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The schemas' accuracy between stakeholders

- Comparison between organization layers and in relation to customers

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Abstract

Aim: The purpose of the study is to implement schemas' biases and accuracy into organization layers, value promise, and customer needs by comparing the accuracy between the layers and in comparison, to customers.

Framework: The study framework forms from cognitivist schema theory under which influence the interlinked value promise, customer needs and stakeholders are studied.

Methodology: The empirical section of the study is executed with quantitative research and embedded single case study method. The primary research data was collected with two web-surveys that aimed to study the paper's streams in comprehensive principle. The study follows a subjectivist, interpretivist and critical realism research philosophies and uses research approach related to mixed methods to produce mainly exploratory results.

Findings: The schema mismatches between the organization layers cannot be declared as a statistically significant concept. The statement, however, does not completely neglect the seen schema mismatches significance. The cross-unit analysis presented confronting empirical results, which is why, the schemas' mismatch between the organization layers and customers is declared a significant phenomenon. The schemas differed measurable more in value promise than in customer needs. 16/17 mismatches were caused by the organization layers undervaluation of the value promises or customer needs attribute's efficiency for customers. Due to the results, the paper suggests that

schema mismatches between the organization layers and customers should be proactively understood, matched and managed.

KEYWORDS: Schemas' mismatches; Schemas' accuracy; Value promise; Customer needs; Organization layers; Customers.

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1 Introduction

The comprehension of customer needs and value sought has been argued to be the fundament of successful organization. ¹(Bhalerao & Pandey, 2017; Brosekhan, Velayutham & Phil.) The need for something is one of the most fundamental forces of life that is in today's economy largely satisfied through buying or with bought products combined with action. (Ward & Lasen, 2009.) As customers fundamentally satisfy their needs through bought products and services, they are actually pursuing the perceived value that the product can produce not the product itself. (Bayous, 2007.) The interdependent tier is that customers want to buy the product related value from a company, which can produce from their schemas' perspective the most value around the product through its value delivering network. Hence, the business competition is a cognitive competition, in which the winner is the company that can produce consistently the most attractive and fulfilling value for the target customers from their needs' perspective (Fernández & Bonillo, 2007; Bhalerao & Pandey, 2017; Bayous, 2007; Brosekhan et al.). Due to the importance and fundamentality of this cognitive match between the internal and external schemas (i.e., schemas are cognitive models, which depict a person's, organization layer's or company's knowledge, opinions and perceptions towards a certain stimulus. (Taylor & Crocker, 1981; Kuperman, 2003.) on what need-based value should be delivered, is delivered and how it is perceived, it should be discoursed and forms the base for this study.

This accuracy-based phenomenon includes two nub stakeholders, which are organization layers such as board members, sellers and warehouse workers and customers. These two stakeholders are the main players of this problematic, reciprocal and perceptual offer and demand -phenomenon. Hence, indicating that their mental models should be recognized, managed and matched as they have the main causality into the phenomenon (Kuperman, 2003; Jones, Ross, Lynam, Perez & Leitch, 2011; Scott & Lane, 2000).

¹ The literature and business discourse use interchangeably different terminology to describe customer needs: value sought, benefits, preferences, wants, desires, demands, requirements, jobs-to-done, whys of buying and expectations. (Bayous, 2007.) Although, these terms are partially different, the paper will from this moment use only customer needs to illustrate all of these terminologies. Due to, clarify the text, enhance the reading experience and used research framework.

Such mental models can be called schemas, which are frameworks of knowledge, feelings and experiences that have been created and recreated through past encounters and individual biological growth. Hence, schemas are the person's existent knowledge, opinion or preferences about a certain stimulus, which guide and lead the person's mental and physical actions like value perceiving or buying. This is widely accepted in the cognitive science that people develop and use internal mental models to interact with the world. (Stangor & Walinga, 2014, p. 388; Harris, 1994; McVee, Dunsmore & Gavelek, 2005; Kuperman, 2003; Jones et al. 2011, Scott & Lane, 2000). For example, a normal schema from Apple Inc. would be: USA, iOS, iPhone, design, usability, brand, expensive, and neat. This schema-description would probably although differ depending on the customer or Apple's employee based on deducing the prior studies. The probable diversity between the stakeholders' schemas makes it an essential topic of inquiry.

The match between stakeholders' cognitive models like schemas and perceptions have been studied quite extensively for example in contexts like sustainability activities, value promise, value providing, customer needs, competition and generally stakeholder understanding (Jones et al., 2011; Kuperman, 2003; Homburg, Bornemann & Kretze, 2014; Lambert & Marmorstein, 1990; De Chernatony, Daniels & Johnson, 1993; Hassan, 2012; Baumann, Le Meunier-FitzHugh & Wilson, 2017; McKnight, 2009). Jones et al. (2011) studied the importance of stakeholders' perception recognizing, understanding and management in the context of sustainability activities. Homburg et al. (2014), Homburg et al. (2009), Julien and Tsoni (2013), Lambert and Marmorstein (1990), McKnight (2009), Baumann et al. (2017) and Weitz (1978) have studied the perceptual differences between single organization layer against customers in customer

commitment, customer needs, quality attributes, value promise and value providing. De Chernatony et al. (1993) studied the similarity between internal managers' and external managers' cognitive mental models on competitive environment. Kuperman (2003) and Scott and Lane (2000) on the other hand studied schemas' usability in organization's stakeholder relationship management. In aggregation, all of these authors stress through the study results, the importance of understanding, managing and matching stakeholders' cognitive perceptions or schemas. As the results indicate, an accurate stakeholder comprehension is an influential factor in achieving the prolific outcomes.

However, there are still neglected and dusty doors inside the framework, despite of the topic's vitality, fundamentality and authors' recommendations through their study results. The future research need is indicated by the following authors and in the following form. Taylor and Crocker (1981) stress that schema biases in areas where these biases have severe and fatal consequences is probably the most important future research framework of schemas. Kuperman (2003) state that future research should explore the usability of cognitive theories in other stakeholder management contexts. This research need is reasonable to add with Scott and Lane's (2000) similar future research suggestion:

"Research is needed to determine the conditions under which organizations will decouple stakeholder perceptions and those under which they actively seek to encourage alignment among stakeholders." Scott & Lane (2000)

Homburg et al. (2014) and Lambert and Marmorstein (1990) stress at their future research suggestions, the need for investigating misperceptions in customer and salesperson relationship. Hult, Morgeson, Morgan, Mithas and Fornell (2015) on the other hand indicated that managers' perception accuracy on customers should be researched in SME context. Mullins, Ahearne, Lam, Hall and Boichuk (2014) state that organization teams' perceptual consensus should be researched, and its accuracy should be compared to customers' perception on the same topics.

This study synthesizes and follows the authors' suggestions, by opening a neglected and problematic but essential door for to implement schema theory into study's framework. The study implements schemas' biases and accuracy into organization layers, customer needs, and value promise by comparing the accuracy between the layers, and in comparison, to customers. In this framework, the schemas' mismatches or biases have severe negative consequences on the organization's stakeholder management, operational fit, action consistency, and profit capturing (Homburg et al., 2009; Lambert & Marmorstein, 1990; Homburg et al., 2014; Weitz, 1978). As this statement is added with a research results that people are often markedly inaccurate with their perception of other people's schemas, the value of understanding and matching internal and external schemas even emphasizes (Baumann et al., 2017; Mcknight, 2009; Julien & Tsoni, 2013; Homburg et al., 2014). Furthermore, by focusing on this neglected research area, this study will broaden the use of schema theory into the core of businesses by providing fresh insights on how the schemas differ in these topics between the chosen stakeholders. Hence, conducting this study to be contributing, interesting and motivating for the managerial and theoretical perspective.

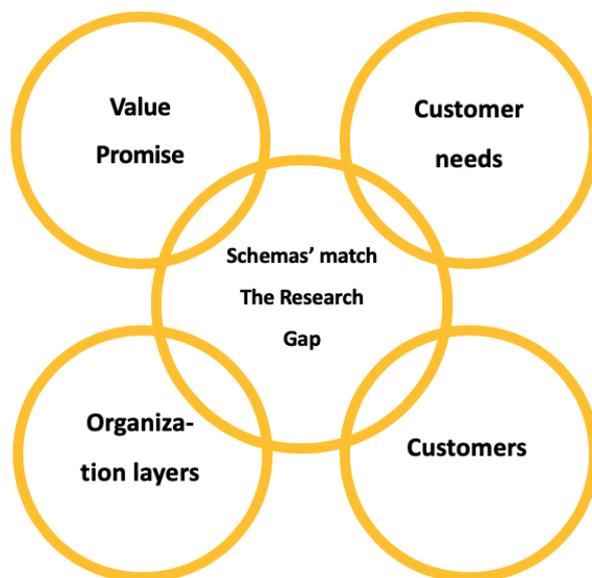


Figure 1. The research gap.

As this study takes a bold and in the same time problematic leap forward by implementing schema theory into the world of customer needs, value promise, organization layers and customers. The multilateral and complex leap forward, shaped the research question to the following form: *What is the similarity between organization layers schemas on customer needs and organization's value promise, and how those schemas match with customers' schemas on the same topics?* The research question and promised motivational pledges will be answered by executing web-questionnaire for the 5 organization layers and customers. The first part of the questionnaire relates to organization's value promise and the second to customer needs. The mismatches and biases between the stakeholders can be illustrated because the organization layers and customers answer the same quantitative questions', which enables a structured opportunity to compare the schemas. Through comparing the answers, the study is able to illustrate the discrepancies between the organization layers and customers on the studied topics.

Through executing the quantitative research and answering the research question intelligently, the thesis will provide the following contributions into theoretical and managerial world. The thesis contributes to the existing literature by expanding the usability of schema theory by providing the illumination on what is the similarity between organization layers schemas, and how accurate are those internal schemas compared to customers schemas on their needs and organization's value promise. The things that are found behind the neglected and problematic door will contribute, how accurate and similar are the schemas between the internal and external stakeholders in the specific research framework. The managerial world is contributed by providing dissected insights on what is the mismatch level between organization layers and customers schemas on these highly fundamental, vital and essential business topics. Secondly, the thesis provides illustrative evidence on which organization layer knows best the customers' schemas and thus, should be consulted in actions relating to studied topics. Finally, and in concluding nature, the study states through its results the essentiality of

internal and external schema management relating to the schemas' accuracy and alignment in the study's specific framework.

2 Literature review

The literature review is created on two streams. The first stream is schema theory, which is the paper's roof theory and creates the cognitive concept under which the second stream is studied. The second stream consists from value promise, customer needs and stakeholders that form a coherent and interlinked framework. The themes will be in the following chapters individually presented and discoursed to illustrate the two blocks of the literature. These following stream-focused chapters are concentrating on framing the streams from overall theoretical perspective, which answers more on what is the framework and effects of these streams. After the concentrated presentations, the two streams are synthesized and targeted in the final synthesis-section to the paper's purpose by answering on how these streams will be exploited in the paper. Thus, creating the context under which the streams unity to create the actual research framework used.

2.1 Schema theory

Schema theory is a cognitivist theory, which has been used from its early days to study humans' reading, cognition, behaviour, memory and overall interpretation of the external world or stimulus (Pankin, 2013). Schema theory's roots can be traced back to the works of Kant, Bartlett and Piaget. Emmanuel Kant (1929) is considered to have been the first to talk about schemas, and how they framework, structure and mediate the humans' interpretation of the world. Kant saw that schemas stood between the internal and external world, as schemas provide a lens that both shapes and is shaped by the experience (McVee et al., 2005; Liu, 2015).

Although, Kant was the first person to talk about schemas' mediating effect on individually done interpretation of the external world or stimulus, many author state that F. C. Bartlett originally introduced schemas in 1932 on his work of perceptual experience (Taylor & Crocker, 1981; Jones et al., 2011; Liu, 2015; Pankin, 2013). Pankin (2013) state that Bartlett saw that schemas are lenses, which guide the stimulus-response action. His results indicated that due to schemas, humans' stimulus-response action is not an exact

match because past experiences and knowledge guide humans' new experiences by providing frameworks and hypotheses on them.

Jean Piaget (1952) found out in his early studies that schemas are dynamic in nature and that they guide our cognitive development. Piaget stated that new information gained from biological development or interaction with the world is either added or assimilated into schema. Thus, as schema faces new information it is forced to reform or accommodate the new information, which can cause cognitive dissonance if the encountered information cannot be easily fitted into the schema. This cognitive dissonance is the preliminary force, which makes the person's stimulus-response action to be biased and not a "pure response". (McVee et al., 2005; Pankin, 2013). Although Piaget resulted in the early days of schemas that new information about certain schemas is always somehow fitted into the existing schema. The fitting is done by changing the schema or by modifying the coming information. However, the more modern studies' results indicate that humans actually pretty often just neglect new information if it does not fit their recognized or unrecognized schemas (Axelrod, 1973; Taylor & Crocker, 1981).

2.1.1 Description of schemas

The modern overall directions and descriptions of schemas are fairly in line with the inventors of schema theory. However, as the schema theory's research has moved into deeper and wider levels, it has increased the depth and branches of schema theory. The table 1 presents the modern world's descriptions on the schema theory's 5 most prominent aspects.

Table 1. The 5 prominent directions of schemas.

Direction	Description	Authors
Schemas are world	Schemas are world perspectives. Schemas depict the existent knowledge and perspectives, which	Taylor & Crocker (1981); Arbib, (1992); McVee et al.

perspectives	are evolved through our interactions with the internal and external world. Thus, schemas are in total humans' knowledge, opinions, and feelings towards the world and certain aspect of it.	(2005); Torsello (2018, p. 36-37); Jones et al. (2011)
Schemas affect humans' world perspective	Schemas direct humans' information processing and the interpretation of it. Schemas guide what data is noticed, why it is noticed, how it is interpreted and stored.	Taylor & Crocker (1981); McVee et al. (2005); Jones et al. (2011); Axelrod (1973)
Schemas are knowledge structures	Schemas are conceived of as long-term knowledge structures, which are presenting knowledge relating to concepts and things.	Jones et al. (2011); McVee et al. (2005); Harris (1994); Kuperman (2003); Taylor & Crocker (1981)
Schemas' forming	Schemas are formed by balancing between the internal and external world through a process of sensing, encoding, interpretation, combining, memorizing and retrieving.	Harris (1994); Torsello (2018, p. 36-37); Lutz & Huitt (2003); McVee et al. (2005); Taylor & Crocker (1981)
The use of schema	People use the schema, which feels the most suitable from their unique perspective for that situation in hand. The selection and using of schemas are done parallel consciously and unconsciously. (Harris 1994.)	Kuperman (2003); Taylor & Crocker (1981); Harris (1994)

The most overarching direction of schemas is that they depict **humans' world perspective**. The perspective of the world or certain aspect of it has evolved both through mental development and the enormous external encounters that humans face. The collision and interlinking between the internal and external world in configuration form the schemas about the world, is honorably stated by the authors Jones et al. (2011) and McVee et al.

(2005). The authors state that schemas are internal representations of the external reality that contain individuals status quo knowledge and emotion -network about the reality. Taylor and Crocker (1981) depict in their study that schemas are like hypothesized world perspectives through which humans see and interpret the world or certain aspect of it. In exemplary, we all have a schema about Facebook's value promise, which would probably include things like free, community, digitality, convenience, easy to use, and outdated etc. However, due to the schemas hypothesized nature, the schema's description from Facebook's value promise would vary depending on the interpreter.

It is widely accepted within the literature world that **schemas affect humans' world perspective**. (Taylor & Crocker, 1981; McVee et al., 2005; Jones et al., 2011; Axelrod, 1973). The ways schemas affect humans' perspective is extremely multidimensional concept, which will be handled more in depth in the following section. In big perspective, the discussion on schemas influence on humans' world perspective started from Emmanuel Kant, who stated that schemas mediate how we see the world and interpret it. Kant illustrated that schemas are lenses, which are standing between the internal and external world by modifying the external world in relation to the internal world, and secondly being modified by the external world (McVee et al., 2005). Taylor and Crocker (1981) continued Kant's opinion statement about schemas by indicating that schemas direct humans' information processing by affecting it in fundamental level like what data is noticed, why it is noticed, how it is noticed, stored and retrieved. The biased process affects humans' data search and interpretations by biasing them towards fitting the present schemas' and diminishing the ability to schematize the world objectively. Humans are so dependent on creating cognitive structure dependency that if it is not achieved, humans are willingly to erase the unfit data and interpretations or modify them with entities that did not actually exist. Torsello's (2018, p. 36-37) discourse sums these two dimensions together, as the author concluded that humans' world perspective forms through individually configured interpretations of the external world in relation to internal world. Thus, stating in summary that although the external

world's stimulus would be the same, the individually done information processing and interpretation towards it would differ.

The statement that **schemas are knowledge structures** was first introduced by Bartlett in his early studies of schemas. Bartlett concluded through his studies that schemas are long-term knowledge structures, which people use to interpret with concepts (Jones et al., 2011). This dimension of schemas is also accepted by many authors. (McVee et al., 2005; Harris, 1994; Kuperman, 2003; Taylor & Crocker, 1981.) The common acceptance towards that schemas are knowledge structures has enabled researcher to use schema theory to conduct researches on how knowledge is organized through individually done cognitive routine. (McVee et al., 2005.) The most prominent sub-themes of the direction are memory and the knowledge network of schemas. The paper will dig into these sub-themes in the following section, but in overall level humans' memory and the weaknesses of it, has a huge effect on the knowledge structures richness and accuracy. Secondly, schemas knowledge is captured in the knowledge network, which has adjacent and sub-networks. The configuration of these knowledge networks and the individual's cognitive abilities to retrieve the networks, create in sum the particular schema's knowledge structure (Arbib, 1992; Harris, 1994 & McVee et al., 2005).

The fourth direction is **schemas' forming**, which is seen by some authors an undiscovered or unratified aspect of schema theory. (McVee et al., 2005; Arbib, 1992.) Although, the forming process of schema is not completely ratified, the common literature states that schemas form through a combination of information, stimulus and cognitive process. Thus, schemas are formed by balancing between the internal and external world through a process of sensing, encoding, interpreting, combining, memorizing and retrieving (Harris, 1994; Torsello, 2018, p. 36-37; Lutz & Huitt, 2003; McVee et al., 2005; Taylor & Crocker, 1981). The illustrated process has vast number of affecting phenomena that lead and guide the process by making it highly individual and biased.

The final prominent direction of schema theory is **the use of schemas**. In vacuum people use the most suitable schema from their own perspective for interpreting the situation or object (Kuperman, 2003; Taylor & Crocker, 1981). It is rather interesting that people are using schemas consciously and unconsciously but as the next chapter is presenting humans can also use consciously multiple own or other schemas (Harris, 1994). To conclude the use schemas', humans use the most accurate schema for the special situation in hand. However, the schema choice is made under the restrictions that humans' cognitive disabilities create, which are diminishing the ability to retrieve the perfect schema or make the most accurate interpretation about the target.

2.1.2 Central themes of schema

The section is going to focus on providing the central themes of schema. The purpose is to illuminate the deeper level of the previously handled directions of schema. The following themes can be segregated into four themes that are: humans have multiple schemas and they can use them consciously, schemas are interlinked and used in that way, schemas are dynamic in nature, and the memory's role in schema. These themes will be presented in the table 2 and discussed more widely after the table.

Table 2. Central themes of schema.

