates that social situations essentially manipulate the meaning creation of the symbol.
F. Meaning interpretation of ‘banking experience’

This section aims to focus on the social situations that shape the banking experience. The social situations are supposed to include both the social interaction between customers and bank staff, and between customers and other people outside the customer journey such as friends and families. Both circumstances may contain the social moments and processes in which two or more individuals exchange ideas and experiences through verbal and nonverbal means. However, the data does not show the social interaction with non-staff individuals that affects the meaning interpretation around banking services. All the social situations I have sought out are the encounters occurring between the Millennial customers and the bank staff.

Symbolic file 9:

**Symbol**: Banking services

**Social situations**:

- Face-to-face communications with bank staff in branches
- Bank staff called to confirm the customers’ expenses with a bank card
- Recommendations on financing products from bank managers in branches

**Meaning interpretation**:

The face-to-face interaction with bank staff makes the customers think of the banking services as reliable, efficient, and personalised. But at the same time it could mean inconsistent information in communicating with different bank staff towards the same service.
From my research data I understand that the major banking experience occurs in interacting with non-human touchpoints such as mobile apps, websites, and ATMs because the Millennials prefer using self-service rather than talking to bank staff. Nonetheless, some evidence in the interviews shows the Millennial customers are also concerned about the bank staff attitude:

I think bank staff’s attitude is important to the whole banking experience. From my perspective, I don’t have a big deal of money to deposit like those rich businessmen who are usually VIPs. For me, a basic client, I think … um … their attitude determines whether I would keep using their services.

- Interviewee 17

Another interviewee told me about her awful customer experience with regard to the staff attitude:

I think … the most important part is their attitude. Now most of the banks give me a feeling that they are like the boss. I have to beg them to help me. I don’t think it should be this way. I believe they should have better attitude and they should think they are serving me rather than the other way around.

- Interviewee 15

The social situations define the meaning interpretation of banking services. In the social situations the customers interact with the bank staff in person. The service provider sets its staff as human touchpoints in the customer journey, but from the customers’ perspective, the bank staff are considered as real people. Communicating with real people can evoke the customers’ emotional responses
which non-human touchpoints are not able to do.

As I found from the data, this is the reason that critical experiential problems or pleasures always happen in social situations where customers interact with the human touchpoints. An implication of this point is that in order to enhance the banking customer experience, it is important to improve the staff service experience at the proper time and in the proper sections of the service. Physical or digital touchpoints cannot generate emotional feedback that is as dynamic as humans can. For example, warm greetings from staff or the smile on a staff member's face show respect to customers; machines or mobile apps cannot convey this type of information. Customers’ stories may be totally changed when they talk about their experience in a branch because of the people being friendly and warm.

In thematic analysis, I found that the face-to-face interaction with bank staff is a symbol of the service being reliable, efficient, and personalised because the customers can obtain the most direct feedback from the staff. Compared to the feedback from digital touchpoints, the human feedback is customized to the individual situation.

In conclusion, the social situations found in banking services are not diverse. I produced only one symbolic file for banking experience. The data does not reveal how families or friends influence the Millennial interviewees before, during or after a bank service, which indicates that it is difficult for social relationship to affect the banking experience. The main social situation happens in the interaction between customers and bank staff.
7.9 Experiential story mapping

The thematic analysis of interviews and workshops has provided insights on the Chinese Millennial experience of the six dimensions; symbolic interactionism analysis has shown the social context where Chinese Millennials were influenced within the six dimensions. To better illustrate the construction of the dimensions and the contribution where the Chinese Millennials are immersed in, and the bridge between thematic analysis and symbolic interactionism analysis, I designed an experiential story map (Figure 7.13). The map indicates the high-level synthesis of Millennial stories.

![Figure 7.13 Experiential story map](image-url)

The experiential story map is a three-layer map. The Chinese Millennial cohort is
positioned in the centre as the focus of the study. The middle layer – experiential layer - holds the six dimensions and synthesized stories. The out layer – social year – is the layer that brings in symbolic interactionism analysis to indicate how the social connections and interactions have had an impact on the Chinese Millennial experience on the six dimensions - digital financing, social media, social relation, brand, money and bank.

The map indicates an implicit relationship among the six dimensions that leads to more overarching themes:

1) **Management.** The Chinese Millennials are trying to managing their social relations and their money. They are aware that it is going be increasingly valuable to keep well connected with people in their profession. They use social media to facilitate the communication. Managing money is a necessity for planning for life and it is crucial to prepare for a rainy day even though there is no specific plan.

2) **Personalization (the growing awareness of self).** Revealed from the banking experience insights but this theme is also shared with the other dimensions. The Chinese Millennials are keen for personalizing the bank service for their convenience and benefits. The needs for personalization also reflects the growth of being aware of the self. They take “wearing and using brands” to address their personality and image in social occasions – they make themselves being recognized in a specific way with the help of brands.

3) **Embracement.** The Chinese Millennials are embracing various possibilities to enhance efficiency in financial activities. This is the main reason they would try new products and services to manage the money. It is also reflected by the fact that, in most cases, they prefer digital banking
service to the staff service.

The social meanings of the six experiential dimensions, as shown on the map, are synthesized based on the narrative data. It is a focused lens to highlight the social impact on the Millennial experience. As shown in symbolic interactionism analysis, it is a different approach to find out the perceived meaning of the six dimensions to thematic analysis. Thematic networks indicate the themes that generated in a natural bottom-up manner, yet symbolic interactionism emphasizes the overarching effect of social interaction so I searched through the data, recognized the social situations, and tell the stories of Millennials understanding the dimensions in the social situations.

In this sense, the two analysis methods are not targeting different parts of the data; they aimed at dealing with the same data but using different lens. On the experiential story map, the social layer is the outer layer compared to the experiential, but it does not mean the social layer is less important than the other one. The experiential layer is surrounded by the social layer because, by this map structure, I address the social factors are pervasively shifting or enhancing the personal experience on certain objects as the meanings of the objects are changed.

Chapter summary

The thematic analysis and symbolic interaction analysis use two different approaches to access the data. Both of these two analysis approaches are contributing to understanding the Chinese Millennial group. Thematic analysis generates thematic networks to visually demonstrate the hierarchy of themes
that describe the data in a holistic way. Symbolic interaction analysis produces the symbolic files. The files delve into social contexts where social interaction happens and the Millennials interpret symbols into meanings. I eventually used an experiential story map to synthesize the insights from both thematic analysis and symbolic files to strengthen the connections between the two.
Chapter 8. Banking service strategy for the Chinese Millennial customers

Introduction

This chapter is the ‘next step’ after the data analysis. The previous chapter showed the interpretation of Chinese Millennials’ narrative using thematic analysis and symbolic interactionism analysis. This chapter concludes the characteristics of the Chinese Millennials from my findings and identifies the customer needs towards banking services and the service strategy that helps to improve the banking customer experience.
8.1 The characters of Chinese Millennials

Symbolic files are the result of data analysis using the interactionist's lens, which correspond to the themes. For instance, Wechat Lucky Money is 'a catalyst to generate conversations' and 'a tool for facilitating financial behaviours' in a symbolic file and are evidences of the global theme 'being engaged in the utilitarian and emotional use of social media'.

I generalised the data by integrating, connecting and interpreting the thematic networks and the symbolic files without considering the segmentation of the six experiential dimensions. Four concepts were found in the interpretation. To describe the characteristics of the Chinese Millennial group, I applied these four concepts to describe the characteristics of the Chinese Millennial group. The concepts were:

- Reliers
- Planners
- Adventurers
- Demanders.

Reliers on social networks. The social networks mentioned here are not digital social media platforms, but the social web that consists of all kinds of social relationships that people have in their real lives. The Chinese Millennials are dependent on social connection in a variety of aspects. The data shows the significant influence from social networks on being aware of brands, using products, understanding the roles of friends and parents, and using social media.

The main reason is their involvement in all kinds of social media. Social media
and technology development have made it simple for people to contact each other on the social web. The Millennials are engaged in using social media so that it is simple for them to receive new information. They tend to be more affected by the information and they become the reliers of it.

Planners of own lives. The data shows that Chinese Millennials have the willingness to learn to plan and manage their lives. They become aware of managing their social relationships and gain understanding of the importance of financing. As indicated in previous sections about Chinese Millennials, especially university students and office workers, they have been or are still working through the transformation from being looked after by parents to managing on their own. Saving money is one facet of the self-management awareness. The motivation for saving up comes from the intention of planning their careers and lives.

Adventurers of the digital world. This refers to the Chinese Millennials’ attitude towards digital technologies. Similar to social networks, digital technologies construct a context that the Millennials cannot avoid. The digital technology development also facilitates people to expand their social networks. I define the Chinese Millennials as adventurers in the realm of digital technology because they understand the potential risks in digital technologies but are still enthusiastic to try them.

The motivation stems from the convenience that digital technologies bring to young people’s daily lives. For example, digital payment is convenient because it has replaced cash and exchange, but technological problems and even fraud can happen. It risks the property security. Even though risks exist, the Chinese
Millennial cohort is still the pioneer of digital life because digitalisation means efficiency in their point of view.

Demanders for personalisation. Requiring personalisation is the most remarkable Millennial characteristic. This type of demand is shown from different aspects across the six experiential dimensions such as using personalised banking services, obtaining customised information on social media, using brand as a way to show individualised image, sending Lucky Money to friends via social media as a personalised way of giving presents.

An important condition that facilitates service personalisation pertains to a point noted above, which is the improvement to consumers’ lives from applying digital technology. This condition makes the Millennial consumers who master the digital technology increase their demand for personalisation and customization. For instance, the data on banking experience shows that Millennial bank customers prefer staff service in situations when they need personalised suggestions. The digital service cannot offer personalisation to customers.

The four definitions describe different images of Chinese Millennials from the data analysis. The images are produced based on the research findings and not isolated from each other. As adventurers in the digital world, the Chinese Millennials are more capable of expanding their social networks and leveraging personalised services due to the advantages of digital technologies. These concepts are the most overarching description of this generational cohort in my research.
8.2 Description of customer needs

Herbert Simon (1996) defines design as “courses of action aimed at changing existing situations into preferred ones”. The existing situations often point out problems that ought to be solved through design in order to reach to preferred situations. Even though Simon coins design in the context of artificial science, this is applicable to the design of services. New Service Development (NSD) aims at creating new services or changing the existing and problematic services into better one. My research emphasizes the importance of understanding customers before defining a service strategy, and leverages symbolic interactionism to understand the customers from a social point of view.

Buchanan (1992) claims there are two phases in the design process, problem definition and problem solution. Problem definition refers to an analytic sequence in which designers recognise all the problem factors and specify the required elements for offering effective design solutions. The problem solution phase means a synthetic sequence where designers combine all the requirements for solving the problem and develop a plan for production. This is a fairly complete process of design, which can be a part of the common NSD process proposed by Kim and Meiren (2010). To be more specific, the common NSD process merges six earlier NSD models and develops a five-stage process including opportunity identification, customer understanding, concept development, process design, and refinement and implementation (Kim & Meiren, 2010). Except for the last stage, the first four stages of the NSD process similarly describe the tasks in Buchanan's two-phase design process.

