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Value co-creation at service user interface: contribution of public service professionals

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ABSTRACT

Value co-creation is a process aimed at improving services by engaging the cooperation of service users. In this process, service frontline professionals directly influence service pathways, outcomes and service users' experiences. Drawing on interviews with 56 public service professionals and managers, we explore how professionals contribute to value co-creation in public wellbeing services in Finland. Through abductive analysis, we identify key elements of professional contribution to public service value co-creation and the persistent presence of value tensions. We discover that, given the opportunity, professionals convey information on the functionality of co-creation processes at the service interface and enable organizational learning. Therefore, this study concludes that recognizing the multi-faceted roles of professionals and value tensions also promote the development of professional competence, organizational practices and the service system.


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KEYWORDS Value co-creation; professionals; public services

Introduction

In public services, value co-creation refers to the interplay between service users and professionals that aims to create value as a service outcome. Value co-creation is enabled in encounters based on realizing service user needs, conditions and value-adding possibilities (Trischler et al. 2023) and therefore defined by the concept of 'value-in-use' (e.g. Scutella, Plewa, and Reaiche 2024; Virtanen and Jalonen 2023). Paradigms that emphasize value-in-use posit that the main purpose of public services is the creation of value for service users (e.g. Osborne et al. 2022), stressing individuality (Engen et al. 2021) and the experiential nature of service values (Osborne, Nasi, and Powell 2021;

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Trischler et al. 2023). Rather than referring to moral values, service value denotes an experience of improvement in an individual's life. Within complex service systems, value is experienced and defined not only by service users but also by other individuals involved in the service process (Cassidy, Sullivan, and Radnor 2021; Grönroos and Voima 2013), as well as by indirect stakeholders (Grönroos and Gummerus 2014), and emerge also on organizational and societal levels of the service system (Osborne et al. 2022).

The extent to which frontline cooperation can lead to desirable outcomes depends on how professionals interact with service users (Vanleene, Voets, and Verschuere 2020). Similarly, to other co-creation and -production endeavours (Steen and Tuurnas 2018), value co-creation is dependent on the professionals' willingness, but also the ability to tap into the individual and situational knowledge of the service user (Brandsen and Honingh 2016; Skarli and Stokke 2025), navigates the process of value co-creation (Nasi et al. 2024) and adapt according to the individual needs and capabilities of the service user instead of following a process chart or service template (Skarli and Stokke 2025). In the constantly changing epistemological and practical contexts in which public service professionals conduct their daily work (Noordegraaf 2015), realizing the full potential of value co-creation is heavily reliant on a profound understanding of the roles and competencies that professionals bring into the collaborative process (Tuurnas 2021).

Previous research highlights that professionals navigate between various value orientations, institutional logics and goal-settings in their daily work (e.g. Maijala et al. 2024; Vivier et al. 2024), necessitating constant adaptation and situational learning (Skarli and Stokke 2025). Although the roles of public service professionals are embroidered by the complexity of value co-creation processes, the exploration of public service professionals' contribution has not yet gained much focus in the scientific value co-creation discussion (Kinder and Stenvall 2023; Steen and Tuurnas 2018), especially lacking exploration in empirical settings (Maijala et al. 2024). Therefore, to uncover focal understanding on professional contribution in value co-creation, this study poses the question: *How do public service professionals and managers perceive professionals' roles and contributions in value co-creation?*

Empirical data for the current examination were collected from four Finnish public service organizations operating within the national social and healthcare system. One of these organizations—the Social Insurance Institution of Finland (Kela)—is a nationwide entity responsible for administering social security benefits. The remaining three organizations represent Wellbeing Services Counties (WSCs), which operate at the regional level and are mandated to deliver health and social care services. Although the responsibilities of these organizations differ, this variation affects the roles and

functions of the professionals within them. By analysing data collected from 56 Finnish public service professionals and managers, we examine their perceptions of professionals' contributions to value co-creation.

Co-creative processes in public services might also enable a rather common emergent phenomenon of value co-destruction (Liljeroos-Cork and Luhtala 2024; Rossi and Tuurnas 2021), the mitigation and management of which has called for further research (Bal et al. 2023). Accordingly, this study explores how barriers to value creation are identified and how their recognition can be utilized to prevent value co-destruction. Also, the diversity of professionals' roles in value co-creation generates conflicting pressures and demands, leading to expectations around the management of professional expertise and actions (Maijala et al. 2024; Wieke and van Hulst 2022). By examining the tensions and support needs arising from professionals' perspectives, it becomes possible to identify essential requirements and strategies for effective leadership.

In this article, we begin by providing an overview of the existing scholarly discourse on public service professionals in value co-creation. We then outline our research design and methodology, followed by the presentation of our empirical findings. Finally, we discuss and reflect on our results, and conclude that recognizing factors contributing to value co-destruction can support the development of professional competence, organizational practices and the broader service system.