Theme	Description	Authors
Humans have multiple schemas	Individuals have different "self-schemas" through which they can interpret the world like work, leisure, competition, group, team and organization etc.	Harris (1994)
Using different schemas	Humans can use consciously different schemas. In exemplary, humans can use different self-schemas, other persons or groups schemas to analyze things from their point of view.	Harris (1994)
Schemas are interlinked	Schemas are interlinked, layered and sub-schematized.	Arbib (1992); Harris (1994)

Humans use multiple schemas parallel	Humans use multiple schemas to cope with the experience or action.	Arbib (1992)
Schemas' dynamic ability	It is widespread agreed in the literature, that schemas are “working models” and therefore are dynamic in nature. New information is either assimilated to fit the schema or the schema is reformed to fit the information. If neither one is from biased perspective possible, the information is neglected.	Jones et al. (2011); McVee et al. (2005); Harris (1994); Kuperman (2003); Arbib (1992); Axelrod (1973)
Schemas are configured in working memory	Working memory compares the sensed stimulus into the schemas, which are located in long-term memory by encoding the stimulus compared to schemas. The outcome of this is that working memory plans for the interaction or which schema is used to cope with the current stimulus.	Arbib (1992); Lutz & Huitt (2003); Jones et al. (2011)
Schemas are located in long-term memory	Schemas are patterns of knowledge in long-term memory that help us organize information. Our long-term memory has a stock of schemas that can be retrieved if our cognitive abilities allow it.	Stangor & Walinga (2014, p. 375); Arbib (1992); Jones et al. (2011); Lutz & Huitt (2003)
Memory is directing the use of schema	Although, we have very good memories for some things, our memories are far from perfect. The errors that we make are due to the fact that our memories are not recording devices that input, store, and retrieve the world around us. Rather, we actively process and interpret information as we remember and recollect it, and these cognitive processes influence what we remember and how we remember it.	Stangor & Walinga (2014, p. 363); Lutz & Huitt (2003); Jones et al. (2011)

The statement that **humans have different schemas** through which they can interpret the world, resonates to the fact that we have different self and situation -schemas. Almost all of us have different versions of ourselves that are triggered to get the best fit in relation to the needs that the situation is creating. The different versions are for example: work, leisure, competition, and group, which are creating the boundaries and the playing field for our cognitive and action related activities. The outcome for this is that we can use these different self or situation -schemas consciously, which dictates our world perspective and the interpretation of stimulus. The conscious ability to use different self or situation -schemas is the bridge, which enables us also to use other persons or groups schemas to analyze and interpret things from their perspective (Harris, 1994). Thus, **humans are able to employ different schemas**, which gives the employees of the company an opportunity to answer questions from other people's perspective like: what do the customers think about a certain value promise attribute.

Schemas are interlinked is a theme, which is highly related to the direction that schemas are knowledge structures because the interlinking between the nodes provides the structure on how schemas and the information within those schemas are structured. Arbib (1992) and Harris (1994) state that schemas are located in our memory in a way that they are interlinked, layered and sub-schematized, which makes the entity look like spider web. As humans use schemas, they are not using one particular schema because of this interlinking, they are actually **using multiple schemas** and the information pieces of them, to cope with the situation (Arbib, 1992). Although, if the external stimulus is not an abstract object, humans can just use one singular schema like recognizing a traffic light. The phenomenon can be best illustrated by an example in which human is trying to catch a ball. To catch a ball, we need to interpret its flight-curve, speed, distance, overall environment and hand-movement, which are all different schemas that we combine together to catch the ball.

Schemas have **dynamic abilities** although some fundamental or important schemas are extremely hard to change as they have been locked into our brain by providing fundamental pillars for other schemas (Kuperman, 2003.) This statement however concentrates on the obsessional, fundamental and important schemas, which is why the literature openly agrees that schemas are dynamic in nature as they can be modified, restructured, and erased. (Jones et al., 2011; McVee et al., 2005; Harris, 1994; Kuperman, 2003; Arbib, 1992; Axelrod, 1973). Schemas dynamism come into play as humans sense internal or external stimulus, which has to be interpreted by rationalizing it by comparing it to the suitable schemas. Thus, the process triggers an evaluation activity in which our cognitive mind compares the sensed stimulus against the chosen schemas and interprets, what is the match between the stimulus and existent schemas. (Kuperman, 2003; Arbib, 1992). The matches accuracy and source's legitimacy demand the next stage in which, we decide should the schema be modified, strengthened, weakened, restructured or erased in relation to the stimulus. Parallel to this process, humans can also modify, strengthen, weaken, restructure or erase the encountered stimulus (Axelrod, 1973; Taylor & Crocker, 1981). This two-way, extremely multidimensional, conscious, unconscious and biased modification process creates the laws for schemas' dynamism but does not erase the fact that schemas actually change often. As schemas have the ability to change, it gives the humans an opportunity to change their opinion or perspectives on certain object.

Memory's role in schemas can be allocated into three directions that are: we process schemas in working memory, schemas are located in long-term memory and that memory is direction the use of schemas. As we sense a stimulus it is interpreted and encoded in **working memory** by comparing it to the pack of schemas that are located in long-term memory. The outcome of this evaluation process is a final solution, which states us what is the activity step towards the stimulus, and also what would be the most suitable response or action for that stimulus. (Arbib, 1992; Lutz & Huitt, 2003; Jones et al., 2011.) For example, is the company's value promise enough compelling in comparison to my needs that I will buy from them?

As previously said, **schemas are located in long-term memory**. These long-term knowledge structures help us interpret and organize coming stimulus by providing a framework for which to compare, if we are able to retrieve and exploit them through our cognitive abilities (Stangor & Walinga, 2014, p. 375; Arbib, 1992; Jones et al., 2011; Lutz & Huitt, 2003). Our cognitive abilities and memory are extremely enhanced, but they are far from perfect. We make errors because our mind is not a computer, which could provide an exact match every time it faces a stimulus. Stangor and Walinga (2014, p. 363) and Lutz and Huitt (2003) state that we cannot in exemplary retrieve everything that we know or have known, we falsely store and retrieve information pieces, and we simply just forget or manipulate information so that the original information is actually lost. These are the reasons, why Taylor and Crocker (1981) and Jones et al. (2011) claim that **memory is directing the use of schemas** because memory has a prominent role in leading what schemas are used and what is the knowledge entity of those schemas.

2.1.3 Schemas' effects on interpretation

Schemas' effects on interpreting the objective truth versus biased perspective can be allocated into two directions, which are schemas' accuracy and inaccuracy. The following sections will look into these overall effects and consequences of schemas in our unique cognitive mind.

2.1.3.1 Schemas' accuracy

Although the paper has been illustrating and will be even more presenting how our cognitive weaknesses, biased sensors, and interpretation abilities are creating errors into our schemas' accuracy, in most cases our schemas are still proportionally accurate (Stangor & Walinga, 2014, p. 170). Schemas' provided ability to detect and interpret events, stimulus or objects around us, allow us to make appropriate responses, which are considered to be truths but rarely the "perfect" truths. This balancing between the

objective reality versus biased reality is the spearhead between the accuracy and inaccuracy of schemas.

2.1.3.2 Schemas inaccuracy

It is widely accepted in schema literature that our cognitive schemas are inaccurate compared to objective reality, hence making the schemas be partial truths. The inaccuracy is the outcome of our cognitive weaknesses, which are undermining the schemas' forming, dynamic abilities, memorizing, retrieving and using. Thus, the whole process is weakened compared to the perfection due to our multilateral cognitive weaknesses (Harris, 1994; Stangor & Walinga, 2014, p. 170; Taylor & Crocker, 1981; Jones et al., 2011). The next table 3 is presenting few chosen cognitive weaknesses that are making the schemas to be biased.

Table 3. Themes that cause schemas' inaccuracy.

Theme	Description	Authors
Gap-filling	Humans use gap-filling technique to fill missing information pieces into certain stimulus without the information being presented.	Emmott & Alexander (2011)
Schemas re-use	Humans use previously used schema without rational thinking to cope with the same stimulus, if the schema has previously worked even partially.	Harris (1994)
Sensory threshold and selective attention	We are not detecting everything that is happening around us. The stimulus needs to overtake our sensory threshold so that it is noticed.	Stangor & Walinga, (2014, p.175, 213); Torsello (2018 p. 38); Liu (2015)
Sensory adaptation	Our sensors activity and sensitivity decrease towards certain stimulus after prolonged and constant exposure.	Stangor & Walinga (2014, p. 214)

Illusions	Our cognitive system is producing an interpretation that does not exist or that is incorrect.	Stangor & Walinga (2014, p. 215)
Confirmation bias	We have a tendency to verify and confirm our existing interpretations and memories rather than challenge and modify them. Hence, we are looking information to confirm and strengthen our schemas and ignoring the disconfirming information pieces – We are trying to prove our world not the reality in objective way.	Stangor & Walinga (2014, p. 399); Torsello (2018, p. 39); Jones et al. (2011); Taylor & Crocker (1981)
Availability	Schemas that come in mind easily are used often, without giving the effort to find and use the most suitable schema.	Stangor & Walinga, (2014, p. 398); Axelrod (1973)
Motives, goals, desires and background	Our motives, goals, desires and background are leading our schema process by adding a personal lens into it.	Jones et al. (2011), Stangor & Walinga (2014, p. 213)
Overall process weaknesses	As schemas lead to selectivity and biases in sensing, encoding, memorizing, retrieving and using, the outcome is causing information losses, interpretation and using mistakes.	Lutz & Huitt (2003), Taylor & Crocker (1981)

2.2 The reciprocity of value promise and customer needs between the stakeholders

This section focuses on value promise, customer needs and stakeholders on this reciprocal offer and demand -phenomenon. The blocks will be presented individually to illustrate the interdependent concepts in piecemeal and coherent way. The discussion starts

from value promise because it leads the text coherently into customer needs. As the value promise depicts the organization's promise or channel to satisfy the selected customer needs. The final block discourses the main stakeholders of the phenomenon by simultaneously sealing and deducing the theoretical part into synthesis section.

2.2.1 Value promise

Value promise is an explicit promise made by the company for its clients, that it will provide selected value through chosen activities. The value delivery network is producing the value promise, which should solve customer problems, satisfy needs and provide benefits for the company with costs that are well below the provided value (Hassan, 2012; Osterwalder & Pigneur, 2010, p. 16; Kotler, Armstrong & Parment, 2016, p. 76; Baumann et al., 2017). Thus, the value promise is the organization's immaterial channel and method to satisfy customer needs and beat rivalries. The company's prosperity in achieving those things dictates the organization's success level in the market's profit competition game of offer and demand. The paper will next discourse value promise by illustrating the description, process and outcome effects of it.

2.2.1.1 Description

Value promise is an abstract concept for which there is not an exact term description because the concept so dynamic, multilateral and context related. However, many authors state that value promise is indicating the organization's benefits, value and advantages provided for the customers (Hassan, 2012; Osterwalder & Pigneur, 2010, p. 16; Kotler et al., 2016, p. 76; Baumann et al., 2017; Ballantyne, Varey, Frow & Payne, 2009.) Through these tangible and intangible provided benefits and advantages the company is seeking to solve customer problems and satisfy needs. Thus, in practical provide the reasons, why customers should purchase from them instead of rivalries (Osterwalder & Pigneur, 2010, p. 22). Hence, the goal of value promise is to gain customers and beat rivalries, which necessitates that successful company's value promise must be compel-

ling, accurate, differentiated and clearly communicated to internal and external stakeholders (Hassan, 2012.) The figure 2 is presenting the value promise concept and its link to customers pains and gains.

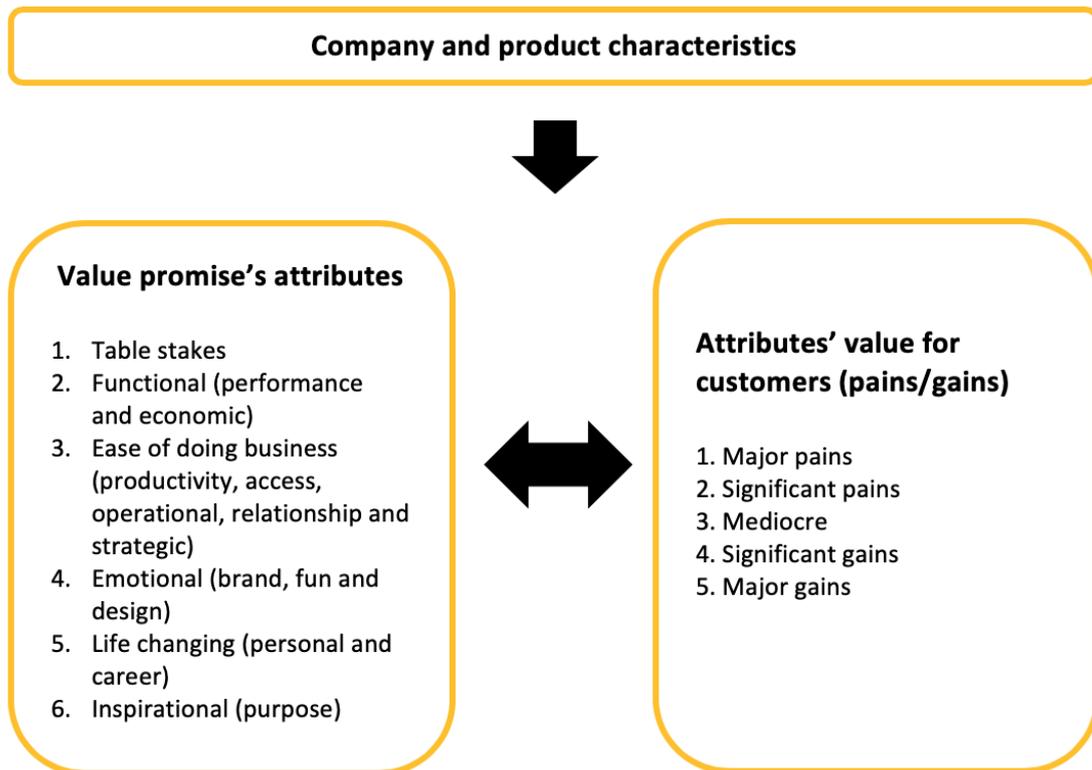


Figure 2. The concept of value promise and its customer effects (Kontot, Hamali & Abdullah, 2015; Almquist, Senior & Bloch, 2016; Almquist, Cleghorn & Sherer, 2018.)

2.2.1.2 Process

The process of creating and executing value promise can be divided into three parts, which are in chronological order choose, create and communicate value (Hassan, 2012; Goldring, 2017; Baumann et al., 2017.) By discoursing these three parts of the value promise process in piecemeal way, the multidimensional and abstract concept of value promise can be framed into more understandable and practical screen.

The first step of value promise is to choose single or bundle of value for which the company will focus on the value promise. An obvious fact but more rarely done, is that the chosen values should be based on actual internal strengths, external market situation, customer insights and knowledge rather than guesses and imagination (Hassan, 2012; Brosekhan et al.). Baumann et al. (2017) and Goldring (2017) stress the importance of analysis-based value choosing because their studies' results show clear discrepancy between the organizations and customers schemas on what value is lucrative. Julien & Tsoni (2013) also conclude that there are three kind of value wrong, over and right value from which wrong and over value are expensive and destructive for the company. Their and also Verma, Thompson and Louviere's (1999) recommendations are suggesting strongly to manage that right value is chosen from the customers perspective to create a better fit. There are different schools and directions on how to choose the best value pack, but the main goal is permanent, which is to capture a profitable positioning and sustainable competitive advantage in the market in the eyes of customers and rivalries (Baumann et al., 2017). The compelling position in the market cannot be achieved if the chosen value pack cannot be realized internally or it is seen externally as undifferentiated and valueless. This risk of falling into the middle-ground or commodity trap can be dodged by choosing the value combination based on the extensive internal and external analysis.

The internally done value creation begins as the analysis-based trade-offs and decisions are made in the value choosing -phase. The successfully done value creation is a draining and extremely long process because the whole business and schemas inside the organization layers must be created under the framework of the chosen value. Without the width and depth implementation of the chosen value, the outcome will not produce competitive advantage due to lack of consistency between the intended value and produced value. For example, if sellers are selling quality and marketers are pushing price-centric value, the discrepancy is obviously destructive for the company's success. Hassan (2012) stresses that organizations should sharp, define and create consistency on their

value creation actions, as the study results indicate that customers may receive the value they wanted to receive, not the intended one.

The competitive advantage is the hardly ever but achievable pearl of brilliantly executed value promise (Baumann et al., 2017). In theoretical and practical terms there are hundreds of ways on how to create competitive advantage because competitive advantage can be built on anything like location, HR, relationships, price, brand, service, product or leaderships etc. However, the theoretical illustration is always the same although the attributes of creating it would differ. The theoretical illustration is next briefly presented.

The competitive advantage can be created by optimizing the value and price -ratio perceived by the customers. Thus, the whole idea of creating competitive advantage is to select what value and price -ratio will be produced and a scope (Kotler et al., 2016, p. 363). This selection enables the company to move to the second phase, in which they must configure a value delivering network and organizational structure, inside which every choice and action is supporting the made choices by assuring consistent, reliable and fit value producing combined with optimized organizational cost-structure and operational effectiveness. If the outcome of the extensive value creation is not seen by the target customers as intended one or valuableness based on their needs, the company falls into the commodity trap (Almquist et al., 2018). In the commodity trap, the company has been unable to create wanted value through its offering and thus predisposes its offering more openly under the threat of price wars as it is the only way to be different.

The value communication and delivering is a reciprocal and interdependent concept between the internal and external world. These highly interlinked worlds are not realizing in optimal way if the contexts are not in sync. Ballantyne et al. (2009) summarized the phenomenon in words, value communication is the organization's intention to appeal and convince the target customers' value perception. As this phrase is extended, how organization and its employees' actions can assure consistently and synchronized the target customers if the value is not first embedded into the whole organization and its

employees' individual actions. Due to this prerequisite, the two perspectives will be next discoursed in separate paragraphs to illustrate more broadly the concepts' two-way nature.

The value communication begins from **internal communicating** and making sure that every organization layers' employee understands, what is the desirable value promise that should be delivered for the customers. This extensive and internally executed value communication is highly important because without it, the company will have high obstacles in achieving fit and consistent value delivering throughout the company and its actions (Baumann et al., 2017). Hence, the prerequisite of achievement in the value communication starts from consolidating that the sought value promise is embedded into organization layers and their tangible and intangible activities. To stress the importance of this internal value promise implementation and perceptual match. Baumann et al. (2017) study clearly indicates that employees have a vital influence on consumers' value perception. The study also resulted that there is a meaningful discrepancy between the sellers' own value promise and buyer's desired value, which can lead to customer dissatisfaction. Weitz (1978) and Lambert and Marmorstein (1990) observed that the seller's cognitive models accuracy about customers' requirements and decision making has a straight causality into the seller's positive sales performance. By hypothesizing these studies indications and results, it can be stressed that the consistent internal understanding and communication throughout the organization layers has an essential effect on the profitability of the organization.

The crystallized idea of the **external value communication** is that company has to make the customers believe their value promise, which cannot be achieved if all of the perceptual schemas and actions are not supporting the consistent value communication. The importance of consistent value promise delivering from person to person and from activity to activity cannot stressed enough, as many authors state that the consistent value perception of the customers is the fundamental for the firm's existence and profitability (Fernández & Bonillo, 2007; Baumann et al., 2017; Goldring, 2017; Hassan, 2012).

As this statement is added with customers cognitive abilities in which repetition and consistency are the corner stones of permanent memory trait, the consistency and fit of actions even increases (Kuperman, 2003; Taylor & Crocker, 1981).

2.2.1.3 Effects

The effects or goals of value promise can be divided into 2 baskets, which are representing the two interlinked perspectives of value promise. The 2 perspectives are internal and external value, which both should be valuation surplus to produce beneficial outcome for the company and clients. The internal value is surplus if the company can make reasonable profits by following their plans and the external value is surplus if the customers schematize that the total costs of buying an offering are under the benefits captured (Hassan, 2012). However, it should be stated that this inevitably surplus situation is far from creating sustainable competitive advantage in the eyes of customers and rivalries, but it is a fundament of profitable business. In the following chapters, the paper will discourse the external and internal value of value promise in more detail to create depth into the perspectives.

The company's goal in executing honourably the whole value promise's process from choosing, delivering and communicating value is to provide sustainable competitive advantage against substitutes and in the schemas of customers. Hence, the bottom-line purpose of value promise for the company is to satisfy thought and selected customer needs through their value promise better than the substitute offers, which provides the reasons for the customers to select that company over the substitutes (Kotler et al., 2016, p. 76; Osterwalder & Pigneur, 2010, p. 22; Hassan, 2012). The value promise should be in absolute situation valuable, rare, hard to imitate, and internally supported and organized to produce sustainable competitive advantage (Mirkovic, 2018; Kotler et al., 2016, p. 205). In this situation the company would have been able the create a value promise and organization structure that should reap the company high profits, which can put in following equation: competitive advantage = value provided + operation effectiveness (Hassan, 2012). However, this profit capturing ability through competitive advantage is

only sealed if the customers' individual value perception is supporting the economic strength of the value promise: The organization's value promise is as valuable as the customers schematize it.