As indicated previously, my research focuses on the stage of customer understanding rather than going through the whole NSD process. Hence in this
section, the sources from thematic networks, symbolic files and workshops are synthesized and developed into the customer needs. There are up to 30 types of human needs according to Soderberg and Kerr (1981) including achievement, affiliation, deference, dominance, order, play, and so on (Campbell & Pritchard, 1983). However, in my research, the ‘needs’ I explored are customer needs rather than human needs because the Chinese Millennial research participants are regarded as customers who are involved in brands, money, social media, digital financing, and banking services.

I identified customer needs in three steps.

1. I reviewed the data from semi-structured interviews, brainstorming, and customer journey mapping. Data from interviews were interpreted and made into thematic networks and symbolic files. Data from brainstorming and customer journey mapping provided additional insights to supplement the interview data.

2. Thematic networks and symbolic files represent two forms of data. They will be compared then synthesised into one unified form. In this step, the perspectives elicited from social relation, social media, money, brands, digital financing, and banking experiences are transformed into customer needs. The customer needs will be presented as brief descriptions.

3. The overall customer needs are produced by merging and organising the basic customer needs. Based on the commonalities and differences, the obtained customer needs are categorised. I will use the summary of customer needs to show the personas for depicting the Chinese
Customer needs are not only the data that indicates what the participants hope to acquire, but are conclusions of the data describing the Chinese Millennials’ expectations, frustrated experiences and viewpoints. On this point, the thematic networks and symbolic files have accomplished the tasks. The customer needs summary is the most dominant statement about the Millennials’ expectations. It is attained from the entire data analysis process from coding to thematic analysis, and eventually to symbolic interaction analysis.

After synthesizing the thematic networks and symbolic files and organizing the basic customer needs, the customer needs are summarized into eight aspects. The summary identifies that the Chinese Millennials need:

- Individual asset accumulation
- Visual aesthetics
- Reassurance from social connections
- Symbolism of individual identity
- Personalisation and customization
- Digitalisation
- Sense of belonging to communities
- Social media engagement

**Individual asset accumulation.** The narratives tell that the Chinese Millennials are not eager to acquire a huge amount of money. Instead, they expect to begin to build up their personal assets from an early stage, such as during undergraduate years or at the beginning of professional careers. This is a need
that stems from a financing behaviour, which is saving up. It indicates an attitude towards lives. The Millennial cohort are concerned about and plan for their future lives with an accumulative financing perspective. This means that individual asset accumulation does not refer entirely to pursuing money, but more fundamentally, it reveals the awareness and needs of the Millennial Generation managing their lives well.

**Visual aesthetics.** Visual aesthetics means the need for pleasure of visual experiences in services and products. This statement comes from the data that describes pursuing ‘good looking graphic design on bank cards’ and ‘vivid and bright colours for branch interior design’. It implies that this generational group has a strong preference in visual design of products.

Although this type of customer need only appears in the discussion on banking experience, the research participants spent a large amount of time explaining how significantly the visual aesthetics of touchpoints lead their experience. The visual aesthetic experience creates a positive ‘moment of truth’ in a customer journey. As one participant said, the visual design of the touchpoints determines whether she would keep using the service in the future or not.

**Reassurance from social connections** refers to the reliance on other people’s viewpoints and suggestions in order to make a decision. Social networks play a key role because the Chinese Millennial customers are strongly dependent on collective ideas when choosing and using products and services. ‘Reassurance from social connections’ has appeared in different places in the thematic networks and symbolic files. For example, the interviewees said they learnt to save up based on friends’ financing behaviour, they began to have interests in a
certain brand or product because of friends’ introduction, and they began to use Quick Pay again on financing apps until their friends said there was no security issue. These are the signals of the Chinese Millennial group seeking emotional reassurance by communicating with others.

**Symbolism of individual identity.** Symbolism means the “use of conventional or traditional signs in the representation of divine beings and spirits” (Merriam-Webster). My research context does not involve divine beings, and this type of need refers to symbolizing the individual image by brands products and services. Even though the goal is to present the self-image from symbolization, it further reflects the needs of being accepted by the surrounding social group.

The Chinese Millennials tag themselves by wearing or using certain brands, but it is not for showing the individualised and distinctive image. On the contrary, it is for integrating themselves into the social group properly. The key goal of selecting certain brands is not pursuing the most superior and expensive ones. It all depends on what brands other people tag themselves with so that they understand how to behave to be involved in the social group.

**Personalisation and customization.** The Chinese Millennials prefer the experience of using services that are personalised. This type of customer need is found from the experience of using social media, where they expect information can be recommended to them under personal preferences, and also in banking experience, where they hope the services offered to them are planned based on their financing behaviour and financial status.
Beyond the findings from my own research, personalisation and customization is a typical and common characteristic of the Millennial group. Some research argues that Millennial consumers desire personalisation, such as using a customized mobile phone ring tone as a result of the diversity in the options of services and consumer goods (Sweeney, 2005, 2006). Customizing the ring tone is a way of showing the individual image.

**Digitalisation.** The Millennial Generation is living in a fast-paced era and a great number of the group members are office workers whose lives are filled up with work. In the interviews, the office worker participants noted scenarios when they cannot go to a branch in person because they lack the time, but the digital channels of banking services help them to handle all the tasks without moving to another place. Digitalisation has become an unstoppable trend in retail services, marketing and branding, and human communication. Through my research I found that Chinese Millennials are keen on digitalising banking services to enhance efficiency and convenience.

**A sense of belonging to communities.** This type of need relates to social influence. The sense of belonging to a community indicates that the Chinese Millennial Generation intend to think and behave by positioning themselves in the community to which they belong. The collectivist culture makes communities a central concept in a Millennial’s perspective. A community consists of reference groups that constantly influence the individuals. Who they are and where they belong can determine how they think and behave. My research involves two groups of people that belong to two different communities, which are universities and business organisations. Even though the participants are all in the Millennial Generation in terms of age, on some points they hold
different viewpoints as a result of immersing themselves in different communities.

**Social media engagement.** There is no doubt social media is playing an irreplaceable role in the Millennial Generation’s lives, as has been claimed in the literature (Palfrey & Gasser, 2008). It is evident that social media is of great significance to the Chinese Millennial Generation. My findings on the motivation for Chinese Millennials using social media are similar to those identified in the literature about Generation Y. The literature says that Gen Y use social media for information, entertainment, socializing and experiencing a sense of community (Aksoy et al., 2013; Park, Kee, & Valenzuela, 2009; Valkenburg, Peter, & Schouten, 2006).

The literature describes the Millennial Generation’s social media usage from a general viewpoint, while my findings of the Millennial customer needs for social media are more specific in terms of WeChat experience. WeChat is not only a social media platform, but also a financing tool. The digital approach to financing reduces the effort needed for payments. This point again addresses the Millennials seeking for digitalisation. The Chinese Millennials embrace social media and they expect social media to be involved in every part of their daily lives.

### 8.3 Representation of Millennial personas

Persona is one of the methods in user-centred design (Pruitt & Adlin, 2006). User-centred design is also known as human-centred design, which is a prevalent design method that brings the users or customers into the design
process (Veryzer & Borja de Mozota, 2005; Vredenburg, Mao, Smith, & Carey, 2002). This is an important tool in design because a large number of companies fail when introducing their products and services into the market because they lack the understanding of customer needs in a unique cultural context in the design process (Gulliksen et al., 2003). Personas are useful in facilitating the design of useful and usable products and services for users (Grudin & Pruitt, 2002; Leggett & Bilda, 2008).

In the user-centred design process, personas are used in product development by creating virtual users by applying detailed information. Developers and designers assume the virtual users are using the products. The information from personas can reflect the virtual users’ lifestyle, motivation for work, demands to achieve goals, and so on (Hosono, Hasegawa, Hara, Shimomura, & Arai, 2009).

In addition, researchers have also described the benefits of personas in different aspects. For example, personas help to direct product-related activities in marketing campaigns (Cooper & Reimann, 2002). They aid the development team to identify user profiles (Ma & LeRouge, 2007) that prevent unnecessary changes needing to be made at the end of the product development process (Cooper, 2004). Without personas the products and services are very likely designed to satisfy everyone, which is risky in real business situations. It is more significant that a product meets one hundred percent of the needs of a few targeted personas than satisfies ten percent of the needs of all generic users (Miaskiewicz & Kozar, 2011).

The common way of creating personas is gathering data through qualitative and field research such as in-depth interviews or participant observation. Then the
data are analysed using affinity diagramming or similar methods in order to find out behavioural patterns and themes that constitute commonalities (Martin & Hanington, 2012). Eventually the data are categorised as different aspects of a real user or customer including photograph, identity, status, goals, knowledge and experience, tasks, relationships, psychological profile and needs, attitude and motivation, expectations, and disabilities, and so on (Courage & Baxter, 2005; Seffah, Kolski, & Idoughi, 2009). One persona can reflect several or even dozens of real users’ data.

I used personas to reflect the fictional Chinese Millennial characteristics. The details of personas were based on the thematic analysis and symbolic interaction files. Personas were not simply the integration of all the themes, but they incorporated significant traits, behaviour and attitudes. In the previous section I identified eight types of customer needs from the narratives. Even though these customer needs were shared among university students and Millennial office workers, these two groups of research participants produced two different personas (Figure 8.1 and 8.2):
“I don’t use all kinds of banking services other than withdrawing and depositing money, thus I only care about bank staff’s attitude and their working efficiency the most.”

**Name:** Jie Liu  **Age:** 20

**Occupation:** Undergraduate student studying Spanish  **Location:** Shanghai, China

**Social media usage:** WeChat, Sina Weibo  **Brands:** UNIQLO, MII, Meizu, Dell, ZARA, GAP, Samsung

**Expectation:** Friendly and efficient services

**Narrative:** I basically use banks for withdrawing and depositing money. As a college student, I have a lot of courses to attend and quiz to do every week, so I don’t usually have time to do a part-time job to cover my living expenses. Even though sometimes I would take an internship, it does not earn much. My parents transfer money to my bank card to give me money for the cost of living. I go to banks occasionally if I have problem with my account, otherwise I don’t visit banks regularly like those businessmen. Therefore, the experience is all about banks’ attitude and efficiency.

**Painpoints:** Commission charges are meaningless; Queue in the branch; Manual service process is always time consuming; Sometimes the bank alerts are not friendly.

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**Figure 8.1 University student persona**
With the personas, the different attitudes of the students group and the office worker group emerge clearly. The university students assess the bank staff attitude and efficiency more than the financial benefit because they rarely use financing services from the bank. Office workers tend to explore different service options in banking services because they want to find out the best financing service they can use to seek for financial return. The office workers are more demanding on the information personalisation than university students because they need the bank to understand their financial status to offer contextual advice. The personas represent the typical characteristics of the Chinese Millennial Generation towards banking services. They are portraits of the cultural group and depict the perspectives, attitudes, expectations and
frustrations of their experience of banking services.

8.4 Design principles and service blueprint

In this section I develop the service strategy from the research findings. I have identified the customer needs and designed personas based on the narrative data. Thematic analysis and symbolic files are the outcomes of data interpretation, which are closest to the original narratives. The personas and customer needs use the data interpretation to identify what the Chinese Millennial group are thinking about and how they behave. The personas and customer needs generalise the themes of data, while the service strategies are drawing on these contents and direct the design of future services. Service design principles are the research results that identify what kind of services bring good experience to the customers.