Theoretical framing: public service professionals at the heart of value co-creation

Value creation research in public service administration paradigms emphasizes the role of service users as initiators (e.g. Blok, van Buuren, and Fenger 2023), developers of democratic innovations (Sønderskov 2020; Torfing, Sørensen, and Røiseland 2019) and participators in the value co-creation process (Nguyen, Drejer, and Marques 2024). The value of a public service cannot be captured in discernible characteristics, as service users perceive and experience value individually (Osborne 2018). This individuality is a key reason for the cruciality of the role of professionals in value co-creation, since they act as mediators between service providers and users (see e.g. Skarli and Stokke 2025). Indeed, paradigms such as public service logic (PSL) highlight the active role of the service user (e.g. Engen et al. 2021; Osborne 2018). However, in line with Cui and Aulton (2023), we emphasize professionals as crucial contributors but also possible beneficiaries of the values created in service encounters.

In public services, values can also be obtained indirectly (Grönroos and Gummerus 2014) as material or immaterial benefits (Alford 2016), but also as process values (Alford and Hughes 2008; Blok, van Buuren, and Fenger

2023). Service users can either create value in their lives by using the service their own way (value creation) or by sharing the creation process with service providers (value co-creation) (Osborne, Nasi, and Powell 2021). Although value co-creating service interactions can varyingly be digital, service users may prefer reciprocal human encounters (Scutella, Plewa, and Reaiche 2024). Either way, human work is required in complex public services, at least behind the scenes or in conjunction with virtual assistants (Vogl et al. 2020).

Perceptions and definitions of value by numerous actors affect expectations and operating methods in public services (Trischler et al. 2023). Due to their complexity, the relationships between service users and professionals are more interpenetrative than the concept of value-in-use suggests (Kinder and Stenvall 2023). Professionals bear the responsibility of translating operating policies into tangible services and practical outcomes (e.g. Eriksson et al. 2022) and their actions have a significant impact on the lives of service users (Gyllenhammar, Eriksson, and Löfgren 2023). Therefore, everyday service interactions shape the quality (Virtanen and Jalonen 2023), efficiency (Voorberg, Bekkers, and Tummers 2015) and legitimacy (Bryson et al. 2017) of public services.

Can value co-creation yield public value?

Value, as a concept, is not without contradiction and defining it unambiguously seems to be a tall order: In public administration, value is considered pluralistic with inevitable conflicts (Wagenaar 1999). Some paradigms entail public services to support individuals in their personal wellbeing efforts (i.e. PSL, Osborne 2018), but despite this focal concept of individual value creation, public services are responsible not only for fulfilling the expectations of service users (Trischler et al. 2023) but also for creating value for society (Alford 2016). Therefore, in the context of public services, value is addressed from a perspective that also includes public value creation (Alford 2014; Engen et al. 2021).

According to Alford (2016), public value is considered 'public' not because of who produces it, but because of who consumes it. Although public value and individual value are produced simultaneously and co-dependently (Engen et al. 2021), they are perceived through different processes and realized mostly by different actors (Alford 2016). Further, value creation research in the public service administration context emphasizes the aspects of delivering legitimate services, achieving social outcomes and maintaining trust (Bozeman 2019; Virtanen and Jalonen 2023). Then, again, the effects of co-creation processes are considered extensive and somewhat unpredictable (Cui and Osborne 2023).

Osborne et al. (2022) emphasize that complex societies need an inclusive and open way of co-creating and co-producing public services, requiring

innovations to find means to include individuals in the most vulnerable positions. Drawing on Vargo and Lusch's (2008, 740) definition of value as a change in the wellbeing of either system or actor', we perceive public value and service user value as more intertwined than separate. Both public and service user values are co-created (Bryson et al. 2017; Vargo and Lusch 2016) and evaluated by individuals (Meynhardt and Jasinenko 2021; Vargo and Lusch 2008), emerging as impact on both societal and individual levels (Cui and Aulton 2023).

Due to the complexity and systemicity of public service delivery processes (Virtanen and Jalonen 2023), the encounters may also result in co-destruction of value as a rather regular part of service provision (Rossi and Tuurnas 2021). Value co-destruction refers to a phenomenon in which value creation for one party can result in the destruction of value for another (Steen, Brandsen, and Verschuere 2018; Rossi and Tuurnas 2021; Gyllenhammar, Eriksson, and Löfgren 2023). However, value co-destruction can be thwarted and its effects diminished through proper research and preparation (Cui and Osborne 2023).