Competitive advantage can be built on anything, as long as the **customers perceive** the bundle or aggregation of value pieces more valuable than the total costs of what they have to pay from getting it (Kotler et al., 2016, p. 20) Secondly, the ratio between the perceived value and total costs must be more surplus than the substitute offers, to beat the rivalries offer in the customers' buying process. Thus, the company's marketplace success is highly dependent on the value schema of the customers, compared to substitute solutions (Ballantyne et al., 2009; Hassan, 2012; Fernández & Bonillo, 2007). The authors Ward and Lasen (2009) and Hassan (2012) summarize the statement finely, by stating that customers do not mind what are the costs of a product or service, their willingness to pay from a product or service is a straight causality on their individual perception of the value provided minus the costs, compared to their needs and the nearest substitute offer. Thus, it can be stated that the success of the organizations value promise and its ability to produce competitive advantage depends highly, on the customers value schematizing.

2.2.2 Customer needs

The customers and their needs value cannot be argued because customers are the ones who by fulfilling their needs provide the companies the much-needed profit flows. As this cycle is turned onto another track, the customer's need-fulfilling is actually the consolidating force behind every profitable business (Brosekhan et al.; Scott & Lane, 2000). Kotler et al. (2016, p. 126-128) and Verma et al. (1999) conclude that customers are the most important element of the marketplace that makes the understanding of their needs, the most substantial prerequisite for achieving market share and profits. The importance of this conclusion is highlighted as the study results indicate that front-line employees and managers perception on customers' expectations

and needs is inaccurate and biased. This inaccuracy is the reason, why the studies recommend regular management to match these schemas to decrease the severe consequences of the mismatches like customers' dissatisfaction or value destructive actions inside the organization layers' (Julien & Tsoni, 2013; McKnight, 2009). The paper will next look into customer needs in more detailed level as the description, forming and effects are discoursed.

2.2.2.1 Description

Any discussion on needs should arguably be started by referring into the Maslow's hierarchy of needs (1954), which lays the foundation for needs. (Ward & Lasen, 2009; Bayous, 2007) Albeit, the Maslow's hierarchy of needs form the foundation of human and customer needs, it is too overarching and fundamental for making specific descriptions of what are the "concrete" customer needs. A more direct description of customer needs is that in a big perspective and agreed by many authors, the customer needs are a plural description of the benefits desired by the customer. (Kotler et al., 2016, p. 11; Bayous, 2007; Brosekhan et al.; Ward & Lasen, 2009). Ward and Lasen (2009) also interprets that needs are multilateral descriptions of the goals, targets, value sought and desires that direct customers behaviour, decisions and actions to satisfy the material or immaterial needs. These individually schematized and valuated needs can relate to any attribute or aspect of the company like product, service, price, place, promotion, process and people. Bayous (2007) state four universal customer need dimensions to create some framework inside which those mentioned business aspects affect the customer needs. These universal customer needs are functionality, form, usability and cost that include both the irrational and rational attributes like aesthetic and efficiency ones. Thus, customer needs are individually defined preferences, value sought and tastes, which direct through their meaningfulness the likelihood to choose one offer over another (Kontot et al., 2015).

As these statements and the literature on customer needs are indicating, the precise term description of customer needs is extremely problematic to state because the term is so multidimensional, abstract, individual, context-related and dynamic. Due to this,

the paper will next open the angles and produce a sum in these sections, that will illustrate the term more comprehensively and accurately.

2.2.2.2 Forming

The needs have been and will be always embedded into our genetics because without the needs and desires we would simply stop to exist. Due to this, we have always searched for the satisfaction of our basic survival needs like food, water and shelter (Ward & Lasen, 2009). However, the modern world has evolved so prolific that we have in developed countries the ability to fundamentally satisfy the basic needs and even the luxury to value, compare, decide how and with whose offer to please the needs. Thus, the question is nowadays more on who the customer is, and how the need is wanted to fulfil in the most comprehensive way. This has created a framework under which the needs vary hugely among different customers. As this statement is added with the research results that the needs can be sub-divided into individuals, why's of buying, or rational and irrational needs etc. it can be concluded that the needs form from the enormous need pool and appear in many forms (Kotler et al., 2016, p. 11; Ward & Lasen, 2009; Bayous, 2007; Brosekhan et al.). The figure 3 is presenting the multidimensional, individual and abstract concept of customer needs. The framework opens the pool from which the needs can form and how these needs priority can be ranked.

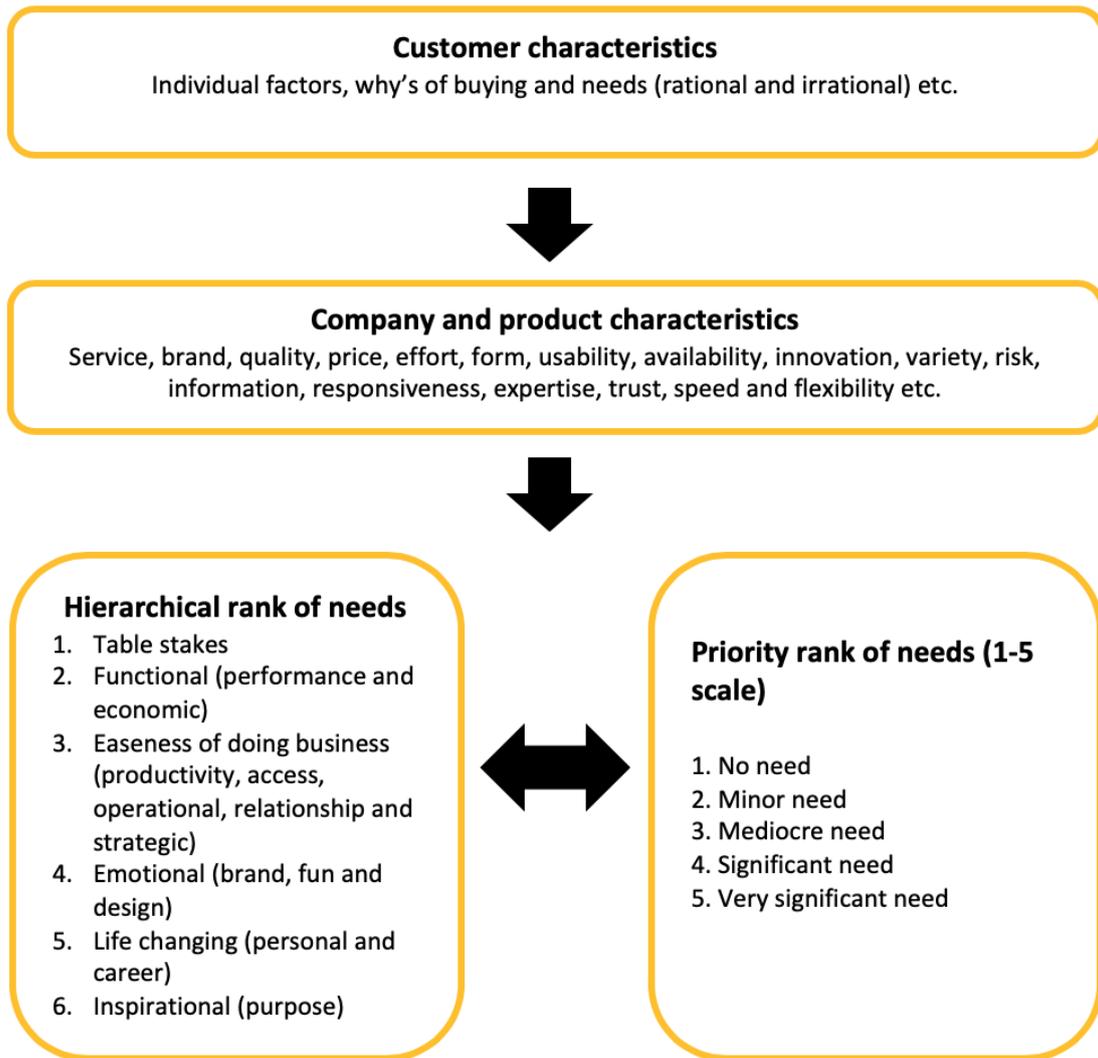


Figure 3. The framework of customer needs and their ranking (Kontot et al., 2015; Almquist et al., 2016; Almquist et al., 2018)

2.2.2.3 Effects

This section will drill deeper into the effects of customer needs from the perspective of customers and companies. The both sides are presented because with this solution the paper can illustrate in more depth this reciprocal offering and demand -phenomenon, which should be understood and pursued to conquer the markets.

The customer needs vary hugely among different customers because they are highly individual and come in many forms and priorities as was presented in the figure 3. However, the thing that does not vary among customers is the willingness and nature to satisfy these needs. As customers are trying to fulfil their individual needs with the total costs that are reasonable compared to the priority of the needs. Hence, customers are throughout the buying process attempting to rank and satisfy their subjective needs by balancing simultaneously with the total costs of actions. In another words, customers are trying always to fulfil the needs by acting under the constrains in a way, which fulfils the needs by minimizing total costs and maximizing the total satisfaction (Ward & Lasen, 2009). Due to this, the individual needs seal many motives and are the consolidating forces behind the customer schemas, behaviour, decision making and purchase actions. The needs are directing the whole buying process by depicting the motives of the decisions made inside the buying process phases that are recognition, information search, alternative evaluation, purchase actions and post-purchase actions (Kotler et al., 2016, p. 143; Kontot et al., 2015). Thus, buyers are seeking to spend their time, money and effort throughout the buying process in ways that will produce the maximum utilitarian and hedonic satisfaction for them by concurrently minimizing the total costs of satisfying them (Verma et al., 1999; Brosekhan et al.). Kotler et al. (2016, p. 20) depicted this same cycle in equation, which is total benefits achieved – total costs paid. Bhalerao and Pandey (2017) state honorably, that although customers drive towards gaining maximal satisfaction, the constrains like time, effort, motivation, irrationality and cognitive weaknesses are creating considerable obstacles in front of the maximal need-satisfaction. For example, an extremely price-sensitive customer is usually willing to sacrifice in time, effort, service and product quality to get benefits in price attribute.

Since the needs and the drive to fulfil these needs are the fundamental reasons behind customers behavior and purchasing actions, they should be embedded into the core of companies. (Bayous, 2007). Kotler et al. (2016, p. 94) and Verma et al. (1999) state that companies' journey towards providing superior customer value and beating the demand and offering -phenomenon starts from taking a proactive approach into understanding

the customer needs. As the analyzed customer needs and the drive to satisfy these needs better than substitute offers are implemented into the core and layers of organization. It transforms the company's business from self-centric to customer-centric, which is a prerequisite for conquering the customers' hearts and wallets. McKnight's (2009) study results support this claim by concluding that customer centricity and perspective should be embedded into the organization culture because customers perception is the reality not the organizations. As this investigated knowledge is acquired it can be turned into commercializing actions throughout the organization layers. These actions should satisfy valuably and constantly the chosen and strategical customer needs. Thus, in theoretical terms, the company who can provide the most appealing satisfaction through value promise for the customers individual needs in compared to the costs of providing the value, is the conquer of the offer and demand -phenomenon relating to customer needs (Bayous, 2007).

2.2.3 Stakeholders

The stakeholders are the most significant audience for companies because they have a straight impact on the organizational effectiveness, efficiency and profitability (Scott & Lane, 2000). Pedrini and Ferri (2019) describe stakeholders' to be those groups without whose beneficial activity the organization would cease to exist. Scott and Lane (2000) indicate through their study that the attentiveness of managers on the needs of the stakeholders vary among organizations. Although Jones et al. (2011) results stress to recognize and deal with the plurality of stakeholder's perceptions, values and goals to improve an efficient stakeholder management.

Employees and customers belong into the nub of the crucial stakeholder groups' because their influence on the organizational performance is primary and consolidating. As it is impossible to satisfy every stakeholder group or even resource wasting, the prioritization makes it highly reasonable to make the mentioned core stakeholders to be top-level priority (Scott & Lane, 2000). Mainardes et al. (2012) also concluded in their study results that stakeholders should be classified based on the importance for the company. The

classification is recommended to optimize resources and outcomes of the stakeholder management. Thus, stressing the importance of analyzing, understanding and implementing actions to unite and modify these core stakeholders' schemas to be the most beneficial for the organization's profitability and customers' satisfaction. Supporting this statement, Mainardes et al. (2012) also conclude that stakeholders evaluate the benefits and sacrifices of the comprehensive relationship, through which they decide should they be stakeholders of the company.

The organization's image and reality form on two perspectives, which are internal identity and external identification of that identity (Scott & Lane, 2000). Hence, from this study's perspective the reciprocal and interdependent concept can be allocated into two frames that are organization layers and customers. These stakeholders will be next discussed from the paper's framework.

2.2.3.1 Organization layers

The different organization layers form the whole company by creating the synchronized organizational structure with distinct tasks and job descriptions. Although, these organization layers' job descriptions and tasks are distinct their purpose is not, which is to produce value for the company and customers. However, due to the distinct positions, work partners, and tasks, the perspectives and schemas towards the organization, customer needs, and value promise are from different perspectives. Thus, stressing the importance of investigating and matching the distinct layers' schemas. As without the unified and matched schemas between the organization layers, how can the collective done storytelling be synchronized and consistent, which is the prerequisite to produce a credible and effective organization identity (Scott & Lane, 2000). The importance of understanding, analyzing and modifying the organization layers' schemas is even highlighted, as the preliminary expectation is that the schemas will differ between the organization layers. The distinction between the schemas will produce multiple discrepancies between the layers, which harm the organization by causing weaknesses like strategical, tactical and operational inconsistency, unfitness, and inefficiency (Scott & Lane, 2000).

Due to these arguments, it can be confidently stated that the similarity between the organization layers schemas is highly important for the company.

2.2.3.2 Customers

The customers are the heart and blood of every organization, because they are the ones who by consuming keep the organization running. The customers' consuming is highly dependent on their individual needs, sought value and schematized value promise of the company (Kotler et al., 2016, p. 20). The importance of these concept cannot be stressed enough in successful business, which makes the investigation, evaluation, and matching process the fundament to create profits. These are the reasons, why the paper claims that understanding this core stakeholder's needs and schematized value promise is a fundamental topic.

2.3 Interplay of the streams

The purpose of this chapter is to synthesize the discoursed two streams in order to build the tangible research framework used. The paper will next focus its argumentations on describing how the streams and concepts are contributing individually and as an interplay into the research perspective. This forward moving trail is finalized with summarizing figures, which are used in the findings chapter to conclude the primary empirical data.

The cognitivist schema theory is the paper's roof-theory, which is exploited for providing the rectangle for the study inside which the second stream's interdependent concepts are investigated. The schema theory does this by providing a framework for understanding the abstract and problematic cognitive perspective behind the study. The schemas explain questions like how the interpretations or responses of the research participants are formed and why these stimulus-based responses will probably differ depending on the stakeholder. Secondly, the schema theory provides support that the case company's

participants can consciously answer from a stereotypical customer's schema into the research questions relating to studied topics. Thirdly, it illustrates from the cognitive perspective why particular actions related to customer needs and value promise are so essential.

The interlinked concepts that are investigated inside the schemas' cognitive rectangle are: value promise, customer needs and stakeholders. The descriptions, logicity and link between these streams is next observed.

Value promise is the organization's pledge to deliver the selected value for the customers, which makes it the other side of the interdependent demand and offer -phenomenon. The demand side is the customer needs and offer is the organization's value promise, which purpose is to fulfil customer needs. (Hassan, 2012; Osterwalder & Pigneur, 2010, p. 16; Kotler et al., 2016, p. 76; Baumann et al., 2017). This interdependency creates the permanent link between these two concepts. Hence, reasoning clearly that the organization's value promise should be built upon research-based customer needs. The value promise's primarily goal is to fulfil the prescribed customer needs compellingly, consistently, differentiated and profitable way from the customers and company's perspective. These adjectives, which are the cornerstones of competitive advantage. Require that the organization layers' schemas on the provided value promise resemble each other and also the customer schemas resemble the planned and desired value promise.

Customer needs are the foundation of any business because without satisfying any customer need, the company would stop to exist. The statement can be enriched with the fact that customers have a fundamental tendency to fulfil these highly individual and multilateral needs through that company's value promise, which can provide for the buying process the best total value versus cost -ratio in relation to the needs (Verma et al., 1999; Brosekhan et al.). Due to the fundamentality of customer needs and their consol-

identifying effects on customers' buying process, the needs should be understood for creating a profitable business. As the research and reality-based understanding of customer needs is created, the selected needs acquired by the customers should be managed and matched consistently throughout the organization layers value delivering actions (Kotler et al., 2016, p. 94; Verma et al., 1999). Hence, suggesting strongly that the organization layers should have a rather accurate and invariable perspective on the customer needs. As without it, the executed value delivering actions or value promise development will not be consistent and focused on the same, determined and wanted customer value.

As formatted, the paper has limited **the stakeholders** into the organization layers and customers because they are the main players of the interdependent offer and demand-phenomenon created by value promise and customer needs (Scott & Lane, 2000; Mainardes et al., 2012). This reciprocal phenomenon forms from two perspectives that are reality and expected reality. The customers create the reality because they are the target stakeholder, whose schemas the organization is trying to appeal as compellingly as possible. The expected reality is the organization layers' perspective because their schemas on the customers' schemas are just hypothesized or supposed reality illustrations (Hassan, 2012). The accuracy between the organization layers' hypothesized schemas in relation to each other and to customer schemas concerning customer needs and value promise, is an essential variable for preventing unwanted and severe mismatches. As the mismatches cause the organization layers to produce inconsistent, wrong, under or over value throughout their present and future actions, which is costly and destructive for the company (Julien & Tsoni, 2013).

The discoursed synthesis and coherent link between the streams are illustrated in the figures 4 and 5, which are summarizing the interplay between the streams in both of the paper's perspectives. Thus, presenting the tangible research frameworks used in this study, which will be complemented chronologically in the finding's chapter.

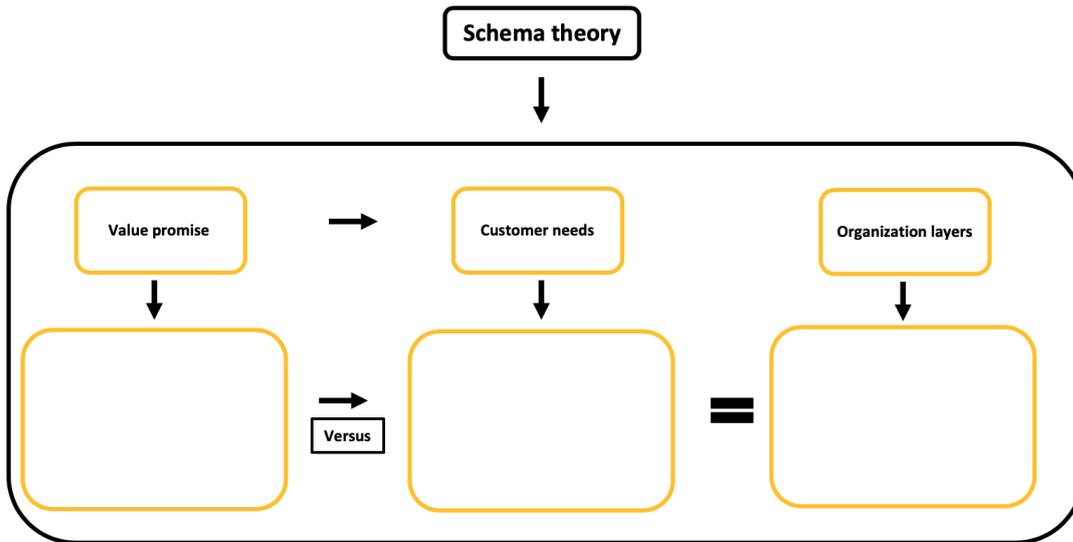


Figure 4. The schemas' match between the organization layers in relation to value promise and customer needs.