The service strategy consists of two parts: design principles and service blueprint. The design principle proposes a direction for designing banking services for the Chinese Millennial Generation. The design principle is not targeting implementing a service, but it is a demonstration of the process that transforms data into general strategies. The framework does not specify what service should be designed according to the research findings, but it shows what aspects designers should take into account.

The second part is service blueprint. Service blueprint is a tool to visually represent the operation of service and the interaction within the service (Barbieri, Fragniere, Sitten, & Zambrano, 2013). I use service blueprint to specify the design principle in a detailed and visual approach. The design principle
indicates three aspects that designers need to consider in order to deliver a good banking experience, while the service blueprint further illustrates how the specific components of services such as touchpoints and interactions can be organised and improved based on the three aspects of the design principle. The service blueprint visualises the design principle and fills in more service details.

The service blueprint is made around the 'bank card application' service. The co-creation workshops took this service as an example and mapped out the customer journey. Taking this service as a conceptual case kept the research consistent. However, as I have stated, the blueprint does not point to a real service in any bank. My research target is not to offer design solutions to solve the problems of an existing banking service. Instead, the blueprint is developed from the customer journey maps and identifies the daily experiential problems that Chinese Millennials meet when they apply for a new bank card. The design principle demonstrates how to adjust the blueprint to overcome the experiential issues.

The design principles aim to answer the question ‘what kind of proposed experience should banking service providers offer to the Chinese Millennial customers’? The question refers to three critical factors. The first one is ‘experience’. Compared to NSD which focuses on the development and management of services, service design takes the human-centred perspective and is concerned with the creation of customer experience. The proposed customer experience responds to the question of how to meet the customer needs. It is the foundation of generating ideas of new services.

The second factor is ‘banking service’. A service blueprint is created and
implemented in a specific area, such as the service blueprint for shoe shining service presented by Shostack. It is not possible to create one general 'service blueprint about shoes'. My research context is built in the banking sector due to the partnership with ANZ banking group, and the design workshops and interviews involved data collection for banking experience, so the service blueprints are also developed for meeting the needs of Chinese Millennial retail banking customers.

The third factor is ‘Chinese Millennial customers’. The motivation for discovering information about this cohort comes from the fact that they are a potential consuming force in the current and future China. They have more dynamic perspectives than their parents’ generation. Growing up in the digital age and in the trend of cultural integration, the Chinese Millennial Generation forms unique viewpoints that belong to their own cohort. Researching into this specific customer group offers services that are adaptive to the Chinese Millennials’ needs and expectations.

The design principle is a transition from the data (what do people say) to the plan (what can we do). The customer needs are the basic sources for developing the framework. I have shown that the data analysis produced eight types of customer needs towards banking services:

- Individual asset accumulation
- Visual aesthetics
- Reassurance from social connections
- Symbolism of individual identity
- Personalisation and customization
I merged the eight types of customer needs into three high-level groups (Figure 8.3).

Group A addresses the principle of individualising the service for the Chinese Millennials. Banking service providers need to consider the way to create services that understand the customers' personal status. Group B demonstrates the needs for social connections and communities. It refers to the desire to behave within a context of social network. Group C reveals that the Millennial customers are pursuing visual and digital evidence in the service. Digital approaches enable services to be efficient; visual cues help to improve the experience of brand identification. The three groups are integrated as a whole strategic body rather than considered as separate components (Figure 8.4).
**Unique and individualised.** Banking service providers attempt to offer confidential and secure experience to bank customers. However, these are the most fundamental and common aspects of banking services, which means that ‘every bank should do that’. To provide better services, banks also need to design and deliver the services in a unique and individualised way. Millennial customers will have a good experience when they feel they are served personally in response to their individual situations rather than being served exactly same as others. Individualised service is of great significance to the entire experience.

Social media is a good example for banking services. The Millennial generation is obsessed with Internet and social networking. Social media is not only for efficiency in human communication, but also for various options of customizing the services and products that they have owned. The social networking platforms such as Facebook, Youtube, Instagram, WeChat and Pinterest are made to enable the users to customize the sites and content. The user-generated content (Daugherty, Eastin, & Bright, 2008) makes the user unique in the online
Social media, in some sense, is a certain form of online service. But different from traditional service providers such as banks, social media users are not required to follow fixed rules and processes during the service. I am not advising banking service providers to directly create social media channels to add functions for individualisation. The essential concept I propose is that the touchpoints and customer journey should be designed in some way for the customers to better achieve their personal goals within an individualised experience.

**Social and collective.** banking service providers have to take note that the Chinese Millennial group is living in an intensive social network. Social media has augmented the effects of social networks on Millennials' decision-making. My research shows the Millennial customers' viewpoints draw heavily on the other people surrounding them. Hence to offer a social and collective experience in banking services, service providers need to create a context where social networking helps individual customers to complete the customer journey. It enhances the experience by placing the customers within their communities.

It is not easy for banks to design the experience of 'belonging to communities' because a banking service does not have to take this experience into account when offering financial services. Traditionally the banks only need to ensure that their services are reliable and efficient, which is sufficient to make a qualified customer experience. Nonetheless, my research has uncovered that the Chinese Millennial Generation seeks for assurance and comfort by referring to friends’ perspectives and experiences. The reliance on social connections is an evident
trait of this generational cohort. Thus it implies that a collective banking service could produce unique experiences to meet the Chinese Millennials' social needs.

**Interactive and visualised.** This component describes the strategy of using visual and interactive approaches to digitalise the customer journey. ‘Interactive’ and ‘visualised’ are two independent aspects. ‘Interactive’ indicates that digital touchpoints and channels give feedback to customers immediately with specific information. It is one of the most significant advantages of digital interaction over human interaction. The previous data shows that the Chinese Millennial Generation uses digital services more than staff services because digital services release them from locational and temporal constraints. They stated that staff services are more customized because banking staff provide them with suggestions regarding their status, which pertains to ‘unique and individualised’. But it is important that a banking service experience stays located in between the staff service and digital service. These two channels are working in different situations. The staff services offer individualised content and the digital service provides efficient channels.

‘Visualised’ means that the service should be explicit to the customers in a visual way. They need to understand the service process, the time cost, the people they need to talk to, the documents they need to bring and so on. Banking services are usually not as simple as the shoe shining services. During complex or multichannel services, letting customers understand the service process beforehand helps them to acquire a preconceived notions of what the service looks like. One solution for ensuring the ‘interactive’ and ‘visualised’ experience is to add the self-support touchpoints in the customer journey. For example by installing self-support machines in branches, customers are able to search for
information about the service they need instead of asking staff in the branch who may communicate wrong information. The screen and interface are visual touchpoint to help customers better understand the service.

8.5 Conceptual service blueprinting

The final delivery of service design can be service blueprints. A service blueprint shows how the service will work by illustrating every stage of the service. My research emphasises the methodology of customer understanding in New Service Development (NSD), but it does not mean the research results in a service blueprint that is ready for implementation. Instead, I created a conceptual service blueprint, which means the service does not exist but is conceptual, and aims to indicate how the experience of ‘applying for a new bank card in a branch’ can be improved based on design principles.

Service blueprint is a service modelling approach that specifies the service system and details each individual aspects of the system (Lee, Wang, & Trappey, 2015; Stickdorn & Schneider, 2011). It maps all the interactions among service stakeholders over time and across different channels. Shostack (1984, p. 136) claims the major use of service blueprints is the preparation for delivering services by the ‘orchestration of tangible evidence’. With various digital devices and interfaces being introduced to a service process, what needs to be delivered is no longer simply physical and tangible.

Service blueprinting and customer journey mapping are both useful tools in designing services. However, a great difference between customer journey mapping and service blueprinting is the involvement of the service providers. To
be more specific, customer journey mapping tends to be more customer-centric and it focuses on the customers’ experience towards the onstage services. It tells the designers what experience the customers have been through along the journey. It contains their feelings, thinking, problems, expectations, and so on. Thus, the customer journey mapping process can only involve the end users or customers in the co-creation activities. The Millennial participants in my research are customers, and I brought them to the workshops to co-create the map of their daily banking experiences.

Service blueprints represent both the customer side and the service provider side. I take the highly cited shoe shine service blueprint as an example (Figure 8.5). The blueprint was made by Shostack (1984) in one of her articles, where she shows how to design a service.

Figure 8.5 Blueprint for shoeshine service (Shostack, 1984, p. 135)
the line that separates the customer side and the service provider side. Above the line of visibility, it is the customer side. The blueprint indicates the necessary process a customer needs to complete and the time cost to needs. On this blueprint, the process is not a linear one from the start to the end. Rather, it includes a cyclic process on the step of ‘apply polish’ through which the customers will go if there is a failure in ‘colour wax’.

Under the line of visibility, it is the actions of the service provider. This part in actual service is not seen by the customer but operates in the background of the service. The service provider side of this blueprint is simple as it only contains one component that is ‘select and purchase supplies’. In general, the author took a simple example to illustrate how a service blueprint creates and presents a service. As a result of services becoming increasingly large and sophisticated nowadays, service blueprints can be much more complex than Shostack’s, which was made in 1980s.

Bitner (2008, p. 12) proposed several steps for applying service blueprinting in practice. The first step is selecting the customer segment. It is the centre of the blueprint, because “different segments of customers may receive service differently, which would necessitate that separate blueprints be developed”. The blueprints in my research reveal the prospective service experience that is offered to the Chinese Millennial cohort rather than a broader customer range such as Generation X.

A typical service blueprint canvas is composed of eight parts (Figure 8.6):

1. Physical evidence
2. Customer actions
3. Onstage (employee) interactions
4. Line of interaction
5. Line of visibility

Even though the names of the eight parts are not fixed in the literature and practice, their meanings remain the same across all types of service blueprint.
Figure 8.6 Service blueprint canvas
‘Physical evidence’ is the sum of all touchpoints set in the service. Physical evidence means the tangible touchpoints in Shostack’s perspective (Shostack, 1984). However, nowadays service providers have taken advantage of all kinds of digital touchpoints and channels in services and have pursued them to achieve a seamless multichannel experience. For this reason, the physical evidence also includes digital touchpoints such as websites and mobile apps. ‘Customer actions’ are the behaviours that customers have towards touchpoints in the service delivery process. It is “central to the creation of the blueprint” (Bitner et al., 2008, p. 6).

‘Onstage (employee) interactions’ are the encounters where the service responds to the customers’ actions. It does not have to be the service providers’ employees who give oral responses to the customers, it can also be the reactions from systems. ‘Backstage (employee) interactions’ are the actions of service providers processing customers’ requests and interactions. This part focuses on the service provider’s side and is usually invisible from the customers’ side. ‘Support processes’ is the backstage component. It contains the actions, units and resources within the service provider or from the business partners, which are crucial to make sure the service is in working order.