The roles of public service professionals in value co-creation

This study considers public service professionals at the heart of value co-creation processes. In this context, the interviewed employees, experts and managers are referred to as 'public service professionals' for the mandate they have from their organizations to perform in their specific jobs, together with the skills and morals (Aschhoff and Vogel 2019) obtained in specialized education or training (Tuurnas 2015; van Bockel and Noordegraaf 2006). The concept of professionals has been described previously, for example, by certified training, peer authorization and common code of ethics (Wilensky 1964), or scantily by a certain line of work (Aschhoff and Vogel 2019). Administratively, professionals possess specific knowledge and expertise to perform specialized tasks with a degree of autonomy (Brandsen and Honingh 2013). Alongside meticulous definitions, recent scholarly understanding perceives professionals widely as persons belonging to an occupation based on skill or education (Caza and Creary 2016), and, according to Schott, van Kleef and Noordegraaf (2015), professionalism is embedded in broader organizational and societal contexts instead of being just embodied in specialized knowledge, status, or autonomy.

The perceived purpose of public services is yet in another transition: The focus on public interest seems to be shifting towards more individually defined targets of service user needs (see Bovaird and Loeffler 2012). This shift is also reflected in the work of professionals, adding layers to actual work specifications. With aspirations to understand the ongoing shifting of balance in public service professional work, and the tensions created by

advocacy towards value-in-use while simultaneously cherishing public value creation, this study draws from previous literature on the role of professionals in value co-creation. Specifically, this study utilizes eight previously recognized roles (*collaborator, empowering agent, professional service provider, educator, co-creator of service experiences, boundary spanner, self-developer* and *asset*) for public service professionals (Maijala et al. 2024) as analytical framing for empirical data.

The multitude of roles recognized demonstrates that public service professionals' need to balance between differing individual and societal values as they implement public policies in practice (Osborne and Strokosch 2022; Sønderskov and Rønning 2021), and displays the ample ways in which professionals perform and deliver public services, varying their approach according to individual needs and circumstances (Maijala et al. 2024). In addition, inadequate professional skills or lack of willingness to share control of the service process can hinder the opportunities for successful value co-creation (Bovaird and Loeffler 2012), highlighting the need to understand professional contribution.

To conclude, with value co-creation as the lens of scrutiny, public services consist of human encounters between professionals and service users (Brandsen and Honingh 2016; Trischler and Westman Trischler 2022) in which information is shared and service strategies created in collaboration (Edvardsson, Per, and Bård 2012; Engen et al. 2021). In these service encounters, professionals act according to information from various sources, such as organizational guidelines, public policies and personal information from the service user (Osborne, Nasi, and Powell 2021; Robertson, Polonsky, and McQuilken 2014; Tiitola et al. 2023 Skarli and Stokke 2025). Ultimately, however, it is the service user that decides which resources to implement in their personal value creation process (Trischler and Westman Trischler 2022). This influences the possibilities for value co-creation but also the methods and strategies chosen by the professional (Keeling et al. 2021), highlighting the importance of professional contributions not only to service users but to public value creation as well (Alford 2016).

Methodology

The research for this study was conducted in the context of Finnish public services that provide publicly funded social, healthcare and social insurance. This service provision is carried out in collaboration with 21 Wellbeing Services Counties (WSCs) that operate regionally, and the Social Insurance Institution of Finland *Kela*, which operates nationally. The four case organizations, *Kela* and three of the WSCs, occupy distinct positions within the Finnish service system bound by their specific institutional and organizational contexts, which in turn

shape the roles and reality of the professionals working within them. Ontologically, this study recognizes that professional roles and experiences vary depending on organizational position and background (Schwandt 2003), therefore considering the reality of professional work as not fixed, but context-dependent and emerging through social interactions and shared meanings (Berger and Luckmann 20162016).

Research context

Kela is a nationwide organization responsible for administering a range of social security benefits across various life circumstances, including unemployment, illness, disability, old age, childbirth and bereavement. These benefits encompass social assistance, child benefits, unemployment benefits, parental allowances, certain pension components, reimbursements for medical expenses, student financial aid and rehabilitation subsidies (see Kela 2025). In contrast, the Wellbeing Services Counties (WSCs) are regional, self-governing and democratically led public organizations tasked with the provision of healthcare, social services and rescue services.

While Kela has a long-standing institutional history, the WSCs were established more recently as part of a significant and historic reform implemented in 2023 (see STM 2024). Prior to this reform, responsibility for social and healthcare services lay with 309 municipalities. Although these organizations operate independently, they share a wide array of joint processes and are therefore considered key actors within the Finnish social and healthcare ecosystem. The reforms of 2023 and the current post-reform setting present a unique opportunity to examine operational practices and collaborative arrangements in novel ways, enabling an assessment of how service organizations can enhance the delivery of services that are more oriented towards the needs of service users.

Since the employees of the participating organizations have different professional backgrounds, this study acknowledges the varying viewpoints on what professional contribution and work signifies, depending on the organization and the organizational position of the interviewee. To clarify, WSC representatives deal with issues regarding implementing social and healthcare locally in their daily work, whereas interviewees from Kela represent a national organization. In this study, we consider the everyday work and collaboration that takes place in public service encounters and requires the skills and morals obtained in specialized education and training as professional modes of action (Aschhoff and Vogel 2019; Tuurnas 2015; van Bockel and Noordegraaf 2006).