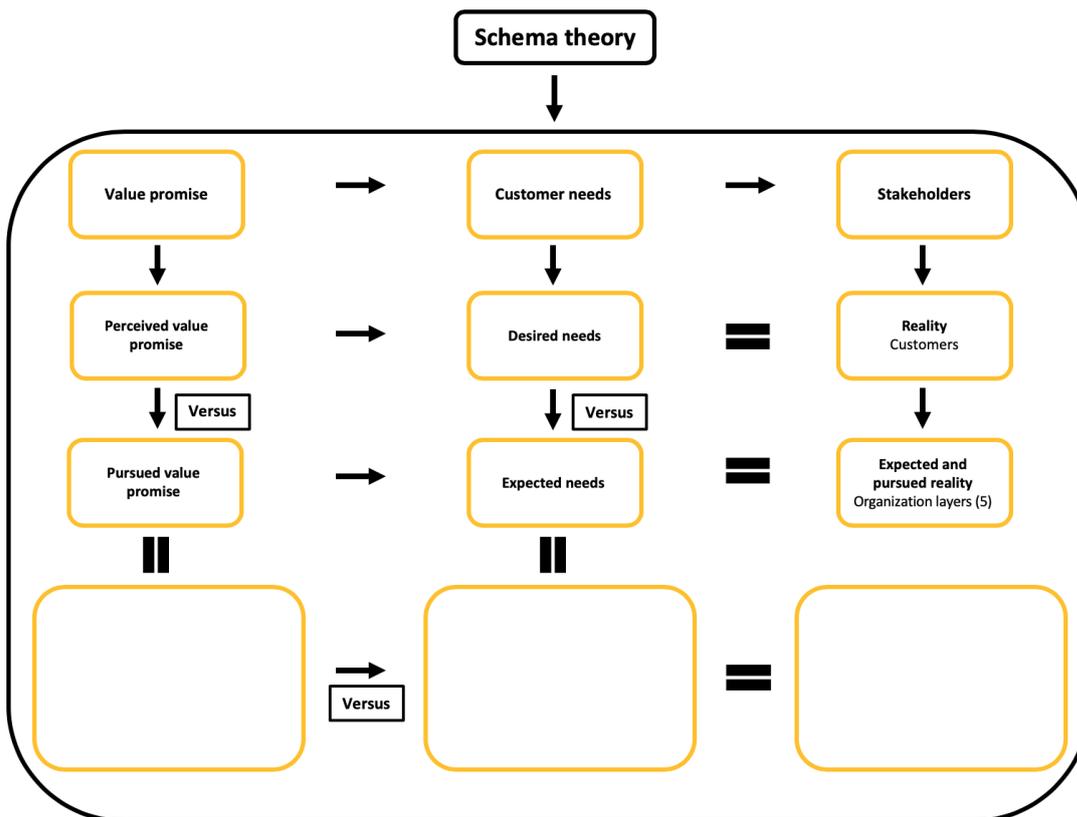


Figure 5. The schemas' interplay between the organization layers and customers in relation to value promise and customer needs.

3 Methodology

The purpose of this study is to investigate the schemas' accuracy between the stakeholders, which formed the research question in the following form:

What is the similarity between organization layers schemas on customer needs and organization's value promise, and how those schemas match with customers' schemas on the same topics?

The research question has worked as structuring framework for the methodological choices that will be presented in this chapter. The presentation begins with general research concepts that are research philosophy, research strategy and research methods. This presentation is followed by more concentrated topics as the case selection, data collection, data analysis, validity and reliability are discoursed.

3.1 Research philosophy

Research philosophy relates to developing knowledge and nature of the knowledge itself. (Saunders, Lewis & Thornhill, 2009, p. 107; Eriksson & Kovalainen, 2016, p. 12). Research philosophy is like philosophy itself; it is highly dependent on the subject and context. Thus, there is not an overarchingly right philosophical approach or perspective but the most suitable one can be stated by framing the study's context. Saunders et al. (2009, p. 109) and Eriksson and Kovalainen (2016, p. 13) state that research philosophy is generally separated into two concepts, which are ontology and epistemology.

Ontology is a concept, which concentrates on how the world works or what is the reality's nature. (Eriksson & Kovalainen, 2016, p. 14). The concept is generally subdivided into two debating doctrines that are objectivism and subjectivism. In objectivism the concepts or entities are seen external to social actors and their actions, which makes reality to be standardized and distinct in a way. The opposite perspective is subjectivist, in which the entities and concepts are seen to be products of the actors and their actions

(Saunders et al., 2009, p. 110-111). Eriksson and Kovalainen (2016, p. 14) clarify that in subjectivist, the reality is based on individual perception and interpretation, which conclude that reality can differ. The study adopts subjectivist perspective because it suits with the study's fundamental hypothesis that entities' and concepts' reality is variable and subjective in nature. Secondly, as subjectivism accepts that reality is based on cognitive process it allows in fundamental way to evaluate the cognitive schema differences between the stakeholders.

The epistemology relates to knowledge's acceptability and generalizability in particular study field. The concept is separated generally into three directions that are positivism, interpretivism and realism (Eriksson & Kovalainen, 2016, p. 15). In positivism, the used data can be justified and observed, and the results are preferred to be highly generalizable like laws or scientific results produced in physical and natural science. Interpretivism is the debating perspective for positivism that admits knowledge as correct without it being law-like or highly generalizable. The acceptability is reasoned by understanding that all knowledge just cannot be highly generalizable and law-like because the world and individuals perceiving it are too multi-dimensional for that. Realism in turn relates to reality and more specially, is the reality what we observe or is it somehow individually biased. Direct realism says that our senses portray the world accurately and critical realism states that our senses deceive it by making it biased. (Saunders et al., 2009, p.112-116). The study adopts a combination of interpretivist and critical realism because positivism and direct realism are too strict and law-like for the study's cognitive context. The interpretivist and critical realism on the other hand suit the study's interpretive world by accepting entities' multi-dimensionality and subjective nature.

3.2 Research strategy and methods

Research strategy and methods illustrate the practical choices made for answering the research question as valid and reliable as possible. The following paragraphs will illustrate the study's strategical and methodological choices.

Yin (2009, p. 8) state that commonly used research methods in social science are experiment, archival, analysis, history, survey and case study. These research methods have their own temperaments and purposes that guide their individual or interlinked use in particular study. Through interpreting these methods' nature in relation to study's aim, the most suitable choice is to combine survey and case study methods. These both methods allow to investigate contemporary phenomenon in real-life context using empirical data (Saunders et al., 2009, p. 145). Secondly, these methods fit with the papers research question as they enable to answers "why" and "how much" questions (Yin, 2009, p. 2). Yin (2009, p. 19, 46) state that case study research can be done by using single or multiple cases and through holistic or embedded research design. In holistic research only single unit is analyzed and in embedded research, multiple units are analyzed. The study is conducted by using a single case and embedded research design. The embeddedness actually appears in internal and external way, as the single case's 5 organization layers and customers are analyzed, thus in total 6 units are used. Although, the made choices revealed after the preliminary thought process to be the most suitable ones for the study, they also cause weaknesses for the study. However, the strongest argument for using these methods is that they enable a suitable context for this particular research. Secondly, as the study focus on neglected and problematic study context, the study can be referred as revelatory case. Yin (2009, p. 48) state that single case can be rationalized valuable and knowledge adding if it is a revelatory case in uninvestigated research topic.

The research approaches indicate, how the research brings knowledge in the world. The three common research approaches are deduction, induction and abduction (Eriksson & Kovalainen, 2016, p. 22; Saunders et al., 2009, p. 124-127). In addition, a researcher can employ a research approach related to mixed methods (Doyle, Brady & Byrne, 2009). The deduction relates to scientific research in which theoretical hypotheses are tested rigorously by empirical data. Induction is the opposite approach for deduction, in which the investigation process is evolving and moving from empirical data to theoretical argumentation. Abduction is the hybrid approach of these two that allows the researcher exploit freely both approaches to the study's best interest (Eriksson & Kovalainen, 2016,

p. 22-24; Saunders et al., 2009, p. 124-127). The mixed methods is in whole perspective a research philosophy in which, the researcher is not shackled into traditional research distinctions. In research approaches' specific perspective it allows to combine and use freely the most suitable approaches that the end-results valuableness will justify (Doyle et al., 2009; Yin, 2006; Schoonenboom & Johnson, 2017) The study adopts this mixed methods research approach, because the study's research question and aim necessitates flexibility for respectable fulfilment. This advocating argument is intensified as Yin (2006) discourse that mixed methods can simultaneously broaden and strengthen the single case study. Thus, it seems irrational to constrict the research approach into singular research approach as more respectable results can be achieved through using mixed methods.

The research approach guides the research purpose of the study, which indicates, what kind of knowledge the research produces. Classically research purposes are exploratory, descriptive and explanatory (Saunders et al., 2009, p. 139; Yin, 2009, p. 7). An exploratory research is valuable to find out, what is happening or what is the nature of the studied topic. The descriptive research aims to portray the studied context accurately. The explanatory study focuses on presenting causal relationships between variables (Saunders et al., 2009, p. 139-140). This study adopts exploratory and descriptive purposes because it concentrates on producing new insights and knowledge on this fresh study context. Secondly, it cultivates the empirical data for describing the phenomenon's meaningfulness in the selected concepts. Due to the freshness, complexity and describing nature of the research framework, it needs to be first explored and partially described beforehand trying to produce explanatory results.

The empirical data collection, which is used as a tier for providing these explorative and descriptive results, can be operated commonly in two ways. These data collection methods are qualitative and quantitative. The qualitative method is used for understanding the problem in-depth by investigating usually small samples. The data collection is done by using for example interviews or focus groups that produce non-numeric data, which

is afterwards interpreted for answering the research question. The quantitative method on the other hand is used in studies, which focus on exploring and describing phenomenon through larger sample. The collected data is mainly numeric, which is collected generally by surveys (Vilpas, 2020, p. 1; Heikkilä, 2014, p. 15-18; Saunders et al., 2009, p. 151). The paper uses quantitative data collection method because it is more suitable and efficient way to collect large pool of data that can be interpreted. Heikkilä (2014, p. 15) describes that quantitative method is preferably used when the research question includes how much -aspect, which applies to this study. The actual quantitative data is gathered by using surveys. More specially, the study uses web-survey technique because it is an efficient way to gather data, which can reliably and error-free analyzed with data-software (Saunders et al., 2009, p. 362). Through these web-surveys the study gathers primary information that is specially acquired for the research. There wasn't actually an opportunity to use secondary information in this study context because there was not any preliminary case specified empirical data that could have been used.

3.3 Case selection

The case selection process was rather straightforward as the author has exploitable ties for the case company. Due to the ties and probable beneficial gains for the case-company, the selection was done without major sidesteps. However, the research framework's selection process demanded more planning and analysis. The used framework came to light after few meetings because the lack of knowledge about customers' preferences arose the strongest. The knowledge need acted as the fundamental for the study, which was added with the organization layers. The organization layers were included because it changed the study from common customer survey to something unique, which could be stated more theoretically and practically value adding. The final decision to improve the study's meaningfulness for theoretical and practical world, was to include value promise for the study's frame, in addition to customer needs. The value promise's inclusion provided another layer for the study, which opened a door for interesting comparison between the schemas on value promise and customer needs.

Although, the case company's selection process was affected by practicality and usable ties, it does not decrease the case company's interest as a study case. Actually, the ties eased notably to get respondents from all organization layers, which is one of the study's distinct factors compared to past studies. Secondly, the case company has not ever executed comprehensive customer survey, which at the same time makes the results rather unbiased and practically extremely interesting. In total, the case company opens an interesting and contributing study context, which would not been probably achieved without beneficial bonds used.

3.4 Data collection

The data collection process started from comparing web-survey software, which led to select Google Forms as the most suitable software to operate the web-surveys. This selection was extended by layout structuring and question planning. The main structure was planned on the study's two concepts, which are value promise and customer needs. Although, these perspectives are highly interrelated, they are completely separate. Thus, the concepts were separated into own structural parts. However, due to the interrelation and executed comparison between the frames, many questions inside the frames focus on the same topics. The questions obviously cannot be perfectly identical as they look the world from different perspectives. The structure and demands relating to the questions, set the preliminaries for the questions planning, which is next presented.

The purpose in the question planning was to cover as wide and deeply value promise and customer needs. The aim was extremely comprehensive as the company had major knowledge deficiencies on these concepts, thus advocating overall study perspectives for finding out status quos. The comprehensiveness was put into practice by framing the whole case company in the light of business concepts like Kotler's 7 Ps, business model canvas and buying process. The framing and thought processes produced six main question categories, which are product and price, service, offices, transport and logistics, and overall questions. These categories were then complemented with questions that would depict the concepts from the company's point of view, as comprehensive and valuable

as possible. Due to this, the questions came in many forms and aims, which forced to use multiple question types. The numeric question types used are closed, Likert-scale, Osgood-scale, and interval questions, which answers scale was mainly from 1 to 5 plus I cannot say (Heikkilä, 2014, p. 48-52; Vilpas, 2020, p. 6-7). The questions were drafted by following well-tried rules and instructions like simplicity, uniform understanding and clearness (Heikkilä, 2014, p. 47). The surveys were also inspected by 4 persons, which erased major and minor faults from the surveys.

The actual data collection phase happened in two streams, the first focused on the customers and the second to organization layers. The study aimed to get maximum number of customer respondents for to generalize the answers, which is why, the survey was send to 5088 possible respondents and put on the company's webpage from 2.4.2020 to 16.4.2020. On the webpage 1390 people visited the pages on which the survey was, which makes the total sample to be 6478. The survey got 77 respondents from which 13 had to be removed because they had not done business with X division, which was a necessity to be accepted as a legit respondent. Actually, the whole sample-concept relating to customers is extremely problematic to present in law-like nature. Firstly, the study is a whole study, thus aiming for large pool of data that would be all used. This aim pushed to get as many respondents as possible favourably through mass techniques, which are the most efficient ways to achieve the aim. However, these mass techniques have a major deficiency in the study's specific context because many of those which belonged into the 6478 were not fit to answer the survey. The sample included unfit units, because the used "marketing list" includes potential customers and customers that have only done business with the other departments of the case company. However, it would necessitate unarguable resources to figure out the actual digits for unfit and fit customer respondents. Due to the workload, transparency and objectivity all of these 6478 are listed as fit respondents in table 4, although the actual digit would be significantly lower.

The organization layers' side is comparatively more straightforward than the customers. The research studied 5 organization layers, which were selected to cover the whole organization. These organization layers are warehouse workers, office manager, sellers, sales managers and board members. From these layers all of the units were included for the study to maximize the coverage and results reliability, which was honourably achieved as every unit answered the survey.

Table 4. The summary table of the data collection.

	Customer survey	Personnel survey
Execution time	2.4.2020 – 16.4.2020	27.4.2020 – 06.5.2020
Sample	6478	15
Answers	77	15
Erased answers	13	0
Answer rate %	0,987	100

3.5 Data analysis

The whole data analysis was aimed and planned on answering the research question as promised, which worked as guiding structure under which the following choices were made (Heikkilä, 2014, p. 140).

The data analysis process started from converting the customers' and organization layers' answers into Excel from Google Forms. The simplistic converting was followed by erasing the predetermined questions, which were either irrelevant for the study or had some perspective faults, which is why they had to be delineated out to produce reliable results. These questions were in the surveys' because they were relevant for the case company, but however lacked valuableness for this paper's specified and limited purpose. Thus, they are also delineated out from the questionnaires presented at the appendix section. The question erasing was proceeded by separating the both stakeholders' answers into

the study's two main concepts (value promise and customer needs). The separation continued by re-dividing the main concepts into the main question categories, which are product and price, service, offices, transport and logistics, and overall questions. These separations were mainly done to better perceive the answers and ease the calculations and subsequently interpretations. In consequence of the mentioned actions, the data was prepared to execute calculations.

The study's framework and question setting enabled rather straightforward directions for the calculations, which were to calculate mean, standard deviation and the differences' significance between the stakeholders. The mean was used because it illustrates the individual stakeholders' collective opinion to the questions, which suits the study's more overall group centric approach. Secondly, it depicts more accurate the average opinion compared to median for example, which does simply express the median answers. Standard deviation was calculated because it depicts valuable information from the answers' deviation around the mean. This knowledge suits perfectly for the study's framework, which is to find the differences and dispersions between the exploited stakeholders. To calculate the differences statistical significance the researcher used Kruskal-Wallis' H-test. The choice was made between one-way ANOVA and Kruskal-Wallis H-test, which both are suitable to test three or more groups simultaneously. The parametric one-way ANOVA test could not be chosen as the basic requirements did not fulfil. Firstly, the data appeared to be not normally distributed inside the variables, which was expected due to the test groups size and question types used. Secondly, many authors recommend non-parametric tests if the test groups' size is under 30 units or there is not a certainty that the data is close to normally distributed (Taanila, 2013; Heikkilä, 2014, p. 164; Vilpas, 2020). Finally, non-parametric tests are commonly seen more suitable for interval opinion scales (Taanila, 2013). These points sealed the use of Kruskal Wallis H-test, which is a non-parametric test that is used if the one-way ANOVA's requirements do not fulfil. The test does not assume that the data would be normally distributed, but it assumes that the used samples are independent and secondly, the data is in ordinal or continuous scale. The idea behind Kruskal Wallis H-test is to test whether the groups'

mean ranks are identical or is there a significantly different group or groups against the others. Hence, Kruskal-Wallis' H-test compares each group against one another and calculates if one or more groups are significantly different than the others (Guo, Zhongb & Zhang, 2013; Zaiontz, 2020). The actual Kruskal Wallis H-tests were executed with a confidence interval of 95 % and a significance level of 0.05. Thus, $p \leq 0,001$ is statistically very significant, $0,001 < p \leq 0,01$ statistically significant, $0,01 < p \leq 0,05$ statistically rather significant, and $p \geq 0,05$ statistically not significant. (Heikkilä, 2014, p. 136.)

The previously presented process from data allocation to calculation was firstly done for the organization layers. The decision was made because the organization layers act in this paper as an individual study layer, which is in the second phase compared to customers. Due to this, it was more rational and efficient to operate the data analysis process in this order, which in reality directed in following pattern. The mean and standard deviation were calculated in Excel, which were followed by multiple Kruskal-Wallis H-tests that were done in IBBM SPSS Statistic software. The Kruskal-Wallis H-tests were done in IBBM SPSS Statistics software as there is not a formula for it in Excel. These Kruskal Wallis H-tests were executed individually in the mentioned question categories to be certain about the reliability of the results. Hence, 5 tests were done in value promise and also in the customer need sections. To ensure the test reliability, 1 overall verification test was made to verify the test results. The verification test proceeded by converting the data into Excel tables. The same process relating to mean and standard deviation was then operated for the customers' answers. These preliminary actions were afterwards continued with preparing the data for the Kruskal Wallis' H-tests in which the customers and organization layers were tested simultaneously. Parallel to previously used technique, 5 tests were done in value promise and also in the customer need section, which were followed by the verification tests. As the test results were proven to be reliable, the data was converted again into Excel tables.

The actions produced four logically thought tables, which were crafted to present all relevant data in one sight. These tables are found from the appendices section:

1. Appendix 1: Value promise: Organization layers
2. Appendix 2: Customer needs: Organization layers
3. Appendix 3: Value promise: Organization layers compared to customers
4. Appendix 4: Customer needs: Organization layers compared to customers

In tables 1 and 2, the organization layers' mean is presented in relation to a certain question, in addition to overall mean of answers, standard deviation around the mean and Kruskal-Wallis' H-test results. The third and fourth tables were added with customers' answers mean and standard deviation in addition to illustrating the singular organization layer's means deviation from the customers mean. This column presents effectively the difference between an organization layer and customers, thus facilitating the data interpretations. To even enhance the visualization and data interpretation, the most significant and interesting differences were highlighted. It was concluded that over one's scale difference between the means of the study groups would be marked. This same guidance rule was exploited in standard deviation and deviation from the customers, in which all close to one or over one were marked. Finally, all Kruskal-Wallis H-tests' results were marked, which were close or under the significant level of p that was 0.05.

The data preparations were followed by the data analysis in which the aim was to illustrate the results in comprehensive way and secondly provide coloration into those through interpretation. The actual process started from the organization layers as the paper would be a holistic single case study. The approach enabled a depth and comprehensive vision from the stream, that improved and eased the subsequent cross-unit analysis between the stakeholders. To improve the ability to get an insightful perspective from the organization layers schemas, the stream was segregated into three unique blocks that are value promise, customer needs and synthesis. In these sections, the elucidation is focused on the most essential research results and interpretations from the papers perspective, thus leaving the overview tables the responsibility to tell the rest of the story. These interpretations and result illustrations were decided to enrich with theoretical references because they brought secondarily support for the presentation. To

seal up the sections and ease the reader friendliness, the table presented in chapter 2.3 was complemented and attached at the end of each section.

This holistic data analysis made from the organization layers schemas led the analysis naturally into the cross-unit analysis. In the cross-unit analysis, the organization layers schemas were compared to customers to understand the paper's second stream. The actual data analysis followed the same principles that were proven workable in the organization layers' section. Thus, the stream segregations were made, interpretations were enriched with theoretical reference and the conclusions were summarized chronologically into the final picture presented in chapter 2.3.