There are three important lines in the service blueprint. ‘Line of interaction’ is placed between ‘customer actions’ and ‘onstage (employee) interactions’. It consists of the moments when customers interact with the service interface. ‘Line of visibility’ separates ‘onstage (employee) interactions’ and ‘backstage (employee) interactions’ as the former can be seen by customers but the latter cannot. ‘Line of internal interaction’ separates the most fundamental facilities and the backstage interactions carried out towards a service.
Service blueprints are often made in co-creation workshops because the design of blueprints requires knowledge from different roles including customers, service staff, and other stakeholders. The onstage interactions, backstage interactions, and support processes are mapped out in the communication with service stakeholders where they provide the information for how the service should be operated.

At this stage of my research, the service blueprint is an example for improving the service and proposing a future design. It follows the three suggested aspects of the experience in the design principle (unique and individualised, social and collective, digital and visualised). It also represents the service process of ‘applying for a bank card’ that comes from the customer journey map. Eventually it proposes detailed changes for the improvement of the service experience. Therefore the service blueprint here is made for directionality rather than for implementation. The blueprint builds on the data from customer journey mapping. The two types of design artefacts are used for different purposes in my research: the customer journey mapping is an explorative method to manifest the current service experience but the blueprint illustrates which part of the service might be improved to improve the experience.

I map out the touchpoints and customer actions on the service blueprint canvas (Figure 8.7).
Figure 8.7: Service blueprint with touchpoints and customer actions
I place all the tangible and intangible touchpoints into the physical evidence column. At the same time, customer actions are laid out together with the touchpoints, because this guarantees the touchpoints are designed for the customer behaviours rather than the other way around. The next step is presenting the 'onstage (employee) interactions', 'backstage (employee) interactions' and 'support processes' (Figure 8.8).
**Figure 8.8 Service blueprint of 'apply for a new bank card'**

<table>
<thead>
<tr>
<th>Physical evidence</th>
<th>Bank staff</th>
<th>Booking machine</th>
<th>Building</th>
<th>Information sheets</th>
<th>Bank clerks</th>
<th>SMS</th>
<th>Assessment device</th>
<th>Mobile apps</th>
<th>POS terminal</th>
<th>Email and SMS</th>
</tr>
</thead>
</table>

### Customer actions

<table>
<thead>
<tr>
<th>Line of interaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enter into a branch</td>
</tr>
</tbody>
</table>

#### Line of interaction

**Onstage (employee) interactions**
- Welcome
- Processing clients’ waiting order

#### Line of visibility

**Backstage (employee) interactions**
- Processing and inputting customer information
- Input a record of handing out a new card
- Marking the bank clerk
- Confirmation of bank accounts connection
- Confirmation of consuming
- Banking service data update

#### Line of internal interaction

- Reservation system
- Bank clients’ accounts database
- Bank card manufacture
- Internal management system
- Technology maintenance
The service blueprint describes a conceptual but typical service of ‘applying for a new bank card’ in a branch. It indicates the process that starts from customers arriving at the branch to the customers using the bank card for payment. A variety of touchpoints is identified and located in different channels including the human channel (bank staff), the physical channel (building interior facilities), and the digital channel (mobile apps and emails). The service blueprint implies the completion of visually representing the banking service based on the Chinese Millennial participants’ narrative data. However, it is by no means a finalised designed product out of my research. It is an artefact for mediation and communication between the current service experience status and the ideal service experience. The design principles (refer to Figure 8.4) provide the guidance to achieve the ideal service experience, which will be elaborated in the next section.

8.6 Banking service experience improvement

The design principle proposes three aspects for designing the banking experience that the Chinese Millennial customers desire:

- Unique and individualised
- Social and collective
- Interactive and visualised

In the last section I created the service blueprint for a bank card application service in a branch; in this section, I will elaborate on how the service can be improved to be better performing to achieve the three experiential aspects in the design principle.
**Unique and individualised.** The Millennial customers pursue the experience of being served personally. A potential solution is to customize some sections of the service which used to be generally provided to all customers without individualised options and preferences. I marked three components on the blueprint that could be changed (Figure 8.9).

![Figure 8.9 Unique and individualised service](image)

When the customers use the booking machine to get a number for waiting (refer to the ‘Receive a number’ in the Customer actions), there are no options for them to select the service they want to use or the task they need to complete. It means all customers are treated the same without the bank considering their tasks respectively. The ‘unique and individualised’ experience suggests the bank should divide the customers by their tasks in terms of time cost, instead of ranking them by numbers regardless of the types of service they are going to use. This requires setting additional backstage interactions and even supporting processes, but it enhances the customer experience significantly. On one hand, it improves the service efficiency because customers with different purposes can be served by different specialists; on the other hand, the customers attain a personalised service experience from the very beginning.

After receiving the new bank card, the customers hold the card and begin to use
it. In this period, they receive banking promotions by emails or text messages (from left to right, the last customer action in red dotted line). They complain that most of the promotions are useless and annoying. The promotions are advertisements or information that is not helpful to customers. This action happens beyond the service process of ‘applying for a bank card in a branch’, but it is still an important concern because it extends the customer experience by connecting the customers to the brand of the bank.

Customers often receive the promotional information regularly every month rather than only once. The more relevant the messages are to the customers’ financing needs, the better the customized experience is. I consider that the banking service providers need to personalise the messages sent to customers in every channel including social media, text messages, emails, letters and the other channels the bank has. This action perhaps needs more backstage settings and support facilities too, but the benefit is solid and constant brand loyalty.

One section on the blueprint shows the service has done well in offering options for customer preferences (the customer action in the blue dotted line). It allows customers to pick a graphic design style of the bank card. Some of the research participants described the importance of the visual design of bank cards and the impression of the interior environment of the bank on the experience.

They confessed that the visual design directly influenced their perspective of a brand, even though the banking industry that does not need to be visually appealing. The Millennial customers in my research were excited to be able to select a bank card design because it is a type of customizing the product and it elicited the experience of being well-treated based on their own preferences. The
customer journey map also shows that ‘pick a graphic style of the card’ is a positive emotional response.

**Social and collective.** ‘Social and collective’ experience is difficult to indicate on the blueprint because the experience can be achieved outside the service blueprint rather than changing specific touchpoints or channels. Prioritising the social and collective experience stems from understanding the importance of social influence among Chinese Millennial customers. Social influence is the social impact that changes or reinforces an individual’s stances and behaviours, which comes from social connections such as friends and families. In an interactionist’s perspective, the social connection is also known as a reference group. The symbolic files in the previous chapter show the way that social influence defines the meanings of objects. For example, families’ suggestions can nurture the Millennial customers’ habit of saving up for future life, and friends’ recommendations can make the Millennial customers become interested in a product, brand and service.

Service design aims at designing service experiences that engage the customers in the journey and fix the interactions that hinder the engagement. Engagement means the customers are feeling pleasantly absorbed during the service (Verma et al., 2012). However, Millennials are not much ‘engaged’ in the banking services, as they said during the interviews. No one participant in my research said they enjoy all the experience in communicating with banks.

Some issues occurred in the Chinese banking context such as crowds in public space and inconsistent information in different branches. This situation in banking services is even worse now digital financing is booming in the Chinese
market. An overt contrast emerges between the experience of using banking services and using WeChat. The research participants demonstrated their deep involvement in WeChat including the payment method, the Lucky Money, the instant message and the friends’ posts. They also addressed WeChat as step-by-step taking over the bank’s role in their lives.

Improving the social experience is not only a case of adding touchpoints during the bank card application service. The service providers should create new touchpoints and customer actions beyond the branch service process. The new touchpoints can be, for instance, a new function that allows individual customers to complete financing tasks with or against friends in social networks. It can be a cooperative task that needs to be accomplished together or a competitive game that someone will win over the others.

One of the customer actions on the service blueprint is ‘request additional financing services’: customers ask to use other financing services provided by the bank. Customers use the financing service to manage their personal assets and gain extra profits. It will encourage the customers to keep using the financing service if, in some way, the customers can interact on a mobile app with their friends who also use the same financing service.

Accordingly, I propose to focus on the question: how to make the banking service a social game. The answers can be borrowed from the gamification rules on social media. The gaming mechanism motives the banking customers to become financing game players. The aim is to build a small community around financing tasks so that the customers do not only act towards the banking service, but also with friends, which brings social and collective experience to
Interactive and visualised. Setting up a self-support and digital interactive systems helps to visualise the service for customers. The Millennial customers use the digital interactive systems rather than talking to bank staff in person as a self-lead way to complete the service. The data show that the Millennials consider digital interfaces are more useful than the staff.

The Chinese Millennial Generation is keen to take advantage of all kinds of technologies to achieve their goals. They hope that digital services can replace staff services due to their frustrating experiences with bank staff. Although they claimed that the communication with bank staff can help them to make decisions because the staff can assess their personal situations and take actions for their needs, the majority of the research participants still considered the self-support service will benefit them more than the staff service does.

On the service blueprint, I found that three steps of the customer actions could be changed from human communication into self-support digital interaction:

- Fill in personal files
- Pick a graphic style of the card
- Request additional financing services (with the red dotted line).
In the customer journey mapping session, the participants said they have to sit in front of the staff, fill in the required paper forms, then give the forms back to the staff and wait until the bank card is ready. This makes the entire customer journey cost a long time considering the amount of time spent for queuing in the branch for their turn. To respond to this circumstance, I propose some adjustments to these steps (Figure 8.10).

If customers plan to apply for a new bank card in a branch, they can fill in personal information files, pick the graphic design of the card, and select additional financing services when they step into the branch or even before it. Changing the sequence of the three steps in the service process saves the amount of time that customers have to spend in the branch. Mobile apps or digital devices in the branch can help to realise this change. Customers use their mobile phone or the digital devices in the branch to select their target service and start to complete the forms, pick cards, and select other preferred financing services.
They do not need to wait to talk to the staff first.

This change removes touchpoints such as information sheets (physical evidence with green dotted line), and reduces the communication with bank clerks. It decreases the time cost for onstage interaction including the staff typing in customers’ information from the paper forms and asking them if they accept using additional financing services (onstage interactions with green dotted line). In addition, digital devices or mobile apps can offer a demonstration of all the service process and requirements, therefore the customers are aware of the conditions for their targeted services before arriving at the branch.

Chapter summary

I designed the conceptual service blueprint that orchestrates the touchpoints, interactions and facilities the service of ‘apply for a new bank card’. It is optimized following design principles to make the service a better experience for Chinese Millennial customers. The design principle is a result of analysing the data by thematic analysis and symbolic interactionism analysis, identifying customer needs, and creating personas. The service blueprint is an elaborate response to the design principle, which turns the existing service situation into a preferred one to meet the subtle but critical customer needs.

As stated, the service process of ‘applying for a new bank card’ does not refer to a specific service in a specific bank in China. Rather, it is an example of delivering results by collecting and analysing data, co-creating customer journey maps, producing personas, identifying customer needs, and proposing service strategies. The data interpretation stays in the context of my research and it does
not explain the Millennial experience in other research contexts. The design principle and service blueprint are not used to verify other banking services in the industry, which is beyond my research scope.
Chapter 9. Cohesion in customer understanding: Designing by and for experience through the interactionist’s lens

Introduction

This chapter synthesizes the whole research findings and makes connections between the main research objects: human experience, service design, social interaction and symbolic interactionism. I claim the usefulness of the Customer Understanding Diamond for exploring human experience; the benefits of deep considering of the social context for service design; and the value of bringing symbolic interactionism into the centre of research methodology. The synthesis of these knowledge domains constructs the full answer to the original research question.
9.1 Understanding customers for New Service Development

New Service Development (I use ‘NSD’ as a simplified form in the following content) is a systematic process of creating new services, and understanding customers is an important stage of this process. It is necessary to be aware of who your target customers are, as this lays the foundation for the generation of ideas for new services. However, there is no evidence showing how customer understanding can be achieved with the help of the symbolic interaction framework in a service design process. The qualitative approach to understanding customers in NSD has been neglected, since this method has traditionally been located in the service science and management realms. Thus there is the opportunity to fill this gap through a multidisciplinary integration of the symbolic interactionism framework and the service design perspective.