Data

For this study, the emphasis of data collection was on understanding professional viewpoints and collaborative arrangements. The study values subjective experiences and contextual knowledge (Junjie and Yingxin 2022), especially in how professional roles and contributions are perceived, therefore leaning epistemologically towards interpretivism with a focus on meaning-making rather than objective measurements (Scauso 2020). Such a positioning is well suited for examining how public service professionals articulate their contribution to processes of value co-creation. The empirical data was collected with semi-structured thematic interviews with 56 informants, from which 26 represented Kela and 30 represented the three Wellbeing Services Counties, 11 interviewees worked in WSC1, 11 in WSC2 and 8 in WSC3. All participants were required to provide informed consent before being interviewed. The interviews were conducted remotely between June 2023 and February 2024 using Microsoft Teams. The interviews lasted between 44 and 90 minutes, each group interview lasting 75 and individual interview 51 minutes in average. The interviews were recorded and transcribed verbatim, resulting in 749 pages of data.

Data collection starts with a limited number of initial contacts from each organization, based on the estimated understanding of the research interest according to their job descriptions. The following interviewees were selected utilizing snowball sampling (see e.g. Parker, Scott, and Geddes 2019), in which informants refer to people from their own networks that they perceive to have significant information on the theme of value co-creation. From the references, we invited those willing people that fit the research criteria to be interviewed. The snowball sampling continued until all four organizations had representatives on different levels of their organization: from both upper management ($n = 20$), supervisors or middle management ($n = 25$) and professionals from service user interface ($n = 11$).

Within all organizations, professional work at the service user interface typically takes place in office or bureau settings, where service users meet professionals in person. In contrast, collaboration between institutions and organizations in shared service user cases was primarily conducted via digital means. Although many interviewees supported the idea of locating various public service bureaus in close proximity to facilitate collaboration, this was by no means the prevailing arrangement. Informants from two out of the three WSCs reported having individual service centres within their jurisdiction that hosted a Kela bureau under a shared roof. Experiences with such integrated service centres were described as promising.

Although this study primarily focuses on professionals' perspectives regarding their work in service encounters, the inclusion of views from leaders at various organizational levels can be considered both consistent with this

approach and enriching to it. In addition to their formal education, leaders typically possess substantial professional experience that supports their leadership roles and enhances their understanding of frontline practice. Moreover, they bring a broader managerial perspective to their insights. To ensure the intended focus, the interviews were continued until a clear saturation of data was observed, particularly regarding views on professional practice. These perspectives were supported by both current frontline professionals and managerial representatives, many of whom also reported having prior experience in frontline roles.

The aim of the interviews was to achieve a deeper understanding of co-creation as well as the formation of value and the enhancement of the service's value-in-use. To achieve this, the interviews addressed three themes of 1) inter-organizational value co-creation, 2) value co-creation with other actors and 3) value-in-use of the service and the service-based nature of operations (Appendix 1). These themes inspired the interviewees to discuss value co-creation and co-development possibilities between organizations, professionals and service users, but also the necessary future steps in making public services more service-oriented and valuable for the service users. Throughout the interviews, the common purpose was to reveal the perceptions of the professionals and managers on what they perceive as the most important aims and justifications behind service-related decisions, and how value co-creation between professionals and service users is realized in practice. Therefore, the data were assumed to reveal significant aspects of public service value co-creation from a variety of views, giving new insights on the studied phenomenon, thus considered relevant for examination to specify the previously formed understanding.

Analysis

The data were analysed qualitatively by three researchers following abductive research logic (see e.g. Aliseda 2006; Sætre and Van de Ven 2021), in which emerging themes were compared to the existing literature in an iterative process consisting of three stages. First, the transcripts were read line by line and coded with a content analysis program NVivo utilizing eight categories of *collaborator*, *empowering agent*, *professional service provider*, *educator*, *co-creator of service experiences*, *boundary spanner*, *self-developer* and *asset* as analytical framing (e.g. Heinisuo 2025) based on the role of professionals in value co-creation (Maijala et al. 2024). Utilizing framing based on previous literature, we provided the analysis with a robust theoretical structure to support abductive reasoning (Lipscomb 2012) and initiated a crucial dialogue between data and theory (e.g. Fischer 2001).