3.6 Validity

Validity refers to the study's objectivity and results validity. (Heikkilä, 2014, p. 27.) Saunders et al. (2009, p. 139) summarizes that validity is achieved if the findings are fundamentally what they appear to be. The validity concept is generally divided into two sections that are internal and external validity. The internal validity relates to results correctness and justifiability, which are achieved if the results are not affected by irrelevant or random causes. Thus, internal validity is a comprehensive concept that evaluates the made choices widely by focusing on their justifiability and logicity. The external validity measures the results generalizability, which means, can the results be employed in other research arenas. (Vilpas, 2020; Yin, 2009, p. 43). These both validity's concepts are next discussed from the paper's perspective.

The internal validity is evaluated by arguing and explaining the made choices chain of logicity and integrity. The internal validity's comprehensiveness covers study's concepts like theoretical frame, question setting, used sample and data analysis (Heikkilä, 2014, p. 27; Vilpas, 2020). Thus, internal validity is achieved in full spectrum by strictly having the whole study's framework in justifiable line. The justifiable line was the paper's sincere goal in every action. The theoretical frame included in overall level schema theory, value promise and customer needs from which the cognitive theory set

the biggest and actually the only obstacles. The overall cognitive theories are hardly never straightforward, simple or fool proof as the humans' cognition does not give an opportunity for that. The chosen schema theory proved its limited correctness by explaining and supporting the results' reasons, which argues its suitability. However, it must be stated that some other cognitive theories might have also been suitable for the study like perception or cognitive frames. The question setting aimed to study the value promise and customer needs in overall level, which improves the study's internal validity. Secondly, 4 persons inspected and commented the questions, which erased common faults and misperception relating to the questions. The study was also operated as a whole study, which improves the study's internal validity as the results are not affected by faults relating the sampling. Yin (2009, p. 40) states that data analysis should be logical, contrasting and objectively explanative in nature, which were the words that directed the data analysis. Hence, in overall the study aimed that every action would improve the study's internal validity, which was achieved in the boundaries that the study's ambiguous cognitive framework and normal randomness enacted to it.

The external validity relates to the study's results' generalizability. The generalizability is evaluated by arguing how and in which framework the results can be used in other study cases or concepts (Yin, 2009, p. 43; Vilpas, 2020; Saunders et al., 2009, p. 158). The external validity of the results cannot be justified as honorably as the internal validity. The biggest supporting factors are that the organization layers' response rate was 100 % and the results are in overall in line with other studies made from this topic in business environment. However, the biggest obstacles in front of external validity is the customers response rate and case-type used. The survey got 64 usable customer answers, which was a mediocre accomplishment but understandable as the concepts were studied in comprehensive level. The pursue of comprehensiveness could not have been achieved without multiple questions, which obviously decreased the response rate but also increased the results usefulness to other companies. As (Yin, 2009, p. 43) state, many criticize the case-studies' external validity and especially the single case studies. The study's deficiencies in this concept was acknowledged by the researcher from the early tunes.

However, the deficiencies were accepted as the study provides value with its width and depth from the single case. The width and depth demand resources and time, which is why this study wasn't done as a multiple case study. Hence, accepting the deficiencies in external validity by providing more comprehensive and especially revelatory results from study concepts.

3.7 Reliability

The reliability concerns the study's results repeatability, which relates strongly to the study's internal validity. The reliability is achieved perfectly as following scholars would get the same results by using the same procedure exploited (Yin, 2009, p. 45; Saunders et al., 2009, p. 371; Heikkilä, 2014, p. 178). The reliability of the study is justified as sufficiently achieved as there exists many supporting factors but also weaknesses. The supporting factors are that the question setting was well refined, pre-tested, data-collection and data itself was "flawless" due to web-survey and numerical questions, the response rate of the organization layers was 100 %, data preparations were done with flawless software, which were again re-checked after the final tabulation. These all actions decrease the potentiality of errors, which would decrease the study's results reliability. Although the study was done with whole study method, the response and non-response rate of the customers is the biggest obstacle in front of the results reliability, which follows Vilpas' (2020, p. 11) stressing. The reliability is also weakened due to subject and participant errors like misunderstanding of questions, respondents' cognitive differences and all other randomness that might have affected the results reliability (Saunders et al., 2009, p. 156-157).

4 Findings

In this chapter the primary empirical data, which was gathered through the web-surveys is presented and framed towards the theory. The theoretical framing enables the paper to enrich the sections and interpret the empirical findings in a manner, which primes in contributing way the discussion chapter. The presentation and interpretation start from organization layers and directs afterwards to comparing the organization layers to customers. The presentation and discourse are divided in structural manner into value promise and customer needs. This allocation enables more topic concentrated data interpretations, which are synthesized in the final sections to illustrate the conclusions.

4.1 Organization layers

The study included 5 organization layers, which means that every layer from the organization hierarchy is present in the study. This perfect coverage enhances the data value as it illustrates the organization chart's schemas from top to down.

4.1.1 Value promise

Value promise is the organization's immaterial selling speech to customers, which is in aggregation produced in every organization layer. The meaningfulness of a valuable and consistently produced value promise cannot be questioned in today's even more saturated markets, as without it the company falls into commodity jar through customer confusion to compete on price (Hassan, 2012; Osterwalder & Pigneur, 2010, p. 16; Kotler et al., 2016, p. 76; Baumann et al., 2017; Ballantyne et al., 2009). The appendix 1 presents the organization layers answers on the value promise. The concentration is advisable to focus on the consistency of answers between the organization layers because without consistent value producing, the firm's identity will appear in plural and confused way to customers as the theoretical introduction discoursed. In instance, if one seller is praising the firm's freight deliveries' speed and on the next phone call, the other seller is berating it

on the same client. This mismatch will cause confusions on the client's mind, which is not obviously prolific for the company or its aim to produce credible value promise. As this statement is added with customers cognitive schemas' nature in which repetition and consistency are the corner stones of permanent memory trait, the valuableness of consistent and fit actions even increases (Kuperman, 2003; Taylor & Crocker, 1981)

The appendix 1 presents that the case company's organization layers are rather unanimous on their schemas towards the organization's value promise. The outcome presents that the case company has executed effective internal schema-unifying related to value promise, which aligns with Baumann et al. (2017) suggestion. Secondly, the results indicate that the company is delivering rather unified value throughout the organization layers, which was stressed to be the fundamental of creating consistent value schemas on customers (Fernández & Bonillo, 2007; Baumann et al., 2017; Goldring, 2017; Hassan, 2012). The authors also discoursed that consistent value perceiving throughout the organization layers on the customers, has a major effect on the firm's prolific existence. Ballantyne et al. (2009) also support this claim by summarizing that value delivering is the organization's intention to appeal and convince the target customers' value perception. By combining these authors statements, it makes completely sense why consistent value perceiving throughout the organization layers has a major effect on the firm's prolific existence. In exemplary, how could you appeal and convince customers now and especially even after the encounters, without telling and executing the same story in synchronized way?

Although, the overall match between the schemas is honourably in line, which speaks prolific things about the case company, the match is not perfect. The biggest reason behind these discrepancies is the specific organization layer's work tasks, perspective, knowledge, experience and personal commitment, that work in mutation and different stakes to produce these discrepancies. The situation can be generalized to many themes that were handled in schema theory like schemas are world perspectives or that the

interpreter's background, motives or experiences are affecting their schemas (Taylor & Crocker, 1981; Jones et al., 2011; Stangor & Walinga, 2014, p. 213.)

The only attribute in which the organization layers are rather significantly different is the products' conformity of regulation. (The question relating to products' conformity of regulations, measures how well do the products match with the government's enacted regulations). More specially said, the warehouse workers schemas are rather significantly different than the other organization layers. The difference breeds from the fact, that warehouse workers working environment and tasks do not include very much stimulus about the products conformity of regulations. Thus, their knowledge and experience on products conformity of regulations is deficient, which makes their schemas biased compared to other layers, whose job tasks include stimulus about the products conformity of regulations. Secondly, the office manager is involved in many marked situations, which presumably cultivates from the layer's work tasks. The layer's work tasks do not involve in coverage or extensive way these studied topics. However, the organization layer is constantly under the influence of sellers talks and secondary tasks relating to these topics. Due to the deficient information and absorbed information from the sellers standardized biased talks, the answers probably differ mainly in positively way from the rest of the layers.

The empirical results suggest, that companies should enhance their internal value communication on organization layers, which are the furthest layers from a specific value attribute. However, a mitigating and obvious fact is that every organization layer is not in substantial way affecting or involved in every part of the organization value delivering. Thus, concreting the suggestion to be mediocre-like but still valid. Finally, an interesting observation made from the appendix 1 is that the sellers' schemas are noticeably more negative than the other organization layers. The reasons presumably relate to their extensive experience and knowledge about the asked questions, customers and market environment, which have shaped their schemas to be more negative.

In conclusion, the schemas' match was not perfect between the organization layers. Despite of the imperfection, the results indicate in statistical level that the company has internally matched the internal layers' schemas on what value should be delivered, which enables it to produce collective done and synchronized storytelling, to convince the clients on the firms value promise as Scott and Lane (2000) and Ballantyne et al. (2009) recommended.

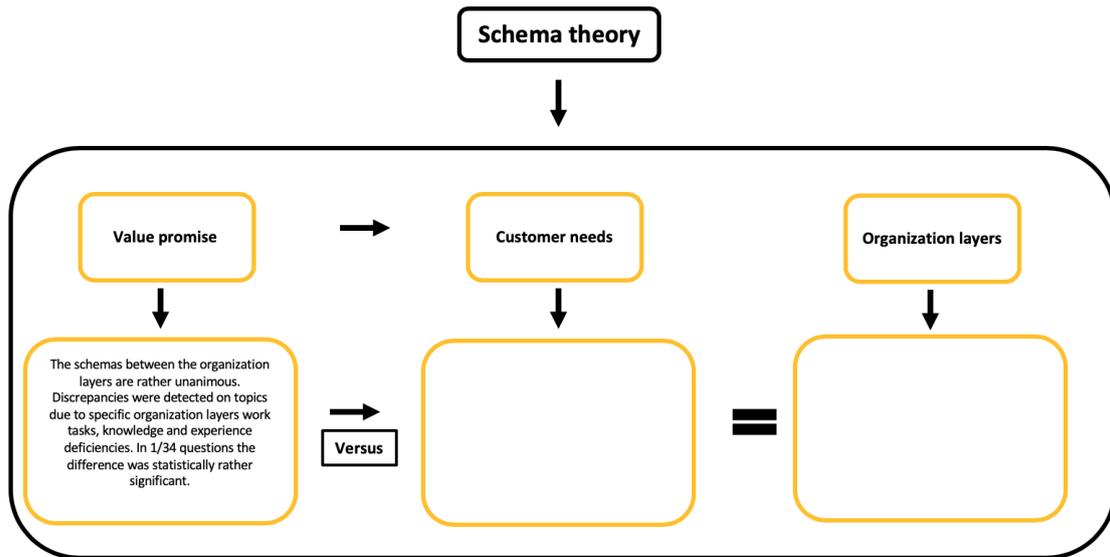


Figure 6. The schema differences between the organization layers related to value promise.

4.1.2 Customer needs

Customer needs are in a big perspective and agreed by many authors, plural description of the benefits desired by the customer. (Kotler et al., 2016, p. 11; Bayous, 2007; Brosekhan et al.; Ward & Lasen, 2009). Ward and Lasen (2009) also stress that needs direct customers behaviour, decisions and actions to satisfy the material or immaterial needs, which in practical means that customers assess and choose one company over another based on their needs. Due to the fundamentality of customer needs for the company, its organization layers consolidating goal is to satisfy selected customer needs through their actions, which produces the company's value promise. This aim necessitates that customer needs should be consistently understood throughout the organization layers. Without it, the internal schema mismatches would cause fracturing

on value delivering, as the layers would try to stretch the value delivering in different directions. Thus, their actions would create inconsistency in value delivering, which is stated to be destructive for a company (Hassan, 2012). The empirical results concerning this essential stream are presented in appendix 2, which disclose positive and rather unexpected information from the organization layers schemas unanimously.

The disclosed data of appendix 2 speak rather unexpectedly that the organization layers' schemas on customer needs are relatively unanimous. The overall unanimity is actually so strong that in none of the questions, the organization layers' schemas are not even close to being statistically significantly different. The result is obviously pleasant empirical data for the case company, as its employees have a common opinion on what should be offered for the customers. Thus, it has achieved internally to unify the organization layers' schemas on customer needs as Baumann et al. (2017) suggest. The internal match also means that the organization layers are working in a synchronized way to enhance the value promise to better match with the customer needs.

However, as the discussion is moved from overall level to details, it can be seen that the layers are not perfectly on the same row on their answers. The same arguments that were made in the value promise section are influencing many of these discrepancies like work tasks, perspective, knowledge, experience, personal commitment and personal preferences, that are presumably influencing the answers by making them personally biased (Pankin, 2013). The mismatches that cannot be put without a second thought under those reasons are the marked last five in the standard deviation column. These questions concentrate on new business development topics, which makes the answers to be hypothetical estimations rather than reality reflections. Thus, the schemas are more related to personal vision and hypothetical value estimations than "concrete inputs" got from the customers.

In conclusion, the match is not perfect between the organization layers schemas on customer needs. The nuance imperfection does not however input major weaknesses to

the case company's consistent value delivering development towards matching customer needs.

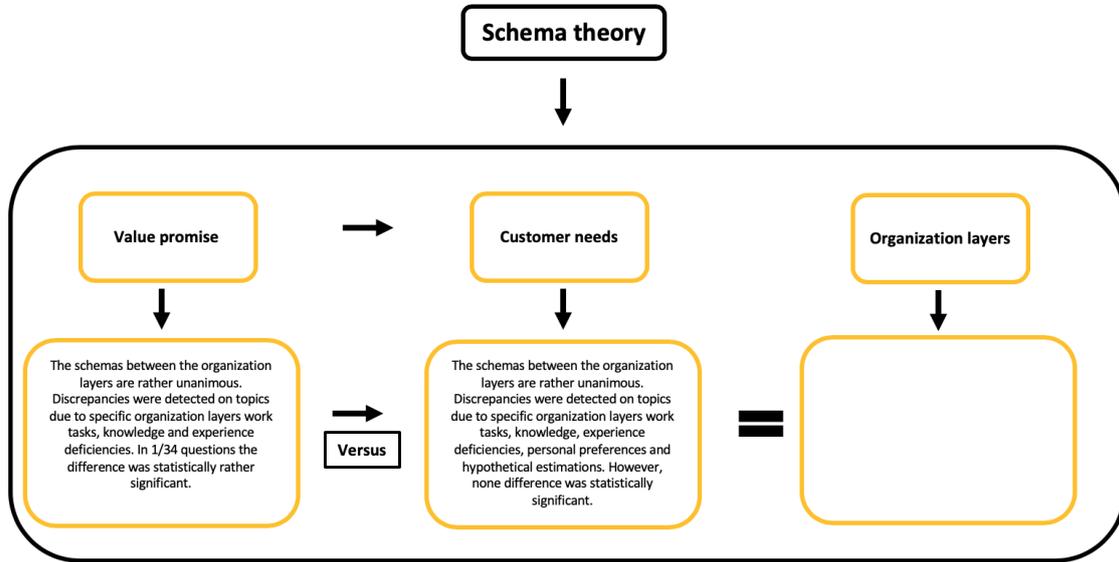


Figure 7. The schema differences between organization layers related to customer needs.

4.1.3 Synthesizing the concepts

The schema mismatches between the organization layers on value promise and customer needs, can be concluded as rather insignificant concept in this specific study context. The schemas differed more often and stronger in value promise than in customer needs, which was unexpected. The unexpectedness resonates from the fact that the value promise is a closer concept to the organization layers than the external customer needs. However, the possible explanation might lie on the last sentence's message, as the organization layers cannot be unbiased or are influenced by stronger schema-stimulus in evaluating their own company's actions compared to evaluating external factors.

In conclusion, the results indicated discrepancies inside the two concepts, however those discrepancies were minor and in overall level rather insignificant. Due to this, the case company has succeeded in unifying organization layers schemas related to value promise and customer needs, thus fulfilling following authors suggestion (Scott & Lane,

2000; Homburg et al., 2009; Lambert & Marmorstein, 1990; Homburg et. al., 2014; Weitz, 1978).

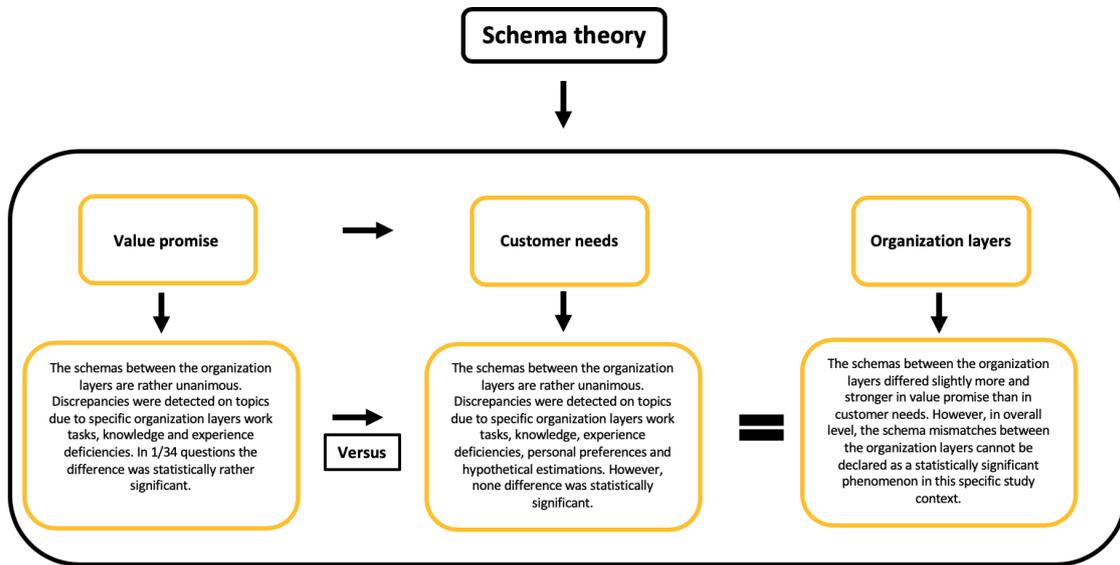


Figure 8. The synthesis table on the schema mismatches between the organization layers related to value promise and customer needs.

4.2 Cross-unit analysis

This section adds another and final layer onto the previous section by digging into cross analysing the embedded units of the case study. The section is consistently built on using the same pattern in which the value promise is followed by customer needs, which are finally synthesized in the last section. The section ends up to the final table in which the summarized conclusions are made, thus revealing the schemas' mismatches on this paper's second stream.

4.2.1 Customers' schemas compared to organization layers on value promise

The internal schemas' consistency between the organization layers was this phenomenon's first tier. This second tier is from these two the more essential one, as Hassan (2012) and McKnight (2009) state, the organization layers' schemas are just estimated realities, the customers decide what is the reality. The statement lies on the fact, that organizations are trying to appeal and convince the customers' value seeking and perceiving,

which makes the customers to be the target audience. (Ballantyne et al., 2009.) In exemplary, it does not matter if the employees think and deliver the value promise in unified manner, if the customers do not see its worthy or attractiveness to purchase. Parallel to this, the unifying schemas between the organization layers on what value attributes should be appraised or downplayed has little profitability for the company if the customers have confronting schemas about these attributes. The appendix 3 drills into this interesting phenomenon by presenting the customers and organization layers answers relating to value promise, which appeared to be compelling ones from theoretical and managerial perspective.

The appendix 3 presents unexpected and even peculiar results from the schemas' match between the stakeholders. From these results, the most overarching interpretation is that in 11/34 value attributes, the stakeholders' schemas differed in statistically meaningful way, which messages completely different indications than previous internal results. Secondly, all organization layers have in systematic way underestimated the value promises valuableness and efficiency for the customers. The undervaluation is actually so persuasive that every marked significant difference, resonated from the organization layers significant undervaluation of the company's value promise's attribute.

The systematic undervaluation throughout the organization layers can be described as two-edged sword. Firstly, it indicates positive language from the company's credible and consistent value promise delivering that follows Hassan's (2012) and Almquist's et al. (2018) suggestions. However, the results also pose schema modifying needs for the company as it has to reform the negative schemas towards more positive. Luckily, as it was illustrated by the cited authors, the schemas have dynamic abilities as they encounter repetitive, strong and credible stimulus. (Jones et al., 2011; McVee et al., 2005; Harris, 1994; Kuperman, 2003; Arbib, 1992; Axelrod, 1973.)

As moving the analysis into specific organization layer level, the sellers' schemas were actually with a meaningful gap the most differing in comparison to customers schemas.