I created the Customer Understanding Diamond, and carried out qualitative research to discover the context of Chinese Millennial customers, with a focus on banking services. Customer understanding is an important stage in the NSD process, because it provides insights that are useful for the later stages of NSD. There are different versions of NSD processes found in the literature. Some are basic, such as the seven-stage process proposed by Cowell (1988). Others are rather complicated and specific, such as Scheuing and Johnsons’ model, which contains 15 steps – from new service objectives to the post-launch review (Scheuing & Johnson, 1989). The commonality across all versions of NSD models is that they attempt to realize business delivery, beginning with an idea and ending with an implementable service. However, the steps within NSD are not necessarily of equal importance. Researchers claim that in the NSD process, the generation and screening of ideas are the most important steps, while test marketing is the least important (Alam & Perry, 2002). This statement supports
my research rationale of regarding ‘understanding customers’ for generation and screening of ideas as the significance.

The development of the NSD process has a long history. Researchers have attempted to adjust the model to fit the delivery of different new services, but the generation of ideas for new services is critical. My research provides an approach to generate new service ideas. This approach comprises studying potential customers from a service design perspective to gain insights. Service design is not only a co-design tool to create and improve services; more importantly, it is a tool to learn about the customers’ context and needs through qualitative research methods.

I used semi-structured interviews and co-creation workshops to collect the narrative data. Thematic analysis and the symbolic interactionism framework were employed to frame and interpret the narratives. The findings offer fundamental strategies for the development of new services in future. The contribution this research process makes to NSD is that understanding is developed through an interpretivist’s lens of the perspectives of a specific cultural group, rather than generic customers.

In some research that explores customer experience during an existing service process, the understanding of experience is different. Such research often uses fieldwork research such as participant observation and contextual inquiry to collect data about how customers interact with the touchpoints, and what their experience is of the service. In this case, experience is “the internal and subjective response customers have to any direct or indirect contact with a company” (Meyer & Schwager, 2007, p. 2).
This is not to say I do not advocate observation techniques. Both interviews and observation are necessary in certain environments. My research, however, did not use observation or contextual inquiry methods for the following reasons. Firstly, as stated previously, in the context of banking study the observation method may risk the personal and financial confidentiality of the research participants; secondly, the story-based narratives can be communicated both through behaviours and languages. Interviews and observations can collect valid data either by working together (conducting both interviews and participant observations) or working alone (only talking to participants in a decontextualized environment or observing their behaviours in a contextual environment). For the ethical consideration, I decided to use in-depth interviewing only.

In order to understand Chinese Millennial customers, therefore, the research focus is not on their experience of a specific service; rather, there is a broader context. Customers do not only experience banking services; there are other important aspects of their lives such as social media, social relation, money, brand and digital financing. In their inevitable connections with other people, customers’ decisions are made within a social context rather than in isolation.

Customer understanding is the front-end stage in NSD. Other research that addresses this stage includes Clatworthy’s AT-ONE project, where he focuses on the ‘fuzzy front end’ of NSD, and develops the touchpoint card to enable the design team to understand customers better (Clatworthy, 2011). The ‘fuzzy front end’ refers to the early stage of NSD that includes ideas generation, ideas screening and concept development. At this stage, the process is imprecise, and
decisions are baseless (Montoya-Weiss & O’Driscoll, 2000), which is problematic and needs to develop with the help of other disciplines. Service design is this discipline to contribute a new perspective.

Service design inherits its nature from human-centred design. It emphasizes the understanding of customer needs more than the service science perspective does, because service design establishes strategies mainly on the basis of customer experience, rather than on service quality measurement. Therefore, service design contributes to the customer understanding stage of NSD through its ability to ascertain customers’ experiences and perspectives, and then synthesize these insights into strategic propositions for the design of new services.

9.2 Discussion on the use of Customer Understanding Diamond

The Customer Understanding Diamond is not the goal of the whole research, but it provides a guideline for beginning to understand target customers. Researchers and designers can follow the linear process of the model to explore perspectives of human experience, and to find out what these mean in a certain cultural context.

The first stage – Target – often relates to business strategies and goals for specific service development projects. At this step, users of the model follow the plan of the organisation. They can, however, treat target customers as one or multiple cultural groups, which means they can search for behavioural patterns. As one cultural group, we assume that the subjects of this research behave and perceive
things in a similar way. At the final stage – Propose – the insights are synthesized through the provision of possible service strategies. Hence it is not the stage to deliver the services, but one of planning the service development and communicating with the development team.

In the second and third stages, the users of the diamond model are researchers who use qualitative research methods to generate insights. To a great extent, the insights gained are dependent on the researchers’ experience and skills in interpreting the narrative materials, which can be texts, images or videos. The first task is recording and taking notes about people’s discourse in contextual or non-contextual environments. These environments could be natural situations, such as the research participant’s house and workplace, or a physical space arranged by the researchers – for example, a meeting room. Whichever the environment is, the critical point is to lead the research participants to be communicative and engaged in the process of narrative collection.

In adapting the Customer Understanding Diamond, researchers do not always have to observe people while they are performing their daily activities, as the data comes from people’s memories in a story-based form rather than from the present moment. As already stated, I analysed the Chinese Millennials’ experience on the basis of considering their experience as narrated by them in their stories about the past. Past experience does not necessarily relate to the current physical and social environment; therefore, access to the natural context is not necessary for this research. The principal goal was to distil the data and abstract meanings of the human experience. As Sunderland and Denny (2007, p. 15) claim at the beginning of their book on ethnography: “The real magic and difference of ethnography lies in the cultural approach and analysis, not in a
different kind of data gathering. We will show, in fact, that one can do anthropology even in context of the focus group room.”

Symbolic interactionism in my research is manifested in the cultural approach and analysis. It is not used in the Narrate stage to guide data collection, but in the Interpret stage, as it is a framework for analysing the data through the social system of symbols and meanings. The symbolic interactionism framework offers the opportunity to access human experience, and varies according to the theoretical position of the research. Using different frameworks leads to different interpretations of the data, because the theoretical framework provides researchers with an emphasis and inclination towards the original data. Symbolic interactionism creates the opportunity to reveal the meaning of the experience, the social situations in which the experience is produced, the symbols that stand for the experience, and the relationship between them.

Although the theoretical framework is changeable, adopting a theory is critical to the Customer Understanding Diamond. The data analysis loses its unique effectiveness if it lacks a specific perspective. For instance, in my research, the symbol WeChat Lucky Money is a game-like function in the social app. On the basis of the symbolic interaction framework, I identified the social situations in which Millennial users play and use WeChat Lucky Money. This usage happens in a variety of encounters, such as in communication between colleagues, family chats, bill separation, gift giving, and so on. None of these encounters involves just one individual, but rather a group of people. It is these encounters in social situations that make the WeChat Lucky Money mean something (a catalyst, a way of facilitation and a ritual), rather than its nature as a mobile app function. Ultimately, I viewed the data in a structured way through an emphasis on social
Symbolic interactionism turns out to be not only a theoretical container for the research, but also a practical data analysis method, without which it would not be possible to understand the human meaning-making process. In fact, I discovered that once symbolic interactionism was applied to the research on consumers, the theoretical and practical elements could not be separated. If this approach to data analysis is to be used, one must also acknowledge that it inherits the theoretical core of social constructivism.

As previously noted, the Customer Understanding Diamond is not the primary motivation for starting the research, but rather a tool created to implement qualitative research. It is effective, as it assisted me in gathering the data I needed from participants, brought a theoretical stance to the analysis process, and produced insights useful to future service development.

The Customer Understanding Diamond can also be adjusted to apply to different projects in different industries. Although it can be used in other design and development projects, several conditions must be present for it to perform well. Firstly, it aims at the development of services rather than products. Whether the diamond model is suitable for application in developing and designing products is not within the scope of my research.

Secondly, the diamond model fits into the qualitative paradigm rather than quantitative or mixed-method ones. This justifies the researcher's initial approach to answering the research question. Rather than adapting the positivist approach of setting hypotheses and verifying them, I adopted the
interactionist stance.

Thirdly, the diamond model needs to be used in conjunction with particular theoretical frameworks. The selection of theoretical framework reinforces the initial aim of the research. Different research paradigms lead to different theories, and thus to different methods. Adopting theories ensures the rationale and rigour of the research methods. In addition, even though new service development is the goal of the work of service designers and researchers, knowing and using theories in a multidisciplinary dimension during the process of development helps them clarify the research questions, step into the data, and generate insights in an intentional, focused way.

9.3 From human understanding to customer experience

The term ‘customer understanding’ has appeared many times in my thesis. It originates in the literature on the New Service Development process, and is used for one of the stages in the process. It has been maintained for consistency between existing knowledge and the new model I created. Nevertheless, the participants in my research, the Chinese Millennial group, are not considered as customers, but rather as humans.

The Customer Understanding Diamond was created to help ensure the service developers are empathic. It involves existing and potential customers in the research process, since customers are the eventual targets for the service. In this regard, the diamond is a customer-centric model for the generation of service strategies out of the needs of customers, but in the process of working through
the diamond, the research participants are treated as humans with complex histories, rather than as customers in a supply-demand relationship. The shift of perspective means that service developers are focused on people's needs in their living context, which are more complex than needs relating to specific services and products.

I have adopted the definition of customers in the Merriam-Webster dictionary: “one that purchases a commodity or service” (Merriam-Webster). To define someone as a customer, therefore, it is necessary to know whether or not they are purchasing commodities or services. In this instance, the stage of customer understanding in New Service Development involves the study of people involved in purchasing activities. I contend that the study of customers limits the context to a relationship between people and services, while the study of users focuses on the relationship between people and physical or digital products. However, in my research, people are viewed through the lens of symbolic interactionism, which ought to bridge this difference.

Symbolic interactionism is not a theory that stems from the arena of business and management. It is a fundamental concept for sociologists, who explore and interpret human conduct containing relationships between objects, individual actions, perceptions on the self, and social actions (Blumer & Morrione, 2003). It considers the generation of meanings in human experience instead of particular experiences elicited in interaction with products and services.

In adopting a theoretical stance for the development of services, it is necessary to respect the original ideas of the theory. A theory is a model that describes how something works, and shows the relationship between the elements of the
structure (Friedman, 2003). I argue that for design innovation, it is necessary to accept not only the model, but more importantly, the context and spirit of the theory. This enables researchers and designers to consider any piece of data at any step of interpretation through the lens of the theory.