Second, the analysis proceeded with an exploration of the coded data by recognizing excerpts both connecting to the previous

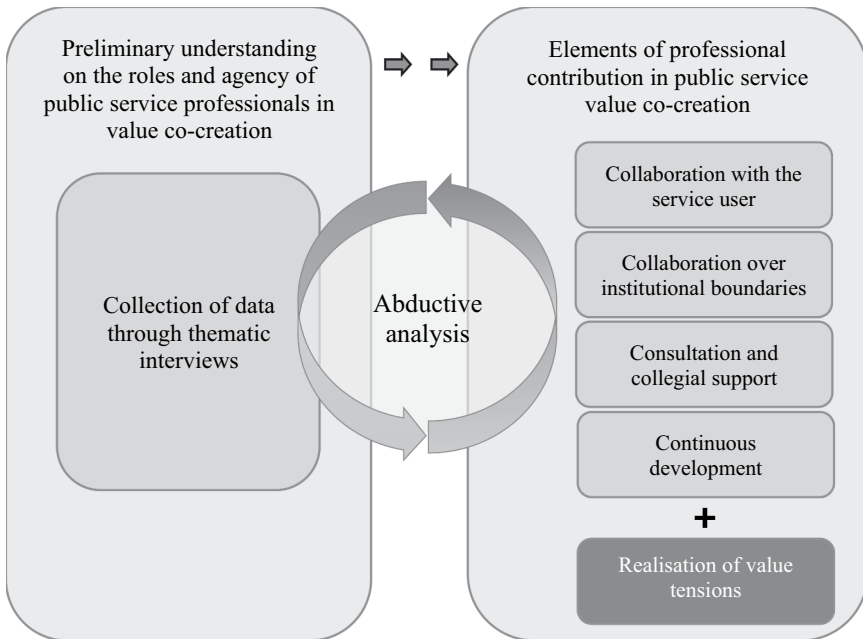


Figure 1. Abductive content analysis approach.

understanding of the roles of professionals in value co-creation and emphasizing novel nuances supplementing the understanding. This led to observations of the overlap of the professionals' roles supporting value co-creation: The roles of the framing did not appear in the empirical data as separate from each other in service encounters, but rather as a compilation intermingled with personal competences and process-related instructions, through adaptation to individual situations. Different roles appear to be present in each service encounter, even if they are not always clearly visible, or alternative to each other.

In the third stage of the analysis, the data were compared to the research question, observing how professionals' contribution is perceived in the data as part of the value co-creation process within each role. These perceptions were then further categorized based on their congruent content, resulting in realizations of agency-related aspects of professional contributions in value co-creation. The abductive reasoning process of travelling back-and-forth between the data and the theoretical framing thus uncovered four categories as the elements of professional contribution in value co-creation, and their interconnecting element relating to the realization of value tensions as a possibility to promote value co-creation further despite hindrances. Each category was then named to describe the perceptions of public

service professionals and leaders regarding the elements of professional contribution and the related value tensions. The progression of the analysis is depicted in [Figure 1](#).

Results: elements of professional contribution in value co-creation

The analysis process revealed some interesting features in the empirical data in relation to previous value co-creation literature, which emphasized the professional roles of collaborators and empowering agents more than the others (Majjala et al. 2024). In turn, our empirical data highlight the role of boundary spanner—a result which may stem from interview themes. Furthermore, representatives from organizations with different societal tasks had different viewpoints on which professional role was more significant to value co-creation. For example, the role of boundary spanner had a greater significance to informants from the National Social Insurance Institution (Kela), with a prevalence of 25 percent, whereas informants from Wellbeing Services Counties (WSC) emphasized the same role in 19 percent of the excerpts. The emphasis on the roles in our data is presented in [Table 1](#) with some exemplar quotes representing each role.

The results of the study do show, on the one hand, how professionals perceive their role in co-creating value in service encounters. On the other hand, the results also represent the viewpoints of public service managers on how professionals ought to act in order to support both service user value co-creation and organizational value creation. As the interview themes focused on value co-creation among public service organizations, and that between organizations and service users before discussing the roles of professionals in this equation, the interviewees were in a mindset that would emphasize collaborative actions, as discussed above. Also, other differences to the theoretical understanding occurred. Compared to previous understanding on professionals' roles, the role of empowering agent was presented in our data in such a way that reminded actions of a partner or a companion—with aspects demonstrating empowerment—thus indicating that professionals are simultaneously supporting and advocating for the service user. These realizations formulate an understanding that professionals, through their various value co-creation supporting roles, have specific contributions in value co-creation processes, which may benefit value to be created as intended, but also risk value to be co-destructed, depending on how each role is applied and how each element of contribution is substantiated.

We present four categories that arose in our analysis as the elements of professional contribution in deliberate value co-creation ([Figure 2](#)) but also reveal a fifth category of realization of value tensions as interconnecting the four elements. Within itself, the realization of value tensions carries vital



Table 1. Emphasis on professional roles (according to Majjala et al. 2024) in data and the evolution of the elements.