This empirical result is rather strange concerning the organization layer's closeness to the customer, which would presume complete contradicting results. In turn, the closeness, constant encounters, customer and sales losses, and customer acquisitions have probably crafted the sellers' schemas on more critical and negative direction. Despite of the reasons, this empirical result poses threats to the sellers' sales performance, due to the following authors Weitz (1978) and Lambert and Marmorstein (1990). As these authors have observed in their studies, that sellers' cognitive models' accuracy on customers has a straight causality into sellers' positive sales performance. The second peculiarity of the empirical results is that the board members had the most similar schemas compared to customer. The peculiarity is based on the fact that board members are the furthest organization layer from the customers. In turn, this result supports the evaluation made from the reasons why sellers' schemas are most differing ones from the customers.

In summary, the results speak clearly that companies should embed customer perspective into the organization culture because the customer perspective on issues is the reality not the organization's. (McKnight, 2009.) Parallel to this, authors Kotler et al. (2016, p. 94) and Verma et al. (1999) stress to act in proactive approach to understand customers should be utilized to avoid cognitive mismatches between the stakeholders. Julien and Tsoni (2013) also discoursed that mismatches cause the organization layers to produce inconsistent, wrong, under or over value, which all are costly and destructive for the company. Thus, illustrating a strong commercial reason for the proactive schemas matching between the customers and organization layers.

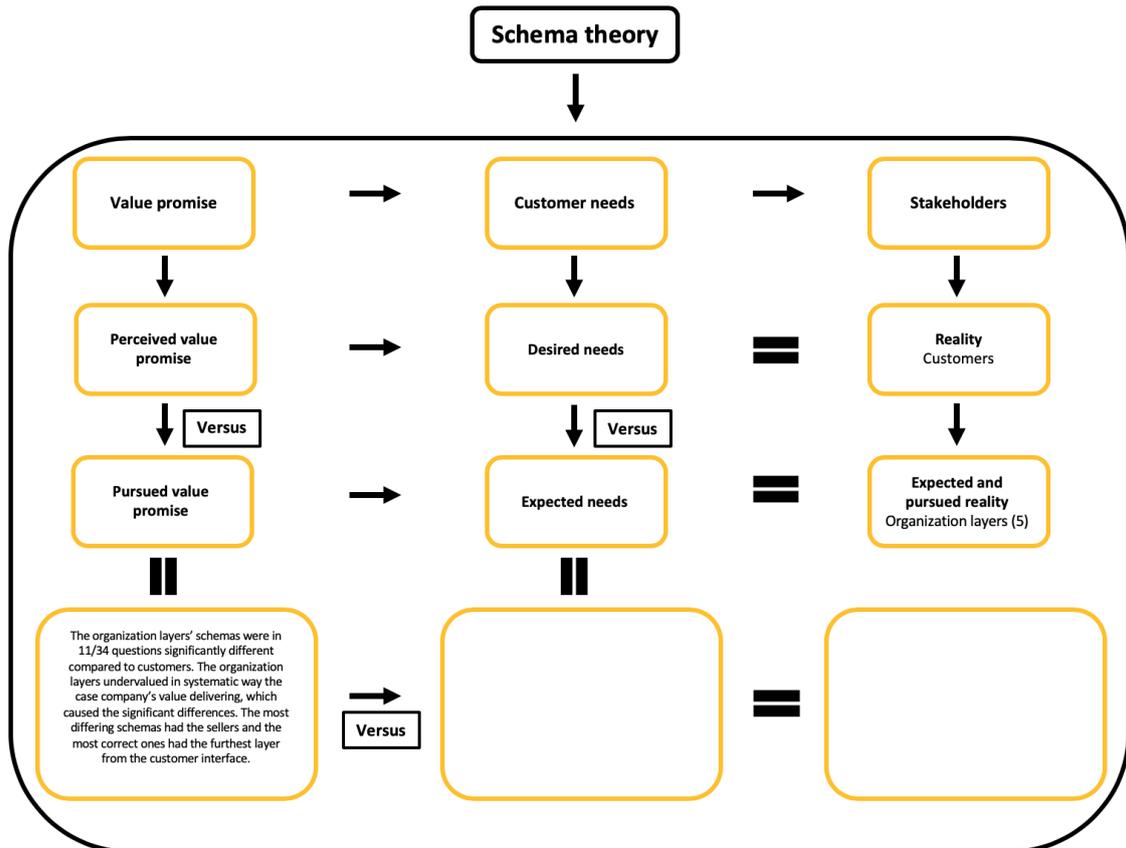


Figure 9. The schema differences between the organization layers and customers on value promise.

4.2.2 Customers' schemas compared to organization layers on customer needs

The match between the customers and organization layers schemas on customer needs cannot be stressed enough, as it is one of the most fundamental sources of lucrative business. Kotler et al. (2016, p. 126-128) and Verma et al. (1999) also support this claim, as they stress that understanding customer needs is a substantial prerequisite for achieving market share and profits. The concept is so essential because the needs direct humans' behaviour and actions, thus they are the motives and drivers behind the customers' decision making in the buying process (Kotler et al., 2016, p. 143; Kontot et al., 2015). The importance is even highlighted by Baumann et al. (2017) and Goldring (2017) study results, which show clear discrepancies between organization and customer on what value is lucrative. The research results relating to this essential phenomenon are presented in appendix 4.

The most overall interpretation that presents itself in appendix 4 is that the organization layers' schemas are more unified with the customers than in value promise section. The match between the stakeholders' schemas is actually rather meaningful compared to schema mismatches, which were seen in value promise section. The result is somehow paradoxical as the customer needs is a further concept than the value promise, which is produced internally through the organization layers actions. However, the reason might be that the organization layers' personal commitment on their actions is influencing negatively their schemas. This concept can be related to basic phenomenon in which the actor or maker interprets his/her actions more critically than the objective evaluator. Relating to the previous analysis, 5/6 schema mismatches resonated from the organization layers underestimation on the attributes' benefit for the customers. The empirical result can be identified with the systematic undervaluation, which was perceived also at the value promise section. However, in contradicting manner, the final significant mismatch was caused by the organization layers overvaluation of needs valuableness.

The empirical results' most interesting interpretation is that the office manager's and board members' schemas were the most mismatching ones, as the sellers' schemas were the most matching ones. Thus, the results were contradicting in relation to the value promise's empirical results. Although, it must be stated that the sales managers' and warehouse workers' schemas were almost equally as close as the sellers' schemas on customer needs. However, in width perspective, the closest organization layers to the customers had the most matching schemas as the furthest layers from customer interface had the most mismatching ones. Hence, making the results to appear in contradicting and pre-expected way compared to value promise section.

In conclusion, the organization layers schemas matched partially with the customers schemas on their needs. Due to the results partiality match and the essentiality to understand customer needs, the empirical results support the indicated need for companies to compare schemas mismatches in systematic way (Julien & Tsoni, 2013; McKnight, 2009). Secondly, the results support the authors' Baumann et al. (2017) and Goldring

(2017) recommendation to use analysis-based value or needs choosing in value delivering, due to identified discrepancies between the stakeholders on what value is lucrative.

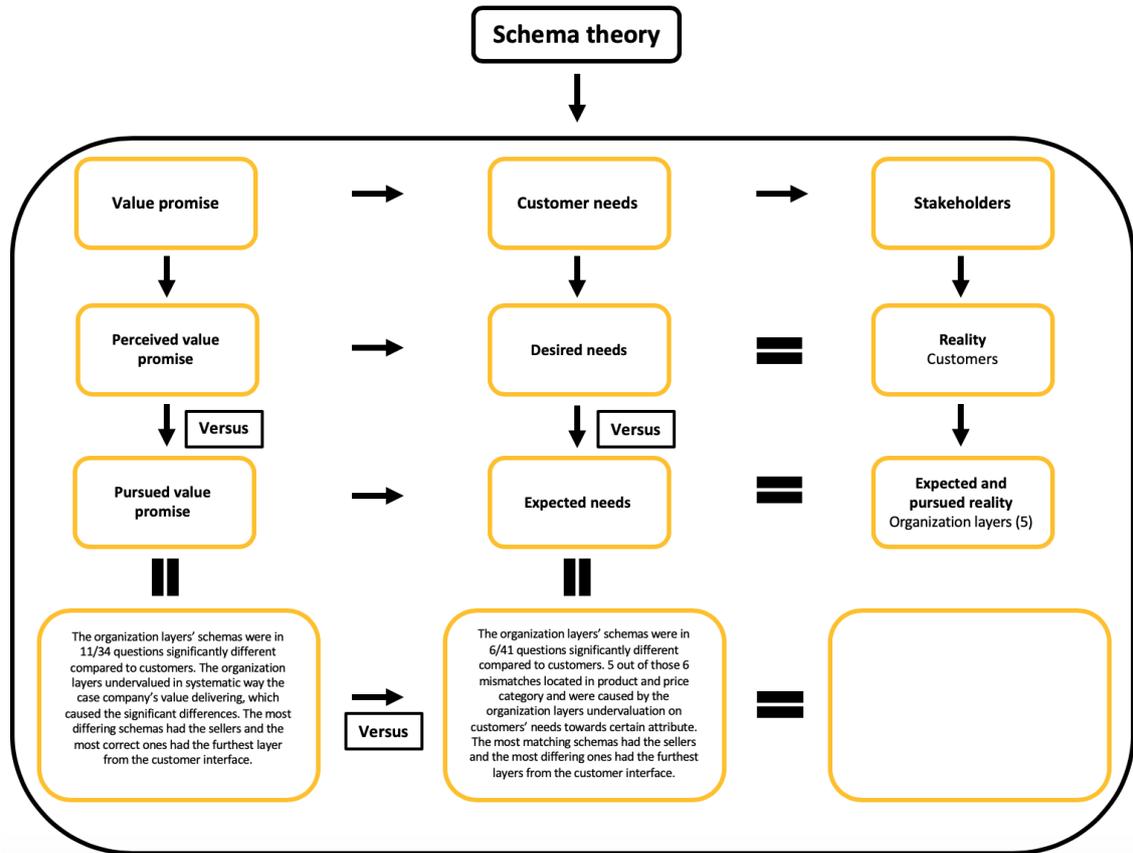


Figure 10. The schema differences between the organization layers and customers related to customer needs.

4.2.3 Synthesizing the concepts

The schema mismatches between the organization layers and customers in value promise and customer needs can be concluded as a significant concept. The schemas differed more in value promise than in customer needs, which was a parallel result compared to the internal investigation on the organization layers' schema differences. The parallelism is actually very interesting because it partially validates the previous internal results' unexpectedness. The second interesting observation is that in value promise 11/11 and in customer needs 5/6 schema mismatches were caused by significant undervaluation of value delivering efficiency or need's valuableness for the customers. This consistency

should be noticed theoretically and managerially, which makes it a potential future research topic.

Moving the synthesizing into more overall level, the Jones et al. (2011) stress to recognize and deal with the plurality of stakeholders perceptions, values and goals to improve effective stakeholder management, cannot not be underestimated. To precise this statement, the mismatches between the stakeholders create a present and permanent need to respond, influence and change stakeholders' schemas (Kuperman, 2003). Without following these authors' suggestions and in the light of the empirical results, the company is probably facing a situation in which the stakeholders' schemas do not match relating to customer needs and value promise. Thus, creating unwanted and destructive status for the company to execute profitable business in which the internal expectations do not match with the external reality. In concluding manner, the empirical results indicate that the schema mismatches between the organization layers and customers is a significant phenomenon. Hence, suggesting through the presented results, concept's fundamentality and significance, that it is important and prolific to understand and match internal and external schemas like the following authors suggest (Baumann et al., 2017; McKnight, 2009; Julien & Tsoni, 2013; Homburg et al., 2014).

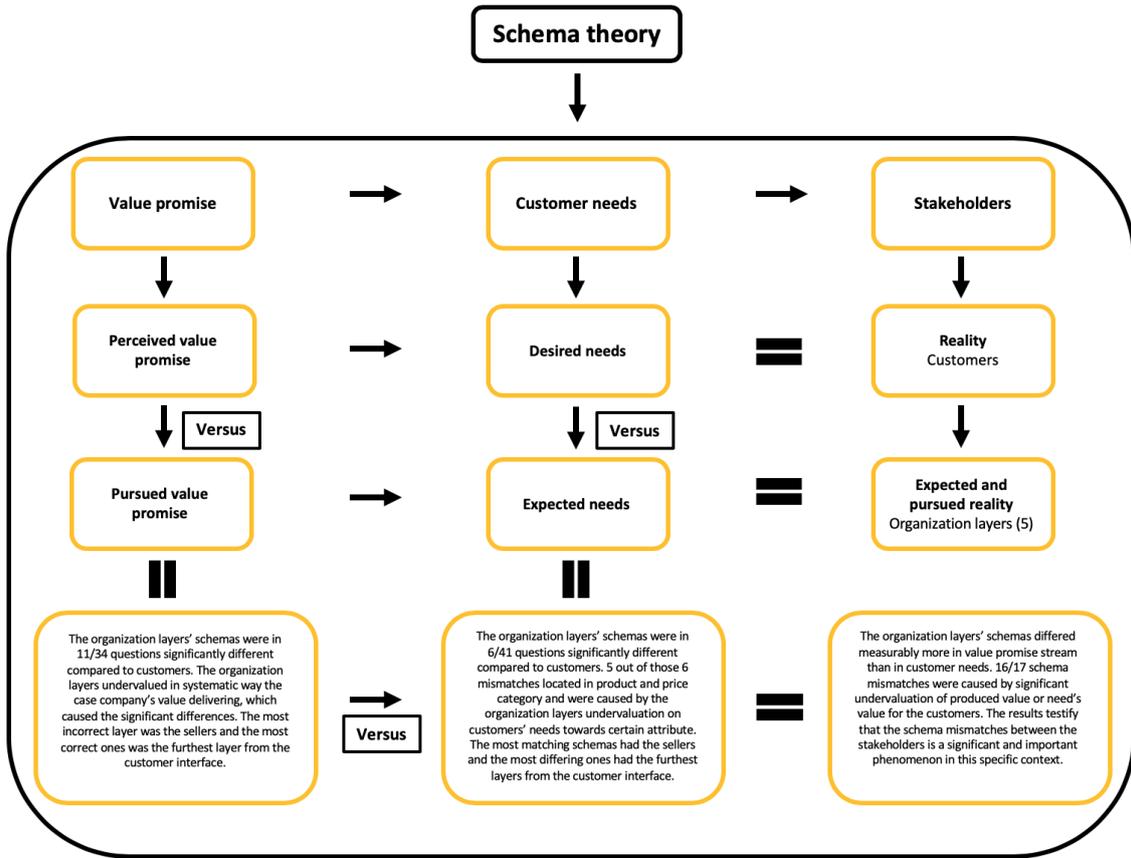


Figure 11. The synthesis table from the schema differences between the organization layers and customers.

5 Discussion

In this chapter the theoretical and managerial implications, suggestions for future research and limitations are discoursed. The chapter starts from discussing the theoretical and managerial implications, which focus on stretching and summarizing the presentation and priming interpretations made from the empirical results on the previous chapter. The discussion is used simultaneously as an introduction for the following sections in which the future research suggestions and limitations of the results are presented.

5.1 Theoretical implications

The study promised to implement and expand the usability of schema theory into the core of businesses by providing fresh insights on what is the similarity between the stakeholders' schemas in the paper's specific framework. Precisely said, how similar are the organization layers' schemas compared to each other and to customers on organization's value promise and customer needs. The made promise is next discussed to fulfil it.

In the perspective of the previous chapters, it can be said that the paper implemented and exploited the schema theory. The theory was mainly used to illustrate the cognitive framework inside, which the paper's streams were discoursed. Thus, it provided the overall playing field and rules for the study's multilateral cognitive approach. When moving the discussion on the theoretical use to empirical results, the streams elucidated in completely different shades.

The organization layers' internal schemas resulted to be statistically rather unanimous in relation to value promise and customer needs. This result obviously implicates praiseworthy things about the case company's internal actions, however it can be also related to Harris' (1994) discourse on the humans' ability to use consciously different schemas and secondly to Kuperman's (2003) and Taylor and Crocker's (1981) discussion on the power of constant stimulus in forming schemas. The organization layers are almost every

weekday of the year, under the influence of internal stimulus related to studied topics. Thus, the repetitive encounters have probably unified and matched the schemas. In addition, Harris' (1994) discussion on humans' ability to employ different self-schemas to produce the best fit with the situation in hand is probably related to the schemas' accuracy between the internal schemas. As the employers and employees have presumably used their work-schemas to answer the questions. The work-schemas exploitation unifies immediately the individuals' schemas under more specified framework. In exemplary, the schemas would have probably differed much more if the questions would have related to concept unrelated to the organization. As the employers and employees would have probably used their leisure self-schema or some other suitable self-schema related to the questions and not their work-schema.

The schemas accuracy level proved in different notes, when the statistically rather unanimous schemas were compared to customer schemas on the same topics. In total, in 11/34 questions a significant mismatch was detected in value promise and in 6/41 questions in customer needs. These numeric presentations from the mismatches bury an interesting aspect behind them, which deserves to be discussed. The 16/17 mismatches were caused by the organization layer's or layers' significant undervaluation of the value promise attributes efficiency for the customers or attributes value for the customers in customer needs' section. This pervasive and constant undervaluation of the attributes is a multilateral concept for which the best singular explanation might be the schemas' confirmation bias. (Stangor & Walinga, 2014, p. 175, 213, 399; Torsello, 2018, p. 38-39; Jones et al., 2011; Taylor & Crocker, 1981). The confirmation bias has probably both unconsciously and consciously pushed the units of the organization layers to absorb confirming and verifying stimulus inside the company. As this is added with the fact that organization layers encounter more internal stimulus than stimulus got from the customers, the imbalance has probably made it even harder to observe and internalize the customers perspective.

A second interesting aspect relating to the mismatches but also into the overall results, was the confronting results got from the organization layers' schemas accuracy between value promise and customer needs. The empirical results presented that the sellers' schemas were the most mismatching ones in value promise as the board members had the most matching ones. This result however turned upside down in customer needs, as the sellers and closest layers (warehouse workers and sales managers) to customer interface had the most matching schemas and the furthest layers (board members and office manager) had the most mismatching ones. The results make partially sense, as the organization layers' job tasks and closeness to customer stimulus are included into the equation. However, the results' upside down -phenomenon was an interesting aspect that should be recognized. When pondering this whole concept in practical and theoretical lens, the following interpretation appear. The board members are mainly responsible for the organization's overall value promise, which makes sense that their schemas are the most accurate in relation to customers. On the other hand, the sellers and closest layers to the customer interface face the most customer stimulus, which has formed their schemas the most accurate in relation to the customer needs. This phenomenon relates to schemas forming, in which the schemas that depict the layers' perspective on things have formed from the most repetitive and constant stimulus got. Thus, it could be concluded that the stimulus number has a correlation to the schemas' accuracy (Harris, 1994; Torsello, 2018, p. 36-37; Lutz & Huitt, 2003; McVee et al., 2005; Taylor & Crocker, 1981).

Moving the discussion on the broad perspective. The previously presented empirical results got from the mismatches between the organization layers and customers, already indicate rather clearly the overall theoretical indications of the paper. However, the story in front of the closure should not still be neglected due to its contributions for the closure. From the schema theory's perspective, the overall results could be situated under many streams handled in schemas' inaccuracy section. The best conclusion would be probably that every overall schema creation and reforming weakness and bias has its correlation to these mismatches like topics related to sensing, encoding, memorizing, retrieving and

using (Lutz & Huitt, 2003; Taylor & Crocker, 1981). However, if more precise reasons are interpreted, the humans' confirmation bias, sensory threshold and selective attention in interlink would be suitable. The confirmation bias of schemas, push humans to seek consistency and prove their schemas not search for mismatches or look the world objectively. As this concept is added with humans' selective attention and sensory threshold, the needed mismatching stimulus' power and credibility to modify our schemas even highlights (Stangor & Walinga, 2014, p. 175, 213, 399; Torsello, 2018, p. 38-39; Jones et al., 2011; Taylor & Crocker, 1981). However, in the eyes of the results, these weaknesses should be repealed to proactively match the organization layers' schemas on customers in value promise and customer needs -concepts.