This is the reason I claim that this study is about human experience, not customer experience. Human experience is different to customer experience because it has the social interaction process included, while customer experience is the study of the interaction between customers and service interface. Symbolic interactionism is all about the social life of humans. At this point, it is clear that my research encompasses the transition from divergence to convergence with regard to the key word ‘experience’. As the title of this chapter suggests, ‘design by experience’ and ‘design for experience’ are the two research stages. The former refers to the divergent phase where the context of Millennial experience is revealed. The latter is the convergent phase where the design goal is set. Future service needs to take customer experience into account. At this point, the people I have studied are considered as customers rather than humans.

The shift between the two roles results from the different purposes of the four sections of my research. Still using the Customer Understanding Diamond as an example, the two sections in the middle include the stages Narrate and Interpret. Here the aim is to collect story-based experience. To collect and categorize the data, I set up six experiential dimensions: social media, money concept, banking experience, brand concept, social relations and digital financing. These are the elements that play important parts in the context of the Millennials’ lives. In this context, they are not only customers who buy things, but humans who experience things and commit these experiences to memory. Purchasing
behaviour does exist, but it is only one facet of the context.

An example is in the interviewees’ descriptions of their ideas about brands. They prefer to buy well-known brands or western brands, no matter whether they are expensive or cheap. In the Chinese market, a nameless brand might offer no guarantee of its product quality. The interviewees do not have to be customers to have this attitude towards brands; they experience this situation in their daily lives. They may have been through bad experiences of purchasing inferior or fake products, or they may have heard of similar situations happening to others. Either way, at the time I was interviewing them, they were the cohort telling their social stories.

The last section is the Propose stage, when I created personas and service strategies to depict the needs of the Chinese Millennials as customers, and considered banking services tailored for them. Despite the requirements of business, I believe that customizing service strategies to a cultural group is more beneficial than adopting one set of strategies for all. This does not mean that symbolic interactionism is only applicable to the study of the Millennial Generation; rather, it is a new perspective in understanding human experience, because people from all generations are socially connected all the time. In the Propose stage, service design for the Millennial customers was based on the experiential narratives from the first section.

The stages of the Customer Understanding Diamond show that it is essential to understand human experience before designing the customer experience. As service design aims to create a better experience for customers, it is essential to draw on service design intelligence throughout the research process and take the
human complexity of the target group into account. If the target group is only viewed as customers, this will limit the development of a broader awareness of the social interactions and needs of humans within the group. The transition between the first and second sections ensures a balance between the use of theory and service design.

9.4 Constructing a social world for designing new services: the unbearable weightiness of symbolic interactionism

In this section I expand on my perspective on symbolic interactionism. As stated above, there are two ways in which symbolic interactionism is used in my research. One relates to the theoretical nature of the interactionist perspective. This required me, the researcher, to think of the world as constructed of people who are connected socially. This is a particular approach to human lives, which is the object of the study. The second relates to the pragmatic nature of symbolic interactionism. It is pragmatic in that I used the framework for a practical purpose, which is analysing and presenting the narratives. This presupposes the use of a qualitative method for the data analysis. The integration of these theoretical and pragmatic perspectives makes this form of symbolic interactionism a contribution to the service design and development context.

However, symbolic interactionism is an umbrella theory that can be applied to any study for any purpose. The way it was used in this research is just one of many possible applications of this versatile perspective. Further, although symbolic interaction is the theoretical stance and framework at work in this study, it would be wrong to suggest that my research has fully taken advantage of symbolic interaction theory to develop a service design discipline. Rather, this
research is a trial to imply new opportunities through the integration of multidisciplinary knowledge in the development and design of new services. It is an intellectual legacy to be applied in other research in the future, including that concerning people’s perspectives on the self, the relationship between ‘me’ and ‘I’, and the cognitive process towards objects, among other things. Symbolic interaction encompasses many facets that cannot be addressed within the scope of this research.

The entire scope and context of symbolic interactionism cannot be applied to service design. In the context of this research the only way of accessing it was to clarify the research focuses and goals first, and then to identify the appropriate theoretical angle to be used in this context. For example, it was decided before embarking on the Customer Understanding Diamond that this research would not delve into the area of human self-cognition, which is a critical dimension in the realm of symbolic interaction. This is because it was not the aim of this research to learn about people’s self-image, but rather the meanings of their experience. The angle taken is clear - people interpreting the meanings of things based on social interaction. This guided the research and thus the structure of the symbolic files. From a pragmatic point of view, clearly stating the theoretical angle(s) prevents researchers in the design area from losing their way in applying multidisciplinary theories. It also means that the academic rigour of the research is maintained thorough clearly stating the boundaries of the knowledge sought.

Humans have always been social beings, but exploration is required to understand the diverse and dynamic world of human experience. Before embarking on the symbolic interaction analysis phase, I used thematic analysis
to code the original data. Even though there was no specific emphasis on social influence, as there is with the symbolic interaction framework, the data demonstrates the fact that the Chinese Millennial group is strongly influenced by their social context. For instance, their attitudes towards saving money, their experience playing social media games (WeChat Lucky Money) and their experience of banking services originate from their social networks. With its theoretical and pragmatic nature, symbolic interactionism serves to construct and clearly present the social world in which the Chinese Millennials live.

9.5 Embedding the interactionist’s perspective

Symbolic interactionism comes from the area of sociological theory, while service design performs a practical role in implementing its human-centred design thinking through understanding customers and proposing service strategies. Academic perspectives on the nature of service design typically consider it as a process or approach that aims at designing systems (Mager & Sung, 2011). Before this stage of the research, I thought of service design as “a design methodology that aims at exploring symbolic meanings in customer-service interaction and creating pleasurable service experiences” (Weidan & Anita, 2015, p. 1267). With this definition, I emphasized that service design is an explorative process in search of meanings, and the goal was to design a pleasurable service experience.

This is the right goal to pursue, because service design is not a philosophical discourse aimed only at appreciating design theories. It accepts the heritage of Herbert Simon’s pragmatic view of design, which is that design means creating things (Simon, 1996). In the service context, design means creating interactions
between users/customers and the service. However, the ‘symbolic meanings in
customer-service interaction’ turn out not to be the responsibility of service
design. In other words, service design is not capable of eliciting and describing
the meanings in human experience. There is no one theoretical framework of
service design available to demonstrate how the human social world is
constructed, and how people are connected within and affected by the social
group. Only concepts from other fields, such as symbolic interactionism, can
provide such a framework and fulfil this task.

Throughout the research, the intention was not to overstate the significance of
service design. I discovered that the study of service design was not the ultimate
goal; rather, I was searching for the meanings of human experience through the
use of narrative, with the cooperation of symbolic interaction. Service design
was not the core of the research, but one research methodology among others. It
offers human-centred design methods that are empathic with users and
customers, and illustrates the research results in a visual and comprehensible
way. I have put service design to practical use in creating visual representations
for the New Service Development process. As a discipline, service design
continues to increase its significance as a design area, in both academia and
industry. However, it does not provide the principal contribution of this research.
As a technical package, it develops visualisation methods such as customer
journey mapping, service blueprinting and service prototyping to complete
design tasks. Thus the discourse in my research was not the disciplinary value of
service design, but the methodological application of its specific techniques.

In stating the research problem, I have taken a human-centred approach to
service design to understand customers’ perspectives and take these into
account in New Service Development. At this point, service design was approached from a pragmatic perspective. Being banking customers is part of the Millennial participants’ lives. In the data collection phase, therefore, I used customer journey mapping to co-create their emotional journeys. Here, service design was a practical, visual co-creation tool, working with research participants’ narratives (words narrated during the co-creation process) to depict their challenges and expectations. At the stage of planning future banking experience strategies, service design illustrated the improvements to the banking service experience that would be made through tailoring it to the Chinese Millennial customers. At this point, it was not a matter of learning about the human context, but of framing the service system using the most detailed information possible about customer-service interaction.

The value of service design changes according to the environment in which it is used. What makes service design interesting in this research is its alliance with symbolic interactionism. As already discussed, symbolic interaction and service design in my research context each have a theoretical nature (what does the stance suggest) and a pragmatic nature (how does the framework/method apply). I combined symbolic interactionism and service design in one research study, and made them each play their roles towards the same research goal. Symbolic interactionism has provided a new lens for service design. Service design aims at creating services and facilitating people’s lives, while symbolic interactionism teaches service design practitioners to treat their research targets as people who are interactionists.

Basically, I used thematic analysis to take into account the Millennial group and their stories, and this enabled the service design to be completed. However, this
only revealed the surface of the context, with the more complex situations – social situations – remaining unknown. Without an awareness of social situations, the result of the research may not be exhaustive because it cannot take into account that the meanings of a thing or an experience is not the same for all people due to various social situations. For instance, many interviewees talked about the importance of WeChat as an effective communication tool. But the more in-depth information about these interviewees’ living contexts might be lost without symbolic interaction analysis and symbolic files. Symbolic interaction analysis identifies the true origins of the meanings of social situations. WeChat is an effective communication tool not only because of its use as a social media app but also because its effectiveness stems from the meanings within the groups with which the users (i.e. the interviewees) interact. These groups are the users’ social networks, including their families, friends and colleagues. In this context, symbolic interactionism takes thematic analysis and the other analysis methods a step further. The themes tell us what the narratives are about, and what the narrated experiences mean to people, while the symbolic interaction framework enables us to learn about the encounters that generate the meanings of the experience. The interactionist perspective has infiltrated the practice of service design, with the study of human experience reminding practitioners of the relationship between meanings and social factors.

I listened to the participants’ narratives to gather data on their human experience. This goes beyond the use of methods such as symbolic interactionism and service design. Rather than being a perspective or a method, this is a resource for understanding customers and expanding the scope of design innovation. As the researcher, I could not, and ought not, change the status of the participants’ human experience, but simply gathered it for use in
designing service strategy. Human experience is not created or designed, but it is always present in individuals’ memories, enriched as these are by their social interactions.

This research process has made me realize that social interaction expands and develops individuals’ experience. The symbolic files reveal the circumstances in which people generate meanings. To the Chinese Millennials studying in universities, 'brand' is a medium for tagging themselves with unique tastes and styles. They dress in brand clothing to express their personal characteristics, while still fitting into the group. They have developed this attitude towards brand through their experience at college social events. In social situations, they noticed that other people had the same concept on 'brand', and adopted this to fit their own perspectives. Meanings in other dimensions are similarly gleaned from social circumstances. For example, financing activities were seen as a 'beneficial habit for daily lives'. The Quick Pay function in financing apps is interpreted as 'risky', partly as a result of the word-of-mouth effect; however, they grew to think about it more positively because social attitudes around them changed. Human experience, therefore, is expressed in the stories produced from and expanded in individuals’ social circumstances, where particular symbols and meanings are produced.

In conclusion, the goal of academic research is the generation of new knowledge. The new knowledge produced through this research is achieved through an integration of several different bodies of knowledge or disciplines. Viewing service design and human experience within the perspective of symbolic interactionism is a new approach. From this perspective, it is accepted that human experience is in constant flux. This human experience cannot be
manufactured by the researcher. The symbolic interaction framework serves to elicit human experience through taking note of social interactions. Service design is practical rather than theoretical, because it aims to offer different techniques to be used in representing service experience. The service experience can be developed from interpreting and responding to contextual human experience. Symbolic interactionism itself is a synthesis of theory and practice. It draws on the theoretical framework in qualitative data analysis to better understand customers for new service development, while the practice draws on the relationship between human conduct and society.