Role	Keywords	total %	WSC %	Kela %	Example quote	Outlining	Element
Boundary spanner	service integration, liaison, knowledge gathering, resource exchange and allocation	21	19	25	'They had enormous trust in each other that they were doing things the same way ... They were constantly coaching each other.' (Manager, Kela) 'There [at the client interface] we encounter obstacles and also create good practices ... ones that should be expanded and embedded'. (Executive, Kela)	Creating trust and shared understanding Identifying and scaling good practices	Consultation and collegial support Continuous development
Collaborator	collaboration, interaction, knowledge gathering	13	15	11	'Why do we want to do this together, is that we all have noticed that as we work, it is not possible to get done with high quality if you are alone, or actually it is not possible to get it done alone at all'. (Professional, Kela) 'I haven't learned as much about other services anywhere else as I have in these situations, when we work on client cases together.' (Professional, Kela) 'The best successes have been those, where you can genuinely see how the client benefits when different actors are brought to the same table and everything is sorted out in one go ... instead of the issues being dragged through different service counters and ending up like a game of broken telephone.' (Professional, Kela)	Facilitating holistic and collaborative problem-solving Learning through joint case work	Collaboration over institutional boundaries Continuous development
					'Instead of running to three different service points they can come to one, save time, create value there. [...] It saves time and trouble. The customer doesn't need to know what they need. They just have to show up.' (Professional, WSC)	Facilitating holistic and collaborative problem-solving Supporting service users through relational continuity	Collaboration over institutional boundaries Collaboration over institutional boundaries

(Continued)

Table 1. (Continued).

Role	Keywords	total %	WSC %	Kela %	Example quote	Outlining	Element
Professional service provider	service provision, consultation, professional ethics, integrity	13	14	10	'And you have to tolerate the fact you don't have to be able to do everything [...] but you have to be brave and say that I can't do this, I don't know this, but I will discover this'. (Professional, WSC)	Facilitating holistic and collaborative problem-solving Developing professionally due to intrinsic motivation	Collaboration with the service user Continuous development
					'Our professionals, by their own interest and conscientiousness and high work ethics, of course network and perform their jobs. Our professionals are, in this sense, equipped with such moral and work ethic that we are able to move forward. [...] And it is a good thing in Finland that our professionals are ethically on high level. This brings a certain "buzz" to it, that the customer is very much centric'. (Manager, WSC)	Developing professionally due to intrinsic motivation Facilitating holistic and collaborative problem-solving	Continuous development Collaboration over institutional boundaries Collaboration with the service user
Supporting companion	advocacy empowerment, support, sensitivity, trust, security	12	13	9	'We have a strong client advocacy point of view amongst our staff, they are really strongly on the customer's side, and what I am happy about is that in all our operations and development, they always raise the first question of what the client will benefit from this'. (Manager, WSC)	Advocating service users	Collaboration with the service user Continuous development
Educator	professional guidance, knowledge imbalance, (co-)learning	11	10	12	'The most wonderful thing from the clients' perspective is that the client sees different actors working on the same issue... the responsibility for moving the issue forward doesn't fall on the client'. (Professional, Kela) 'We also do it by explaining our decisions, in other words, explaining why this pension has been rejected. And then the customer may feel very strongly that they have been heard. And that it is okay that I am not going to apply for pension for the 75 th time'. (Professional, Kela)	Supporting service users through relational continuity Professional guidance and support	Collaboration over institutional boundaries Collaboration with the service user

(Continued)



Table 1. (Continued).

Role	Keywords	total %	WSC %	Kela %	Example quote	Outlining	Element
Self-developer	expertise, skills, professional development, training	11	10	12	'About competencies, at least a desire to develop and a strong desire to learn new things and good interaction skills, of course, to be able to work in these networks and such.' (Manager, Kela)	Developing professionally due to intrinsic motivation	Continuous development
Asset	policy implementation, conduit, resource, performance	10	9	12	'I don't believe that the service organisers are the only ones who possess the right knowledge about what is good and how things should be done. Instead, we need a wide range of perspectives. [...] sometimes it's perfectly reasonable to just ask the users themselves.' (Manager, Kela) 'A huge amount of knowledge has accumulated and continues to accumulate there about how services function; what kinds of things concern clients ... what can we possibly influence?' (Executive, Kela)	Acting as knowledge brokers and connectors	Continuous development
Co-creator of service experiences	user experience, relationship, engagement, motivation	9	10	9	'However, quite a few say that they were heard and "this certainly made things easier". It is the kind of feedback we need and ask. And someone can say that "this was of no use", so it is also important that we think about why this didn't do you any good, why do you feel that way. But still, it may have been useful for that customer's case to move forward.' (Professional, Kela) 'I also feel that the people who work with our clients are in a key position to bring our clients' voices into the planning process.' (Manager, Kela)	Acting as knowledge brokers and connectors Professional guidance and support Facilitating holistic and collaborative problem-solving	Continuous development Collaboration over institutional boundaries Collaboration with the service user