In conclusion, the primary empirical results indicate clearly, that the paper has to approve and suggest parallel to authors like Homburg et al. (2014), Homburg et al. (2009), Julien and Tsoni (2013), Lambert and Marmorstein (1990), McKnight (2009), Baumann et al. (2017) and Weitz (1978) that the schemas between the stakeholders should be understood, matched and managed. As without it, the company is facing mismatches between the stakeholders like the authors Baumann et al. (2017), Goldring (2017) Homburg et al. (2014) and Lambert and Marmorstein (1990) also illustrated. In support of the suggestion and statement, the paper concludes from theoretical perspective. The schema mismatches between the organization layers and customers related to value promise and customer needs is a significant concept.

5.2 Managerial implications

The paper promised for the managerial world to provide dissected insights on what is the mismatch level between organization layers and in relation to the customers schemas on these highly fundamental, vital and essential business topics. Secondly, it promised to illustrate which organization layer knows best the customers' schemas and thus, should be consulted in actions relating to studied topics. In concluding manner, the paper also promised to state through its results the essentiality of internal and external

schema management relating to the schemas' accuracy and alignment. These made managerial promises are next fulfilled.

The first managerial promise was fulfilled through the appendices chapter's comprehensive and dissected numeric tables, which provided in detailed way the schema mismatches between the organization layers and in relation to the customers. The second managerial promise was also presented and in preliminary way interpreted in the findings chapter and previous section, but due to its interesting nature, it deserves also to be discussed from the managerial implications' perspective. The empirical results presented that board members have the most accurate schemas relating to value promise and sellers combined with closest layers have the most accurate schemas relating to customer needs. Hence, the results would suggest that organizations should exploit the closest organization layers to the customer interface in actions relating to customer needs. In turn, the board members knowledge should be exploited in actions relating to value promise and its effectiveness and efficiency. In practice, this would mean that organizations should use the closest layers to the customer interface as knowledge antennas to understand customers and their needs. This customer knowledge should be effectively and invulnerably distributed to the board members, who would commercialize the knowledge in strategical and tactical actions relating to value promise improvement. The need to take actions in relation to this suggestion even highlights, as the empirical results also illustrated that boards members schemas were the most inaccurate in relation to customer needs and sellers in relation to value promise. Thus, the organizations should manage honourable the knowledge distribution and schema unifying between the organization layers and seek solutions in which the layers cognitive perspectives are combined in the most profitable way. With successful actions, the organizations would achieve a better fit between what value is delivered and what value should be delivered. This suggestion is used as a bridge to discuss the third managerial promise in the following paragraph, which will in concluding way discuss the essentiality of internal and external schema management.

The internal schemas' accuracy between the organization layers presented itself as a statistically rather insignificant concept in the study's specific context. However, the schema matches between layers were distant from the most profitable, which would have obviated the following suggestion's need. Hence, the paper suggest that organizations proactively understand and ensure that their organization layers' schemas are matched. The stressing has to be made because of the severe negative consequences relating to organization's effectiveness and efficiency are highly present in those internal schema mismatches. The schemas' comparison between the organization layers and customers proved through the primary empirical results, as a phenomenon that deserves to be recognized and managed in organizations. The results implicated that organization layers' perspective on value promise's efficiency and customer needs differ rather significantly compared to customers. Additional phenomenon to which the organizations should focus on, was the consistent undervaluation of the organization layers relating to value promise and customer need attribute's valuableness for the customers. Thirdly and in related to the previous paragraph's discourse on, which organization layer knows best the value promise and customer needs from the customers perspective. This opposing knowledge situation should be managed with extensive care. Finally, the organizations should understand that although the internal schemas would align together. The schema match does not produce sales and profits for the company if the customers' schemas do not match with these internal schemas.

5.3 Suggestions for future research

The research framework opens many future research suggestions because of its width perspective. The obvious ones are to execute the same research framework in other culture, business region, business sector, company or in longitudinal manner. However, the more interesting future research suggestions form from the paper's quantitative and case-study nature.

The ordinary future research suggestion in quantitative researches is to execute qualitative research, which will thus also be discussed. However, the quantitative research also

opens possibilities to execute future research in the study's comprehensive framework. An essential future research would be to execute a parallel case-study or a multiple case-study in the paper's status quo perspective. The results of the study would shed confirmation or disconfirmation to the paper's results reliability and generalization. Secondly, an interesting framework would be to segment the customers for example to consumers, government, big firms, small and medium size firms, loyal customers and lost customers or to segments' that suit the research best. The segmentation would permit to compare the organization layers schemas match among the different segments, which would provide interesting results. The quantitative research could also be used in smaller scale for example to compare singular teams or organization layers schemas into singular customer segment. The study framework's dissection possibilities are extensive, which opens for the future research many more quantitative research frameworks to be employed.

In turn, the qualitative study method could be used to create depth and richness into the illustrated results, which were due to the case company's consolidating need mainly exploratory. The study framework should however be dissected to manageable pieces, which could be studied without very extensive resources in research manners respecting the qualitative research. Probably, the most valuable for companies would be to focus on lost or most loyal customers and compare those schemas to the sellers or managers perspective on certain business function or organization attribute. The qualitative research would provide descriptive and explanatory results, which would be valuable supplements into the papers exploratory results.

5.4 Limitations

The following limitations of the study should be known, as they pose weaknesses for the study and its results credibility. The study was executed with quantitative research method, which provided only exploratory and preliminary descriptive results. Hence, the study's results implicate a need for more descriptive and explanatory results for to create depth into them. The knowledge on the results' limited nature was understood by the

author, which not though does not measurably diminish the study results' valuableness. The base of that argumentation is that the research framework needed to be first explored and preliminary described beforehand trying to produce throughout descriptive and explanatory results.

The comprehensive quantitative research framework also affected in impairing way the customer respondents' number. The customer respondents' number is probably the biggest weakness constraining the study results. The mitigating factors are that the comprehensive study illustrated extensively the schema mismatches inside value promise and customer needs concepts. Furthermore, the comprehensive research framework was needed because the case company had a demand for comprehensive results due to its lack of customer knowledge. The study's comprehensiveness also imposed the following collateral weaknesses to the study. The broad perspective neglected practically the opportunity for the prospect customers to answer the survey because it demanded width knowledge from the company's business functions. It also decreased theoretically the lost-customers' willingness to answer the questionnaire because of the time demanded to invest in it. It cannot be confidently said, how would have these customers answers changed the results, but it certainly put limitations on the study's results. The exploited single case-study method also constrains the results credibility and especially generalizability as Yin (2009, p. 15) and Saunders et al. (2009, p. 147) state. To improve the paper's results credibility and generalizability, the paper used embedded units and cross-unit analysis technique. These attributes are seen to diminish the single case-study's weaknesses by providing the study multiple case-study's characteristics.

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Appendices

Appendix 1. The organizations layers' schemas related to value promise

Questions	Value promise					Overall mean of answers	Standard Deviation	Kruskal Wallis H-Test
	Board Members	Sales Managers	Sellers	Office Manager	Warehouse Workers			
1. Product & Price								
Products quality	4.67	4.00	4.20	5.00	3.50	4.133	0.74	.195
Products usability	4.33	4.50	4.20	5.00	4.25	4.333	0.62	.795
Products availability	3.67	4.00	3.40	3.00	3.50	3.533	0.52	.517
Products conformity of regulations	5.00	5.00	5.00	5.00	3.50	4.769	0.60	.018
Product brands	4.67	5.00	3.80	4.00	3.75	4.133	0.64	.099
Products looks	4.00	4.50	4.20	5.00	3.75	4.133	0.64	.377
Price	3.33	3.50	3.20	4.00	3.25	3.333	0.72	.844
Price-quality ratio	4.33	4.00	3.60	5.00	4.00	4.000	0.53	.113
Offering's range	4.33	4.00	3.60	4.00	4.25	4.000	0.65	.52
How well does the case company's products, offering and price fit with customer needs?	4.33	3.50	3.40	4.00	3.50	3.667	0.72	.369
2. Service								
Reliability	4.33	4.50	3.80	5.00	3.50	4.00	0.93	.333
Services speed	4.00	4.00	3.80	5.00	4.25	4.07	0.59	.400
Problem solving	4.33	4.50	3.25	4.00	3.50	3.79	0.89	.307
Personnel's expertise	4.33	4.00	4.00	5.00	3.50	4.00	0.76	.388
Willingness to serve	4.33	4.50	4.00	5.00	4.50	4.33	0.62	.568
Uniformity of service	4.00	4.00	3.20	5.00	3.75	3.73	0.80	.271
Personnel's positivity	4.00	4.00	3.60	5.00	4.00	3.93	0.88	.540
Ease of doing business	4.00	3.50	3.20	5.00	3.50	3.60	0.91	.410
How satisfied do you think customers are for the offered service?	4.00	4.00	3.60	4.00	3.50	3.73	0.59	.661
3. Offices								
Number of offices	3.67	3.00	3.50	3.00	3.25	3.36	0.50	.521
Opening hours	3.67	4.00	4.00	4.00	4.25	4.00	0.53	.728
Ease of doing business	3.67	3.00	3.25	4.00	3.25	3.36	0.74	.691
Cleanmess of offices	3.33	3.00	3.20	3.00	3.75	3.33	0.49	.321
How satisfied do you think customers are in overall level to the issues relating to our offices?	3.67	3.00	3.00	4.00	3.50	3.33	0.62	.343
4. Transport & Logistics								
Freight deliverer's speed	3.67	4.50	3.80	3.00	4.00	3.87	0.74	.346
Security of supply	4.00	4.00	3.20	4.00	3.75	3.67	0.72	.579
Product's packing	4.00	4.00	3.20	I cannot say	4.25	3.75	0.75	.158
Warehouse worker's customer service	3.50	4.00	3.80	5.00	4.50	4.07	0.73	.291
Ease of doing business in warehouse	3.67	4.00	3.00	4.00	3.50	3.50	0.65	.207
Freight pricing	3.50	4.50	3.25	4.00	3.33	3.58	0.67	.282
How satisfied do you think customers you are to the case company's deliveries and storage services?	3.67	3.50	3.60	4.00	4.25	3.80	0.56	.417
5. Overall questions								
Do you feel that the case company is from customers perspective? Expensive (1-5) Cheap	2.67	2.50	2.20	3.00	3.00	2.6	0.63	.382
Do you feel that doing business with the case company is from customer perspective? Cumbersome (1-5) Effortless	3.33	2.50	3.00	4.00	4.00	3.27	0.80	.322
How likely would you suspect that customers would recommend the case company to a friend or colleague?	8.00	7.50	6.40	6.00	7.50	7.13	1.46	.457

Appendix 2. The organizations layers' schemas related to customer needs

Questions	Customer needs						Overall mean of answers	Standard Deviation	Kruskal Wallis H-Test
	Board Members	Sales Managers	Sellers	Office Manager	Warehouse Workers				
1. Product & Price	Mean	Mean	Mean	Mean	Mean				
Products' quality	3.67	3.00	3.60	5.00	3.50	3.60	0.63	.265	
Products' usability	4.00	4.50	4.25	5.00	4.00	4.21	0.58	.485	
Products' availability	4.33	5.00	4.80	5.00	4.25	4.60	0.63	.463	
Products' conformity of regulations	4.00	4.00	3.40	5.00	3.53	3.71	0.73	.285	
Product brands	2.67	3.00	2.60	2.00	3.00	2.71	0.83	.847	
Products' looks	2.67	2.00	3.00	3.00	3.25	2.87	1.06	.812	
Price	4.67	4.50	4.60	4.00	4.50	4.53	0.64	.867	
Price-quality ratio	4.67	4.00	3.75	5.00	4.25	4.21	0.80	.482	
Offering's range	3.67	3.50	4.20	3.00	4.00	3.87	0.52	.145	
2. Service									
Reliability	4.3	4.0	4.2	5.0	4.5	4.33	0.6	.653	
Service's speed	4.0	5.0	4.4	5.0	4.8	4.53	0.5	.153	
Problem solving	4.0	4.5	4.2	5.0	4.5	4.33	0.7	.601	
Personnel's expertise	4.3	4.0	4.2	5.0	4.8	4.40	0.5	.251	
Willingness to serve	4.0	4.5	4.4	5.0	4.5	4.40	0.5	.478	
Uniformity of service	3.7	4.0	4.2	5.0	4.0	4.07	0.6	.375	
Personnel's positivity	4.0	4.0	4.4	5.0	3.8	4.13	0.7	.532	
Ease of doing business	4.0	4.5	4.6	5.0	5.0	4.60	0.5	.117	
X plans	4.0	4.0	2.3	I cannot say	3.0	3.00	1.2	.284	
Agreement handling relating to X	3.5	3.0	2.3	1.0	2.0	2.44	1.1	.392	
X devices' installation service	3.5	3.0	2.8	4.0	4.0	3.18	1.0	.516	
X devices' dismantle service	3.5	3.0	2.4	1.0	I cannot say	2.60	0.8	.113	
X device's maintenance service	3.5	3.0	3.0	4.0	I cannot say	3.20	0.8	.604	
3. Offices									
Most oftenly used office's location	4.33	4.00	4.60	4.00	4.25	4.33	0.49	.556	
Number of offices	2.67	3.00	3.25	I cannot say	3.50	3.15	0.90	.604	
Opening hours	3.33	3.50	3.60	5.00	4.25	3.67	0.62	.225	
Ease of doing business	4.00	4.50	4.40	5.00	4.75	4.47	0.52	.307	
Cleaness of offices	3.00	3.50	3.40	4.00	3.50	3.40	0.63	.762	
The case company would open at 6 a.m.	2.00	3.00	1.50	I cannot say	2.25	2.00	0.85	.377	
The case company would open at 7 a.m.	3.00	3.00	2.80	4.00	4.50	3.40	1.06	.125	
The case company would close at 5 p.m.	2.33	3.00	2.20	I cannot say	2.50	2.43	0.94	.861	
The case company would close at 6 p.m.	1.33	1.50	1.25	2.00	1.75	1.50	0.65	.749	
4. Transport & Logistics									
Freight delivery's speed	4.00	4.50	4.60	5.00	4.75	4.53	0.52	.307	
Security of supply	5.00	4.50	4.20	5.00	4.75	4.60	0.63	.421	
Products' packing	2.67	4.00	3.60	2.00	3.50	3.33	0.90	.266	
Warehouseworkers' customer service	3.67	4.00	4.00	5.00	4.25	4.07	0.59	.366	
Used warehouse's overall look	2.67	4.00	3.60	I cannot say	3.75	3.50	0.85	.386	
Ease of doing business in warehouse	3.67	4.50	4.40	5.00	4.75	4.40	0.74	.474	
Freight pricing	3.33	4.00	4.00	3.00	4.00	3.80	0.56	.203	
5. Overall questions									
Would customers be interested in leasing X devices for 1,3 years?	2.67	2.50	3.00	3.00	2.75	2.80	0.56	.741	
Would customers be interested in installment agreements for X devices?	2.67	2.50	3.40	4.00	2.50	2.87	0.99	.430	
In overall level, how well does the case company correspond with customers X needs?	4.33	4.00	3.20	4.00	3.75	3.80	0.56	.232	

Appendix 3. The customers' and organization layers' schemas on value promise

Questions	Customers		Board Members		Sales Managers		Sales		Office Manager		Warehouse Workers		Overall mean of employees answers		Standard Deviation	Kruskal Wallis H-Test
	Mean	Standard deviation	Mean	Deviation from customers	Mean	Deviation from customers	Mean	Deviation from customers	Mean	Deviation from customers	Mean	Deviation from customers	Mean	Deviation from customers		
1. Product & Price																
Product quality	4.40	0.55	4.67	0.27	4.00	-0.40	4.20	-0.20	5.00	0.80	3.50	-0.90	4.33	0.74	0.83	
Product usability	4.35	0.51	4.33	-0.02	4.50	0.15	4.20	-0.15	5.00	0.65	4.25	-0.10	4.33	0.62	0.89	
Product availability	4.42	0.59	3.67	-0.75	4.00	-0.42	3.40	-1.02	3.00	-1.42	3.50	-0.92	3.53	0.52	0.91	
Product conformity of regulations	4.55	0.55	5.00	0.35	5.00	0.35	5.00	0.35	5.00	0.35	3.50	-1.15	4.79	0.60	0.95	
Product brands	4.25	0.64	4.67	0.42	5.00	0.75	3.80	-0.45	4.00	-0.25	3.75	-0.50	4.33	0.64	0.84	
Product looks	4.35	0.60	4.00	-0.35	4.50	0.15	4.20	-0.15	5.00	0.65	3.75	-0.60	4.33	0.64	0.84	
Price-quality ratio	4.02	0.61	4.33	0.32	4.00	-0.02	3.60	-0.42	5.00	0.98	4.00	-0.02	4.00	0.33	0.72	0.98
Offering's range	4.39	0.58	4.33	-0.05	4.00	-0.39	3.60	-0.79	4.00	-0.39	4.25	-0.14	4.00	0.55	0.85	2.00
How well does the case company's products, offering and price fit with customer needs?	3.97	0.71	4.33	0.36	3.50	-0.47	3.40	-0.57	4.00	0.03	3.50	-0.47	3.67	0.72	0.97	3.22
2. Service																
Reliability	4.48	0.59	4.33	-0.14	4.50	0.02	3.80	-0.68	5.00	0.52	3.50	-0.98	4.00	0.93	0.99	1.29
Service speed	4.40	0.64	4.00	-0.40	4.00	-0.40	3.80	-0.60	5.00	0.60	4.25	-0.15	4.07	0.59	0.99	1.71
Problem solving	4.38	0.67	4.33	0.05	4.50	0.22	3.25	-1.09	4.00	-0.28	3.50	-0.78	3.79	0.89	0.99	1.00
Personnel's expertise	4.52	0.57	4.33	-0.18	4.00	-0.52	4.00	-0.52	5.00	0.48	3.50	-1.02	4.00	0.76	0.95	0.94
Willingness to serve	4.38	0.59	4.33	-0.05	4.50	0.08	4.00	-0.38	5.00	0.42	4.50	-0.08	4.33	0.62	0.97	3.74
Uniformity of service	4.40	0.53	4.00	-0.40	4.00	-0.40	3.20	-1.20	5.00	0.80	3.75	-0.65	3.73	0.80	0.80	0.94
Personnel's mobility	4.40	0.61	4.00	-0.40	4.00	-0.40	3.60	-0.80	5.00	0.60	4.00	-0.40	3.99	0.88	0.88	1.23
Ease of doing business	4.40	0.61	4.00	-0.40	3.50	-0.90	3.20	-1.20	5.00	0.60	3.50	-0.90	3.60	0.91	0.97	0.97
How satisfied customers are for the offered service?	4.36	0.60	4.00	-0.36	4.00	-0.36	3.60	-0.76	4.00	-0.36	3.50	-0.86	3.73	0.99	0.99	0.94
3. Offices																
Number of offices	3.79	1.04	3.67	-0.12	3.00	-0.79	3.50	-0.29	3.00	-0.79	3.25	-0.54	3.56	0.50	0.90	4.01
Opening hours	4.22	0.74	3.67	-0.55	4.00	-0.22	4.00	-0.22	4.00	-0.22	4.25	0.03	4.00	0.53	0.93	7.03
Ease of doing business	4.38	0.60	3.67	-0.71	3.00	-1.38	3.25	-1.13	4.00	-0.38	3.25	-1.13	3.56	0.74	0.92	0.92
Oneness of offices	4.28	0.63	3.33	-0.95	3.00	-1.28	3.20	-1.08	3.00	-1.28	3.75	-0.53	3.33	0.49	0.99	0.92
How satisfied customers are in overall level to the issues relating to the case company's offices?	4.00	0.67	3.67	-0.33	3.00	-1.00	3.00	-1.00	4.00	0.00	3.50	-0.90	3.33	0.62	0.92	0.94
4. Transport & Logistics																
Freight delivery speed	4.26	0.60	3.67	-0.60	4.50	0.24	3.80	-0.46	3.00	-1.26	4.00	-0.26	3.67	0.74	0.95	1.85
Security of supply	4.41	0.62	4.00	-0.41	4.00	-0.41	3.20	-1.21	4.00	-0.41	3.75	-0.66	4.03	0.72	0.93	0.93
Product's packing	4.25	0.68	4.00	-0.25	4.00	-0.25	3.20	-1.05	5.00	1.00	4.25	0.00	3.75	0.75	0.95	1.08
Warehouse workers' customer service	4.33	0.58	3.50	-0.83	4.00	-0.33	3.80	-0.53	5.00	0.67	4.50	0.17	4.07	0.73	0.95	1.75
Ease of doing business in warehouse	4.19	0.60	3.67	-0.53	4.00	-0.19	3.00	-1.19	4.00	-0.19	3.50	-0.69	3.50	0.65	0.95	0.97
Freight's pricing	3.95	0.74	3.50	-0.46	3.50	0.54	3.25	-0.71	4.00	0.04	3.33	-0.63	3.58	0.67	0.95	2.03
How satisfied customers are to the case company's deliveries and storage services?	4.08	0.63	3.67	-0.41	3.50	-0.58	3.60	-0.48	4.00	-0.08	4.25	0.17	3.80	0.56	0.95	3.30
5. Overall questions																
Do you feel that the case company is? Expensive (1-5) Cheap	3.03	0.50	2.67	-0.36	2.50	-0.53	2.20	-0.83	3.00	-0.03	3.00	-0.03	2.6	0.63	0.65	0.65
Do you feel that doing business with the case company is? Cumbersome (1-5) Effortless	4.19	0.71	3.33	-0.85	2.50	-1.69	3.00	-1.19	4.00	-0.19	3.75	-0.44	3.27	0.80	0.98	0.98
How likely would the customers recommend the case company to a friend or colleague?	8.31	1.22	8.00	-0.31	7.50	-0.81	6.40	-1.91	5.00	-2.31	7.50	-0.81	7.13	1.46	0.95	0.95