**Chapter summary**

I adopted the service design lens as a way to enrich the human-centred part of New Service Development. It is not enough just to claim a disciplinary connection in theory. The research task ought to be done through research action and practice. I created the Customer Understanding Diamond to implement a customer-centric method and applied the symbolic interactionism perspective to gain out insights from the Millennial cultural group. Until the end of this chapter, the discussion has answered my overall research question: How do service design and the symbolic interaction framework help in understanding Chinese Millennial group's experiential narratives, and in generating experience strategy for this generation group for the early stage of New Service Development (NSD)?
Conclusion

Research summary

Chapter 1 provides an overview of service design, an emerging discipline that inherits methodologies from human-centred design and focuses on creating service experiences. Chapter 2 describes the rationale of my research, which takes the Chinese Millennial generation as its subject, and refers to the concepts of culture and experience. Chapter 3 outlines the paradigm, methodology and methods used to carry out the research. Chapter 4 elaborates on the process of data collection, and provides results of the data analysis. Based on this analysis, Chapter 5 generates strategic outcomes, including customer needs, personas, strategic framework and service blueprint. These outcomes demonstrate how the research question is answered through the adoption of certain approaches. Chapter 6 concludes the study by uncovering the implications of the results and their influences on the relevant realms of knowledge.

The research question was clarified at the beginning of the thesis:

How do service design and the symbolic interaction framework help in understanding the Chinese Millennial group's experiential narratives, and in generating experience strategy for this generational group for the early stage of New Service Development (NSD)?

Semi-structured interviews and co-creation workshops were conducted to collect the narrative data. The conversations during interviews expanded from
six experiential dimensions: social relations, money, brand, social media, digital financing and banking services. Banking service experience was the field explored, and the strategies developed suggest way that future services should be designed for the Chinese Millennial Generation. The research was undertaken with the cooperation of the Australia and New Zealand Banking Group (ANZ). However, banking service was not the only aspect of the study. I have attempted to reveal the living context of this generational cohort from those six dimensions. The workshops complemented the interviews, as the research participants discussed banking experience in more detail in this context.

Participant observation is one of the common methods employed to discover the context of users or customers for design innovation, but this was not employed in this study because of ethical and confidential issues regarding personal banking information. This meant that it was necessary to obtain the data through verbal communication. Designers love the motto “what people say is usually not what they do”; thus, observation is a prevalent method, as it is easier to see the reality of people’s behaviour. However, observation was not possible in my research, rather the meaning of human experience was gleaned from the narrative data provided by participants.

The narrative data was then analyzed using thematic analysis and the symbolic interaction framework. Thematic analysis generated thematic networks that represented the relationship between basic, organizing and global themes. Symbolic interactionism was adopted as a theoretical framework. It was used as an analysis tool to discover symbols and meanings in the Millennials’ living context. Thematic networks managed the data by dividing it into hierarchical
sections, while the theoretical framework of symbolic interaction produced symbolic files that showed how meanings were interpreted from social situations. These two analytical methods complemented one another, while eliciting different perspectives on the data.

The research did not end following data analysis and synthesis. In response to the task of designing for future banking services for the Chinese Millennial cohort, I proposed a strategy based on the insights gleaned from the data. However, the strategy was not developed for the implementation of the service; the insights were first transformed into customer-centric visual representations such as customer needs and personas. This led to the later stages of New Service Development (NSD) where service concepts and processes were produced.

The aim of my research was the design and implementation of a model for customer understanding – the Customer Understanding Diamond – which offers a guideline for studying the target customer group. It includes four stages: target, narrate, interpret and propose. In my research, the complete process of applying this model to the study of banking service experience was followed. Thus, my research is significant in two ways: in describing and interpreting the Chinese Millennial group’s stories, and in demonstrating the application of the Customer Understanding Diamond.

The creation of this model and the application of it to the banking service study have added human-centered methods to New Service Development (NSD). New Service Development (NSD) has long been used in service science and service management, but there is little research that has considered service creation from a customer’s perspective during NSD. Thus, my research has strengthened
the service development process by encouraging designers and researchers to see things from the customer’s perspective.

The insights generated from the study of the Chinese Millennials include thorough descriptions of this cultural group from a service design perspective. The Chinese Millennial Generation includes a wide age range of 13-35 years old (Howe & Strauss, 2000). The two groups selected were university students and young white-collar workers between the ages of 20 and 30. Technically, my research cohort does not represent the entire group. Along with this age issue, it should be noted that China is a country with significant societal, economic and cultural differences between rural and urban areas. These macro factors result in a disparity between the perspectives of Millennials from different areas of China. A 22-year-old student from a first-tier city views the world differently than one from the countryside.

However, if all the comparative factors were taken into account in my research, it would be complicated and unwieldy as a design research program. This is the reason that university students and white-collar workers were selected. They were able to provide a significant amount of data through their ideas and stories, as they are in a transitional phase. The university students used to live with their parents, but are now living with classmates, and campus life is a new environment for them. The young white-collar workers have recently become engaged in the world of paid work, which is very different to life on campus. In these phases of transition, they are producing new ideas, having new experiences and devising critiques. This is a place from which insights emerge.

Symbolic interactionism added a new level of significance to the research. It was
adjusted to fit my research process, acting as a framework that could be used to analyze data, generate insights, and ascertain the relationship between symbols, meanings and social situations. It is important to understand the interactions between customers and services to solve problems in service experience. However, as humans, social context affects people’s experience in all aspects of their lives. Symbolic interactionism is a suitable theory to justify this assumption and enhance the academic value of the research.

**The Chinese Millennials**

The study of Chinese Millennials is the major focus of my research. There are two key reasons why this group was selected as subjects. Firstly, the research aimed to apply the human-centred design process that was created – the Customer Understanding Diamond. This meant that it was necessary to target a certain group rather than a phenomenon or an artefact. The research process elicited the living context of the group, including daily activities, concepts and experiences. The focus of the exploration was to interpret meanings within the group’s social context. Secondly, this cultural group is an important potential consumer cohort for the industry partner. The ANZ Group contributed financially to this PhD study, because of their interest in the next generation of customers in China. Chinese Millennials are becoming the Chinese middle class, and they are going to be major consumers within the Chinese market. Knowing who these people are and how they think helps bankers to develop strategies for future services.

Interviews and co-creation workshops were used to explore their lived experience. The aim was not only to reveal the interactions between Millennial
customers in a branch environment, but also to gain information about their daily lives to apprehend the context. This is the human-centered thinking that can be applied to New Service Development. The aim was not to collect and analyse scientific and statistical data about the Chinese Millennials, but to elicit information via the narratives gathered during qualitative research. They were treated as a cultural group of people with needs, expectations, challenges and perspectives.

The characteristics of Chinese Millennials were ascertained through interpretation of the data. They rely on deep, social connections. The decisions they make and the way they understand things is influenced by others, especially by peers and experts. This trait is evident among Chinese Millennials. The available social media makes communication with others very easy. The Chinese Millennials ask others’ opinions on issues that range from purchasing decisions to life plans.

The narratives show that they are eager to manage and plan their own lives. This pertains to a growing awareness of their independence from parents. The Chinese Millennials are finding different means of managing themselves, such as making plans to save money.

Another characteristic of the group is that they are adventurers. They are keen to explore new digital technologies to facilitate their daily lives. The digital technologies comprise mobile apps and software developed by Internet companies. These technologies help people make better decisions and plans regarding finance, travel, dining, renting houses, clothes, socializing and so on. The Chinese Millennials are keenly searching for new apps and software to
improve the quality of their lives. They are aware of the risks of using new
digital services and technologies, but they still wish to take advantage of new ones to improve their lives. They also demand personalized services and products. In synthesizing the narratives, individualization appeared as an obvious need, and the most important factor in designing banking services for Chinese Millennials. Providing personalized services means making recommendations, and customizing based on individual situations. If customers feel that the service is provided according to their individual expectations rather than delivered in the same way as to all others, the experience is enhanced.

The insights and perspectives gathered about the Chinese Millennials are those of Millennials in these phases. Their perspective could be different in a few years' time as social and cultural factors evolve. It was not the aim of my research to reveal the lived experience of the Chinese Millennials over their whole lifetimes. There is unlikely to be one piece of research alone that could achieve this goal. My research should be part of the larger project that continues to track and study Chinese Millennial consumers in the commercial world.

**Symbolic interactionism**

Symbolic interactionism assumes that humans act not towards things themselves but to the things’ meanings. The meanings of things are obtained from human social interaction and an individual interpretive process. Humans’ social nature makes meaning interpretation changeable rather than stable. The literature has shown that symbolic interactionism as a perspective is new to design research. In both the academic and industrial realms, I claim that a
theoretical framework is essential to the production of insightful results of research on users and customers. These insights reduce uncertainty in product and service development.

Symbolic interactionism was adapted as the research methodology in this thesis. The theory plays a key role in organizing and interpreting the narratives. I have demonstrated a way to adjust symbolic interactionism to make it a practical research framework. The symbolic interactionist perspective and service design share a focus on human experience. Symbolic interaction is founded on the basic premise that all human actions are influenced by social interactions and individual interpretation. Service design aims to design services that deliver a pleasurable and effective experience to customers. In other words, human-centered thinking is the core of these two disciplines. Yet in traditional research on symbolic interactionism, design is rarely mentioned, and service design is an unfamiliar area to scholars exploring the rules and practices of symbolic interaction.

Throughout this thesis, I have claimed to have infused service design approaches with the symbolic interactionist’s perspective. This provides symbolic interactionism with the opportunity to apply its rules in creating and improving services. In section 3.5, the ‘Interactionist’s perspective for design’ was discussed. I provided several examples of bringing symbolic interaction to the design field. And when I created the theoretical framework to underpin the methodology and data analysis, I introduced the ‘Designer’s perspective to symbolic interaction’.

Symbolic interactionism fills a gap in New Service Development (NSD). This
social theory provides an approach to understanding customers at the early stage of service development. However, it is not argued that service design bridges any gaps in symbolic interaction. As a key social theory originating from the Chicago School, symbolic interaction has been developing for decades, and has been applied to various areas of study. The three premises on meanings of things is the true principle that expounds the relationship between objects, people and society – no one individual is living outside the social context. It is difficult to clearly identify a gap in the theory; rather it is better to claim that service design approaches expand the scope of symbolic interactionism.

Traditionally, interactionists have been sociologists, psychologists and educationalists, because symbolic interaction is an important concept in research in these areas; it helps researchers to study certain social phenomena and systems. In contrast, the task of design is to create. In the process of creation, symbolic interaction is not only a lens through which to view the world, but also a method to understand the Chinese Millennials for whom it is implemented. Understanding the target group reduces uncertainty and avoids strategic risks during and after the creation process.

Symbolic interactionism has been clearly defined in the literature by Herbert Blumer, but neither Blumer nor Mead has devised a way to use symbolic interaction in a human-centred design methodology. However, its pragmatic application has proven that the theory is flexible and applicable in design. It becomes a comprehensible model made up of its original components (things, social interaction and meanings) that aims to interpret the story-based experience of humans. Consumer research for service design is human-centered in nature, while symbolic interactionism addresses the social nature of humans.
In this case, bringing symbolic interactionism into service design reveals a deep level of customer experience. It not only aims at the experience elicited from a service environment, but at the lived experience in a macro living context. Symbolic interaction educates service designers to think of people not as customers being researched, but as humans with rich and complex stories.