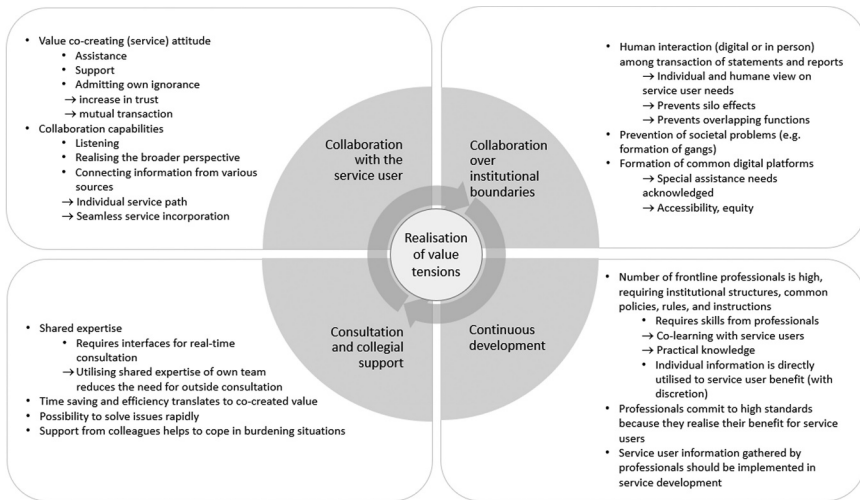


Figure 2. The elements of professional contribution in value co-creation.

factors to overcome hindrances in value co-creation, and to prevent value co-destruction in public service encounters. According to our results, value tensions between individual, organizational and societal points of view are realized throughout wellbeing services on all organizational levels, and are apparent in all the interviews. The realization of value tensions is therefore discussed in our results as a combining factor promoting the identification of helping to identify aspects that negatively affect value co-creation aspirations in service encounters.

Collaboration with the service user

To enable frontline collaboration and value co-creation, our findings stress that the service attitude of professionals is emphasized in empowering service users for mutual transactions. An empathetic approach is perceived as a tool for service user empowerment in co-creating service experiences. Informants describe this as having a genuine interest in the service user, comprehensive knowledge of the service and as a determination to understand the service user point of view. The most important way to enable mutuality is perceived as the capability to listen and to consider the service user narrative from a broader perspective, connecting pieces of information from various sources. Collaboration capabilities are described to be entwined with professionalism and expert knowledge. Combining the personal information of service users with professional knowledge enables service path formation that is both individually considered to address actual service needs

and logically formatted so that service providers are able to function seamlessly as the path is incorporated.

Support, assistance and education affect service user abilities to find correct services and understand their possibilities, but also induce compliance with the service:

If we take lifestyle counselling for example, and that you have diabetes and high cholesterol, then what type of food you actually buy from the store for yourself . . . Then yes, there is that, what the patient gets from the counselling and to support their coping in life. (Manager, WSC).

Thus, the increased well-being is the co-created value service user gains from the service.

Vulnerable service users are typically not represented adequately in well-being services development. To get reliable information on their beliefs, needs and experiences is seen to take shape by trusting the interacting professionals. According to the informants, some public service users display mistrust in officials not only due to personal circumstances, but also because of previous value-destructing encounters. Trust generation in service user interaction requires, for example, admitting that professionals do not always know the answers either. Confidential relationships enable professionals and service users to discuss the quality and significance of the services.

Collaboration over institutional boundaries

According to our results, value co-creation requires interactive encounters. Mere formal written communication is considered to present a risk of losing an individual and humane view on service user needs. Specifically, in social and youth services collaboration is a lifeline for effective service provision, and, for example, the collaboration between wellbeing services and the police is perceived to prevent joining in and formation of gangs.

Collaborative interactions prevent operational and institutional silos, which would cause ineffective resource allocation, hierarchy and extra work. Working together on service user cases helps operators to learn from and about each other. Therefore, practical cooperation and solving challenging issues can happen more rapidly. Accordingly, ignorance causes ineffective task performance, for example, if a professional statement lacks crucial information causing a need to alter the original statement, while a service user waits for the process to proceed. Consensus induced by successful boundary spanning also diminishes service users' need to explain their affairs repeatedly, reducing the risk of miscommunication.

In collaborative multi-professional meetings, professionals describe their role as advocates for the service users, highlighted in multi-cultural situations or issues with formal language comprehension.

Especially the elderly as well as immigrants are described as needing more assistance navigating the service system. Furthermore, professionals express a need for a system that notifies them about special assistance received in other services to adjust their own efforts accordingly and pay extra attention to adequate support. Additional support is also proposed as a solution to ease the burden of service users in delicate situations: *‘This could be a low threshold situation mapping thing, not some heavy-duty social work. Like a companion walking alongside for some time in your life’*, (Professionals, Kela). A similar temporary support structure is already in use in social services, and Kela professionals, in their collaboration with social services, have discovered the importance of the arrangement for service users.