Appendix 4. The customers and organization layer's schemas on customer needs

Questions	Customers		Board Members		Sales Managers		Sales		Office Manager		Warehouse Workers		Overall mean of employees answers		Standard Deviation	Kruskal Wallis H-Test
	Mean	Standard deviation	Mean	Deviation from customers	Mean	Deviation from customers	Mean	Deviation from customers	Mean	Deviation from customers	Mean	Deviation from customers	Mean	Standard Deviation		
1. Product & Price	4.54	0.53	3.67	-0.87	3.00	-1.54	3.60	-0.94	3.00	0.46	3.50	-1.04	3.60	0.63	0.00	
Product quality	4.58	0.56	4.00	-0.58	4.50	0.08	4.25	-0.33	5.00	0.42	4.00	-0.58	4.21	0.58	1.41	
Product usability	4.58	0.50	4.33	-0.25	5.00	0.42	4.80	0.22	5.00	0.42	4.25	-0.75	4.60	0.63	5.12	
Product availability	4.69	0.56	4.00	-0.69	4.00	-0.69	3.40	-1.29	5.00	0.31	3.33	-1.66	3.71	0.73	0.00	
Product conformity of regulations	3.78	0.88	2.67	-1.11	2.00	-1.78	2.80	-1.18	2.00	-1.78	3.00	-0.78	2.71	0.83	0.04	
Product brands	4.03	0.73	2.67	-1.37	2.00	-2.03	3.00	-1.03	3.00	-1.03	3.25	-0.78	2.87	1.06	0.05	
Product looks	4.37	0.66	4.67	0.30	4.50	0.13	4.60	0.23	4.00	-0.37	4.50	0.13	4.53	0.64	0.87	
Price	4.48	0.62	4.67	0.18	4.00	-0.48	3.75	-0.73	4.00	0.52	4.25	-0.23	4.21	0.80	3.18	
Price-quality ratio	4.47	0.53	3.67	-0.80	3.50	-0.97	4.20	-0.27	3.00	-1.47	4.00	-0.47	3.87	0.52	0.11	
Offering's range																
2. Service	4.55	0.53	4.3	-0.22	4.0	-0.55	4.2	-0.35	5.0	0.45	4.5	-0.05	4.33	0.6	0.94	
Reliability	4.45	0.53	4.0	-0.45	5.0	0.55	4.4	-0.05	5.0	0.55	4.8	0.30	4.33	0.5	2.19	
Service's speed	4.49	0.60	4.0	-0.49	4.5	0.01	4.2	-0.29	5.0	0.51	4.5	-0.29	4.01	0.7	5.22	
Problem solving	4.48	0.57	4.3	-0.15	4.0	-0.48	4.2	-0.28	5.0	0.52	4.8	0.27	4.40	0.5	3.59	
Personnel's expertise	4.49	0.60	4.0	-0.49	4.5	0.01	4.4	-0.09	5.0	0.51	4.5	-0.01	4.40	0.5	3.87	
Willingness to serve	4.40	0.56	3.7	-0.74	4.0	-0.40	4.2	-0.20	5.0	0.60	4.0	-0.40	4.07	0.6	1.84	
Uniformity of service	4.32	0.72	4.0	-0.32	4.0	-0.32	4.4	0.08	5.0	0.68	3.8	-0.57	4.13	0.7	5.11	
Personnel's positivity	4.55	0.59	4.0	-0.55	4.5	0.06	4.6	0.04	5.0	0.44	5.0	0.44	4.60	0.5	2.11	
Ease of doing business	2.71	1.29	4.0	1.29	4.0	1.29	2.3	0.46	1.00	-1.29	2.0	0.29	3.00	1.2	3.89	
Agreement handling relating to X	2.29	1.23	3.5	1.21	3.0	0.71	2.3	-0.64	1.00	-1.29	2.0	-0.29	2.44	1.1	5.18	
Y device's installation service	2.46	1.29	3.5	1.04	3.0	0.54	2.8	-0.24	4.0	1.54	4.0	1.54	3.18	1.0	4.20	
X device's diagnostic service	2.29	1.26	3.5	1.11	3.0	0.61	2.4	-0.01	1.00	-1.29	2.00	0.71	2.60	0.8	3.36	
Y device's maintenance service	2.80	1.30	3.5	0.70	3.0	0.20	3.0	0.20	4.0	1.20	1.00	1.20	3.20	0.8	7.51	
3. Offices																
Most oftenly used office's location	3.82	1.11	4.33	0.51	4.00	0.18	4.60	0.78	4.00	0.18	4.25	0.48	4.33	0.49	6.68	
Number of offices	3.06	1.14	2.67	-0.40	3.00	-0.06	3.25	0.19	3.00	0.00	3.50	0.44	3.15	0.90	8.34	
Opening hours	3.73	0.91	3.33	-0.40	3.50	-0.23	3.60	0.13	3.00	-0.73	4.25	0.52	3.67	0.62	5.62	
Ease of doing business	4.48	0.76	4.00	-0.48	4.50	0.02	4.40	-0.08	5.00	0.52	4.75	0.27	4.47	0.52	4.95	
Clarity of offices	3.68	0.74	3.00	-0.68	3.50	-0.18	3.40	-0.28	4.00	0.32	3.50	-0.18	3.40	0.63	7.18	
The case company would open at 8 a.m.	2.17	1.24	2.00	-0.17	3.00	0.83	1.50	-0.67	1.00	-0.67	2.25	0.88	2.00	0.85	7.18	
The case company would open at 7 a.m.	3.27	1.42	3.00	-0.27	3.00	-0.27	2.80	-0.47	4.00	0.73	4.50	1.23	3.40	1.06	4.12	
The case company would close at 5 p.m.	3.32	1.28	2.33	-0.99	3.00	-0.32	2.20	-1.12	1.00	-1.29	2.50	0.82	2.43	0.94	1.77	
The case company would close at 6 p.m.	2.31	1.28	1.33	-0.97	1.50	-0.81	1.25	-1.06	2.00	-0.31	1.75	-0.55	1.50	0.85	3.66	
4. Transport & Logistics	4.51	0.64	4.00	-0.51	4.50	-0.01	4.60	0.09	5.00	0.49	4.75	0.24	4.33	0.52	4.60	
Security of supply	4.68	0.50	5.00	0.32	4.50	-0.18	4.20	-0.48	5.00	0.32	4.75	0.48	4.60	0.07	6.68	
Product's packing	3.35	0.85	2.67	-1.29	4.00	0.65	3.60	-0.35	2.00	-1.55	3.50	-0.45	3.33	0.90	1.14	
Warehouse workers' customer service	4.12	0.83	3.67	-0.45	4.00	-0.12	4.00	-0.12	5.00	0.88	4.25	0.13	4.07	0.59	5.67	
User warehouse's overall look	3.73	0.97	2.67	-0.64	4.00	0.69	3.80	0.29	1.00	-0.98	3.75	0.44	3.50	0.85	4.92	
Ease of doing business in warehouse	4.02	1.12	3.67	-0.36	4.50	0.48	4.40	0.38	5.00	0.58	4.75	0.73	4.40	0.74	5.58	
Freight pricing	4.14	0.78	3.33	-0.80	4.00	-0.14	4.00	-0.14	3.00	-1.14	4.00	-0.14	3.80	0.56	3.61	
5. Overall questions																
Would customers be interested in having X devices for 1.3 years?	2.06	1.13	2.67	0.60	2.50	0.44	3.00	0.94	3.00	0.94	2.75	0.68	2.80	0.56	1.84	
Would customers be interested in installment agreements for X devices?	1.59	0.99	2.67	1.07	2.50	0.91	3.00	1.61	4.00	2.41	2.50	0.91	2.87	0.99	0.02	
Would customers be interested in having X devices for 1.3 years? in overall level, how well does the case company correspond with customers' needs?	4.09	0.71	4.33	0.24	4.00	-0.09	3.40	-0.69	4.00	-0.09	3.75	-0.24	3.80	0.56	2.57	

Appendix 5. Customer survey

Thank you for your readiness to answer our customer survey! In future we want to serve our clients even better, which is why we ask your evaluation from the case company and your X needs. The survey's response time is from 2.4.2020 to 16.4.2020. The survey's answers will be used for developing case company's business and secondly, as a research material in Juhani Palokangas' final thesis. The final thesis' purpose is to compare customers and personnel answers on the asked topics.

The survey concerns case company's X division and the products relating to that division. If you have done business also with the other divisions, we hope, that you strive to answer to this survey solely from the X division's perspective.

The survey forms from two sections that include compulsory questions, which are (A) evaluation from case company's actions and (B) your needs. The sections include multiple-choice questions and interval questions. It takes approximately 10-20 minutes to complete the survey, which is why we recommend that you fill in the survey with a computer or tablet.

The answers will be given anonymously. In the final question we ask your phone number, by voluntarily giving your phone number, you will participate to a draw in which S-groups gift vouchers are drawn. Your phone number will not be linked to your answers, but it will be used for informing the winners. In total 10 gift vouchers are drawn that all are worth 50 €.

Rewarding questionnaire filling!

1. Have you done business with the case company's X division?

If you haven't done business with the case company's X division, unfortunately you cannot participate to the survey.

1. Yes
2. No

A – Evaluation from case company's actions

1. Product & price

1. How would you evaluate case company's products and product offering? 1 = very poor, 2 = pretty poor, 3 = mediocre, 4 = pretty good, 5 = very good and I cannot say.

1. Products' quality
2. Products' usability
3. Products' availability
4. Products' conformity of regulations
5. Product' brands
6. Products' looks
7. Price
8. Price-quality ratio
9. Offering's range

2. How well does our products, offering and price fit with your needs?

1. Very badly (1-5) Very Well

2. Service

1. How would you evaluate case company's service? 1 = very poor, 2 = pretty poor, 3 = mediocre, 4 = pretty good, 5 = very good and I cannot say.

1. Reliability
2. Service's speed

3. Problem solving
4. Personnel's expertise
5. Willingness to serve
6. Uniformity of service
7. Personnel's positivity
8. Ease of doing business

2. How satisfied are to the given service?

1. Very dissatisfied (1-5) Very satisfied

3. Offices

1. How would you evaluate case company's offices? The offices are at present located in X. 1 = very poor, 2 = pretty poor, 3 = mediocre, 4 = pretty good, 5 = very good and I cannot say.

1. Number of offices
2. Opening hours
3. Ease of doing business
4. Cleanness of offices

2. How satisfied are you in overall level to the issues relating to our offices?

1. Very dissatisfied (1-5) Very satisfied

4. Transport & Logistics

1. How would you evaluate case company's deliveries and storage services? 1 = very poor, 2 = pretty poor, 3 = mediocre, 4 = pretty good, 5 = very good and I cannot say.

1. Freight deliveries' speed

2. Security of supply
3. Products' packing
4. Warehouse workers' customer service
5. Ease of doing business in warehouse
6. Freight pricing

2. How satisfied you are in overall level to case company's deliveries and storage services?

1. Very dissatisfied (1-5) Very satisfied

5. Overall questions

1. Do you feel that the case company is?

1. Expensive (1-5) Cheap

2. Do you feel that doing business with the case company is?

1. Cumbersome (1-5) Effortless

3. How likely is it that you would recommend the case company to a friend or colleague?

1. Not at all likely (0-10) Extremely likely

B – Your customer needs (what you would like the case company to offer you)

1. Product & Price

1. How much do the following issues related to products and product range mean to you, when choosing between X companies? 1 = very little, 2 = quite a little, 3 = mediocrecly, 4 = quite a lot, 5 = very much and I cannot say.

1. Products' quality

2. Products' usability
3. Products' availability
4. Products' conformity of regulations
5. Known brands
6. Products' looks
7. Price
8. Price-quality ratio
9. Offering's range

2. Service

1. How much do the following issues related to service mean to you, when choosing between X companies? 1 = very little, 2 = quite a little, 3 = mediocrely, 4 = quite a lot, 5 = very much and I cannot say.

1. Reliability
2. Service's speed
3. Problem solving
4. Personnel's expertise
5. Willingness to serve
6. Uniformity of service
7. Personnel's positivity
8. Ease of doing business

2. In estimation, how much would you or/and your company need the following services?
1 = very little, 2 = quite a little, 3 = mediocrely, 4 = quite a lot, 5 = very much and I cannot say.

1. X plans
2. Agreement handling related to X

3. X devices' installation service
4. X devices' dismantle service
5. X devices' maintenance service

3. Offices

1. How much do the following issues related to offices mean to you, when choosing between X companies? 1 = very little, 2 = quite a little, 3 = mediocrely, 4 = quite a lot, 5 = very much and I cannot say.

1. Most often used office's location
2. Number of offices
3. Opening hours
4. Ease of doing business
5. Cleanness of offices

2. How much do the following issues related to offices opening hours mean to you, when choosing between X companies? 1 = very little, 2 = quite a little, 3 = mediocrely, 4 = quite a lot, 5 = very much and I cannot say.

1. The case company would open at 6 a.m.
2. The case company would open at 7 a.m.
3. The case company would close at 5 p.m.
4. The case company would close at 6 p.m.

4. Transport & Logistics

1. How much do the following issues related to storage functions mean to you, when choosing between X companies? 1 = very little, 2 = quite a little, 3 = mediocrely, 4 = quite a lot, 5 = very much and I cannot say.

1. Freight deliveries' speed
2. Security of supply
3. Products' packing
4. Warehouse workers' customer service
5. Used warehouse's overall look
6. Ease of doing business in warehouse
7. Freight pricing

5. Overall questions

1. Would you be interested in leasing X devices for 1-3 years?

1. Very unlikely (1-5) Very likely

2. Would you be interested in installment agreements for X devices?

1. Very unlikely (1-5) Very likely

3. In overall level, how well does the case company correspond with your needs?

1. Very badly (1-5) Very well

Appendix 6. Personnel survey

Thank you for your readiness to answer the survey! Please answer to survey by 06.05.2020. The survey's answers will be used for developing the case company's business and secondly, as a research material in Juhani Palokangas' final thesis. The final thesis' purpose is to compare customers and personnel answers on the asked topics.

The survey concerns the case company's X division and the products relating to that division. We hope, that you strive to answer to this survey solely from the X division's perspective.

The survey forms from two sections that include compulsory questions, which are (A) your evaluation from the case company's actions from the customers perspective (B) customer needs. The sections include multiple-choice questions and interval questions. It takes approximately 5-10 minutes to complete the survey, which is why we recommend that you fill in the survey with a computer or tablet.

Rewarding questionnaire filling!

1. Your role?

1. Board Member
2. Sales Manager
3. Sellers
4. Office Manager
5. Warehouse Workers

A – Your Evaluation from the case company's actions from the customer perspective

1. Product & Price

1. How would you evaluate the case company's products and product offering from the customers perspective? 1 = very poor, 2 = pretty poor, 3 = mediocre, 4 = pretty good, 5 = very good and I cannot say.

1. Products' quality
2. Products' usability
3. Products' availability
4. Products' conformity of regulations
5. Product' brands
6. Products' looks
7. Price
8. Price-quality ratio
9. Offering's range

2. How well does the case company's products, offering and price fit with customer needs?

1. Very badly (1-5) Very Well

2. Service

1. How would you evaluate the case company's service from the customers perspective?
1 = very poor, 2 = pretty poor, 3 = mediocre, 4 = pretty good, 5 = very good and I cannot say.

1. Reliability
2. Service's speed
3. Problem solving
4. Personnel's expertise

5. Willingness to serve
6. Uniformity of service
7. Personnel's positivity
8. Ease of doing business

2. How satisfied do you think customers are for the offered service?

1. Very dissatisfied (1-5) Very satisfied

3. Offices

1. How would you evaluate the case company's offices from the customers perspective?

The offices are at present located in X. 1 = very poor, 2 = pretty poor, 3 = mediocre, 4 = pretty good, 5 = very good and I cannot say.

1. Number of offices
2. Opening hours
3. Ease of doing business
4. Cleanness of offices

2. How satisfied do you think customers are in overall level to the issues relating to the case company's offices?

1. Very dissatisfied (1-5) Very satisfied

4. Transport & Logistics

1. How would you evaluate the case company's deliveries and storage services from the customers perspective? 1 = very poor, 2 = pretty poor, 3 = mediocre, 4 = pretty good, 5 = very good and I cannot say.

1. Freight deliveries' speed

2. Security of supply
3. Products' packing
4. Warehouse workers' customer service
5. Ease of doing business in warehouse
6. Freight pricing

2. How satisfied do you think customers you are to the case company's deliveries and storage services?

1. Very dissatisfied (1-5) Very satisfied

5. Overall questions

1. Do you feel that the case company is from the customer perspective?

1. Expensive (1-5) Cheap

2. Do you feel that doing business with the case company is from the customer perspective?

1. Cumbersome (1-5) Effortless

3. How likely would you suspect that customers would recommend the case company to a friend or colleague?

1. Not at all likely (0-10) Extremely likely

B – Customer needs (what would the customers want the case company to offer them)

1. Product & Price

1. How much do the following issues related to products and product range mean to customers, when they are choosing between X companies? 1 = very little, 2 = quite a little, 3 = mediocrely, 4 = quite a lot, 5 = very much and I cannot say.

1. Products' quality
2. Products' usability
3. Products' availability
4. Products' conformity of regulations
5. Known brands
6. Products' looks
7. Price
8. Price-quality ratio
9. Offering's range

2. Service

1. How much do the following issues related to service mean to customers, when they are choosing between X companies? 1 = very little, 2 = quite a little, 3 = mediocrely, 4 = quite a lot, 5 = very much and I cannot say.

1. Reliability
2. Service's speed
3. Problem solving
4. Personnel's expertise
5. Willingness to serve
6. Uniformity of service
7. Personnel's positivity
8. Ease of doing business

2. In estimation, how much would the customers need the following services? 1 = very little, 2 = quite a little, 3 = mediocrely, 4 = quite a lot, 5 = very much and I cannot say.

1. X plans
2. Agreement handling related to X
3. X devices' installation service
4. X devices' dismantle service
5. X devices' maintenance service

3. Offices

1. How much do the following issues related to offices mean to customers, when they are choosing between X companies? 1 = very little, 2 = quite a little, 3 = mediocrely, 4 = quite a lot, 5 = very much and I cannot say.

1. Most often used office's location
2. Number of offices
3. Opening hours
4. Ease of doing business
5. Cleanness of offices

2. How much do the following issues related to offices opening hours mean to customers, when they are choosing between X companies? 1 = very little, 2 = quite a little, 3 = mediocrely, 4 = quite a lot, 5 = very much and I cannot say.

1. The case company would open at 6 a.m.
2. The case company would open at 7 a.m.
3. The case company would close at 5 p.m.
4. The case company would close at 6 p.m.

4. Transport & Logistics

1. How much do the following issues related to storage functions mean to customers, when they are choosing between X companies? 1 = very little, 2 = quite a little, 3 = mediocrely, 4 = quite a lot, 5 = very much and I cannot say.

1. Freight deliveries' speed
2. Security of supply
3. Products' packing
4. Warehouse workers' customer service
5. Used warehouse's overall look
6. Ease of doing business in warehouse
7. Freight pricing

5. Overall questions

1. Would customers be interested in leasing X devices for 1-3 years?

1. Very unlikely (1-5) Very likely

2. Would customers be interested in installment agreements for X devices?

1. Very unlikely (1-5) Very likely

3. In overall level, how well does the case company correspond with customers X needs?

1. Very badly (1-5) Very well