**Limitations of the study and suggestions for further research**

The study is not ultimately aimed only at the Chinese Millennial Generation, but learning about the living context of this cohort provides insights for organizations planning to explore this specific market in China. The narrative data has offered a significant amount of material for the generation of insights. However, there are two key factors that limit the breadth and depth of the research.

Firstly, the sample size and the age range of the participants are limited. These two aspects relate to the quantity and diversity of data. I interviewed more than 20 participants composed of an equal number of university students and young office workers. Although the narrative enquiry revealed shared perspectives among the Millennial group, a larger sample size could uncover more diverse ideas, more themes and more social situations. The sample size of my research is appropriate in qualitative research, but a larger sample size could generate larger amount of insights and a deeper level of understanding of the Chinese Millennials.

The issue of the age span of the participants is also a possible limitation. I set the scope of the research to be achievable within a particular time frame. The most
influential sub-groups in the Millennial range were selected – university students and office workers. It is undeniable that, as with a larger sample size, a broader range of ages could produce more material for analysis and comparison, meaning that the results could have a higher level of credibility and dependability. The usual age range stipulated for Millennials of 13-35 would contain middle school students, university students, a young cohort beginning their careers (within 3-5 years), and a group that has been working for at least a decade and supporting a family (with offspring). I assume that the difference between these sub-groups is significant, and would enable a clear presentation of the path of growth of this generation and the transformation of perspectives in the current Chinese socio-cultural context.

The other limitation concerns constraints with the research method. In narrative inquiry, observation is an effective method for collecting narratives. However, as explained earlier, participant observation was not suitable for my research. Because of research ethics requirements, information on personal banking behaviour and status is hard to access. The textual data is sufficient to achieve the goal of the analysis, but the participant observation method could bring new viewpoints and opportunities to design strategy. The lived experience gathered during the interviews was people's life stories; observing people in their daily lives and their ongoing behaviours would provide different narrative data that could demonstrate detailed interactions during a service process. This could be compared with the lived experience described in the interviews. It would also be a way of enhancing credibility and dependability.

There are two suggestions for future research: 1) a comparative cultural study between Chinese and Australian Millennials, and 2) applying the Customer
The growth of the Millennial group is a global rather than a local phenomenon. Howe and Strauss (2000) explored the character and potential of Millennials, focussing on a cohort living in the USA, and generalising group characteristics. It is assumed that the same generation lives in various socio-cultural environments in different places around the world; thus their experiences and behaviours would differ. Future research could study the banking service experience of Chinese and Australian Millennials, with the same research process being used. It would begin by identifying the experiential dimensions shared by the multicultural research group. The Customer Understanding Model could then help to frame and guide the research. Different data collection and analysis methods could enable the results to be triangulated and rigorous. Interviews and participant observation methods would be necessary for collecting contextual data. The use of mixed methods (combination of qualitative and quantitative techniques) is also an option for collecting different types of data to explore the experiential world from multiple perspectives.

A comparative cultural study would demonstrate the similarities and differences between the two target groups. The current ANZ retail banking service targets the Australian market. Comparing the Australian and Chinese markets would uncover cultural differences in customer needs, and this information could be used to develop appropriate design strategies.

The second possibility for future research is applying the Customer Understanding Model to an industry other than banking. Although the model should be flexible enough to be applied to any industry for new service
development, a new case study would be helpful to verify its effectiveness and adaptability. It would be interesting to establish whether the model could be successfully applied to study customer experience in the education, transportation, entertainment and insurance industries. Symbolic interactionism would still be an effective theory to learn about the context and synthesize the data, but it might be applied differently. This study would enhance the value of the model by offering insights for various business environments. The model is expected to be an effective design innovation framework in the creation of business values.
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Appendices

Appendix A: Research ethics approval

Astrid Nordmann
Tue 04/08/2015 2:28 PM
Archive
To: Anita Kocsis <akocsis@swin.edu.au>
Cc: RES Ethics <resethics@swin.edu.au>; Weidan Li <weidanli@swin.edu.au>; Alison De Kruiff <alisondekruiff@swin.edu.au>

To: Prof. Anita Kocsis, FHAD

Dear Anita,

SHR Project 2015/175 – The meaning of experience in social customer-service interaction: Designing services for Chinese Generation Y.
Prof. Anita Kocsis, Weidan Li (Student), Dr Alison De Kruiff - FHAD
Approved duration: 01-09-2015 to 01-03-2016

I refer to the ethical review of the above project protocol by a Subcommittee (SHESC1) of Swinburne’s Human Research Ethics Committee (SUHREC). Your responses to the review, as per the email sent on 04 August 2015 (including request for amended age range of participants), were put to the Subcommittee delegate for consideration.

I am pleased to advise that, as submitted to date, the project may proceed in line with standard on-going ethics clearance conditions here outlined.

- All human research activity undertaken under Swinburne auspices must conform to Swinburne and external regulatory standards, including the current National Statement on Ethical Conduct in Human Research and with respect to secure data use, retention and disposal.

- The named Swinburne Chief Investigator/Supervisor remains responsible for any personnel appointed to or associated with the project being made aware of ethics clearance conditions, including research and consent procedures or instruments approved. Any change in chief investigator/ supervisor requires timely notification and SUHREC endorsement.

- The above project has been approved as submitted for ethical review by or on behalf of SUHREC. Amendments to approved procedures or instruments ordinarily require prior ethical appraisal/clearance. SUHREC must be notified immediately or as soon as possible thereafter of (a) any serious or unexpected adverse effects on participants any redress measures; (b) proposed changes in protocols; and (c) unforeseen events which might affect continued ethical acceptability of the project.

- At a minimum, an annual report on the progress of the project is required as well as at the conclusion (or abandonment) of the project. Information on project monitoring, self-audits and progress reports can be found at: http://www.research.swinburne.edu.au/ethics/human/monitoring/reportingChanges/

- A duly authorised external or internal audit of the project may be undertaken at any time.

Please contact the Research Ethics Office if you have any queries about on-going ethics clearance. The SHR project number should be quoted in communication. Researchers should retain a copy of this email as part of project recordkeeping.

https://outlook.office.com/owa/?path=/mail/search
Best wishes for the project.

Yours sincerely,

Astrid Nordmann

SHESCI Secretary

Dr Astrid Nordmann

Research Ethics Officer

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Appendix B: Research recruitment poster (in simplified Chinese)

招募

关于中国大学生银行服务体验及新服务的设计研究。这项研究将中国Y世代（出生于1982至2004年间的人群）作为目标群体，旨在发现文化群体的银行服务体验，并且关注社会互动对其银行服务体验的影响。研究的目的在于设计新的银行服务，并且满足目标群体作为银行消费者的体验需求。研究总共需要进行2轮访谈（每次30-40分钟），第一轮在2015年9月进行，第二轮在2015年12月至2016年1月进行。访谈为一对一形式，作为回报，每位参与者将会获得2张100元超市代金券（每位参与者分两次获得）。此研究由澳大利亚新西兰银行（Australia and New Zealand Banking Group Limited）提供研究经费，并协助完成。

参与者条件：

· 目前居住在上海
· 年龄为18-27岁
· 在职工作者，或在读本科生，硕士研究生，及博士研究生

如果你对参与此研究感兴趣，并且满足基本条件，请毫不犹豫的邮件或QQ联系研究者，来聊聊你的经历。

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Semi-structured interview protocol

*As this is semi-structured interview, the questions listed below indicate general topics for the interview. There are two rounds of interviews and are totally the same research method. The researcher may ask additional questions to explore more detailed information if necessary.

Interview questions for the first round of interviews (September 2015):

1. Can you tell me what people influence you the most when you make decisions? How do they influence you?
2. How do people influence you when you are going to buy a product or use a service? Who are these people?
3. What is the role of the ‘bank’ in your daily life?
4. For what purposes do you usually use banking services?
5. Can you name other banking services you have used for different purposes in the past?
6. Can you name any banking services you expect to use for different purposes in the future?
7. How did you become aware of the banking service you used/are using, and why do you decide to use it rather than others?
8. Which types of banking services are the most important to you? Why?
9. What kind of ‘banking service’ do you like best? It can be both existing services and future services. You can use your imagination.
10. Can you share with me some stories of your real experiences in using banking services? You can tell me what service you used, what your feelings are for the service, and what people have influenced your feelings and experiences before, during and after the service. It can be both good and bad experiences. You do not have to share experiences that you will find upsetting. (25 minutes)
11. Do you have anything else to add that we may have missed in our conversation?

Interview questions for the second round of interviews (January 2016):

1. Here are some interface components for a mobile application/website (introduce each of the interface component in detail). Could you please show me how you prefer to create a new design by yourself using these components? (20 minutes)
2. Can you explain your design to me? Why did you make it this way?
3. Which aspect of components do you think is the most important to you? And why?
4. Do you think your design solves a problem you’ve experienced in using banking services?
5. Can you give me an example of how you could use this design could be used in the near future?
6. How does interaction with other people influence your use of banking services?
7. Do you have any more comments on your design?
Appendix D: Consent form for participants

Human Research Ethics Informed Consent Instruments

Swinburne University of Technology

Project Title: The Meaning of experience in social customer-service interaction: Designing services for Chinese Generation Y

Principal Investigators:
Weidan Li, PhD candidate, Faculty of Health, Arts and Design, Swinburne University of Technology.
Dr Anita Kocsis, Associate Professor, School of Design, Faculty of Health, Arts and Design, Swinburne University of Technology.
Dr Alison de Kruiff, Lecturer, School of Design, Faculty of Health, Arts and Design, Swinburne University of Technology.

1. I consent to participate in the project named above. I have been provided a copy of the project consent information statement to which this consent form relates and any questions I have asked have been answered to my satisfaction.

2. In relation to this project, please circle your response to the following:

   □ I agree to be interviewed by the researcher Yes No
   □ I agree to allow the interview to be recorded by a digital audio recorder Yes No
   □ I agree to have photographs taken of me during the interview Yes No
   □ I agree to make myself available for further information if required Yes No

3. I acknowledge that:
   (a) my participation is voluntary and that I am free to withdraw from the project at any time without explanation;
   (b) the Swinburne project is for the purpose of research and results may be used to inform future designs by the Australia and New Zealand Banking Group Limited (ANZ);
   (c) the project is being partly funded by ANZ;
   (d) any identifiable information about me which is gathered in the course of and as the result of my participating in this project will be (i) collected and retained for the purpose of this project and (ii) accessed and analysed by the researcher(s) for the purpose of conducting this project;
   (e) my anonymity is preserved and I will not be identified in publications or otherwise without my express written consent.

By signing this document I agree to participate in this project.

Name of Participant: ………………………………………………………………………..

Signature & Date: ………………………………………………………………………..

Version 2

30 July 2015

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Peer-reviewed conference publication from this research:


Conference presentation from this research:


http://designprinciplesandpractices.com/assets/downloads/design/G17-Post-Conference-Final-Program.pdf