Consultation and collegial support

Realization of personal limits is a factor in professional work and helps the professional to pinpoint possibilities for value co-destruction. Consensus among informants seems to be that no-one in any position is required to be an expert of all fields. Rather, the service network adaptability is based on shared expertise and multi-professional groups that discuss issues. Knowledge sharing requires interfaces for consultation beyond written requests, preferably as a real-time option. Interaction, on the other hand, does not need to happen in person, and is considered appropriate also via digital platforms. In some cases, digital meetings are even preferred for the greater possibility of gathering experts to discuss matters directly with the service user. In any case, the real-time aspect of the interaction is integral.

Professionals solve consultation issues spontaneously by establishing formal and informal partnerships with co-workers, but also with operators from different organizations. This emergent boundary spanning behaviour is reported to have mainly positive effects, such as the ability to solve individual service user issues rapidly saving time for both professional parties and the service users. Time savings and the efficient use of service network resources are interpreted as co-created values both from the service user and the societal point of view.

If professionals can utilize shared expertise in their own teams better, they do not feel the need to consult third-party experts as much. Especially within social and healthcare services, the interviewees highlight the importance of reciprocal professional support enabled by consultation in challenging ethical or otherwise stressful situations. These supporting networks also span across organizational boundaries, as a professional from WSC describes:

Many times, together with a Kela employee, we say that ‘aha, it worked out, it went so well, we feel good’, we share that success right away. We had so many common [customers] today, we would never have survived without each other.

The more challenging side of spontaneous partnerships is that their success depends on individuals because the collaboration channels and tools are not embedded in organizational structures.

Continuous development

Common policies, rules and instructions ensure equity and high quality of service interactions regardless of the individual in the encounter. However, informants from various organizational levels report that professional output in public services should not focus solely on enforcing common policies but be increasingly allocated towards development and education. This is based on the belief that professionals commit to high standards regardless because it benefits service users. Trust in professionals is a load-bearing part of the service network and its development. Accordingly, professionals report utilizing discretion directly in encounters to adapt systemic resources to individual service user needs.

Professional representatives disclose concerns about maintaining an appropriate level of expertise and competence in public service provision, which are challenged by increases in staff turnover rates and the resulting inexperience on the service frontline. Also, higher management representatives describe that among competence and interaction skills, front-line professional work requires a strong will to develop to be able to navigate in service networks. Thus, there is a continuous need to develop wells up from endogenous will to learn, internal pressure to develop the skills that are needed in the job and various external signals that derive from service encounters, the needs of service users, or organizational communication.

According to informants, professionals simultaneously gather information on service functionality and their effectiveness in service user value creation. Operators from different organizational levels in all three WSCs report that their managers realize the importance of the information arising from the service user interface.

It is at utmost importance that how the situation picture from professionals in customer-patient-interface is conveyed to upper management. Many things affect this: how is the operating culture, internal communications, and how multi-faceted our organization is. (Executive, WSC).

Continuous development reaches thus to enhancing organizational policies to benefit service users with the information provided in service encounters.

Realization of value tensions

According to our results, value tensions are realized throughout wellbeing services on all organizational levels. The informants express trust in public service professionals, their ethics and professionalism in navigating value tensions, but also highlight the importance of the delicacy that comes with experience. Especially with vulnerable service users, professionals report the need for sensitivity in building trust and delivering realistic information on the services in each situation. Professionals are described to balance between requirements for individual value creation and public policy implementation. Yet, both individual and societal values may emerge using the same recipe:

I am working here for the customer. That doesn't mean that the customer is always right and that they should get everything. But I think that if I have heard the customer, I know them and their situation, I feel that I am capable of making decisions and doing the work in such a way that the right options for each customer are realised. (Professional, WSC).

Ethical conflicts at the service user interface are accentuated by multi-faceted and complex service users life situations. For instance, in a housing initiative where substance use is permitted, the lifestyle of service users may conflict with the moral values of professionals. Nevertheless, the autonomy and self-determination of service users are upheld, while guidance and educational support are offered where appropriate. Ethical burden can also increase due to policy factors conflicting with professional ethics or from time and resource constraints. An executive from WSC describes their experiences on ethically burdening conflicts in the frontline:

There's no time, nor . . . I close my eyes, there would be some much more to address here, but I have other things in line waiting, so I will just do this one thing. This is the worst situation right here.

The setting for a public service encounter is often between an authoritative person and a person in need of help and benevolence, which creates power imbalances. A described 'balancing of support and control' requires mutual trust to be successfully value co-creating. If interaction is not in parallel with service user's personal values and motivation, it affects their commitment to the services. Importantly, service users should be allowed to make 'bad decisions' from a professional point of view.

The realization of value tensions relates to all the four elements of the professional contribution, both emerging from within the elements but also as connecting them. For example, tensions in striving for either individual or public value arise from realizations relating to the element of *Collaboration with the service user*, but can also simultaneously affect the elements of *Collaboration over institutional boundaries*, *Collegial support* and *Continuous development*. In

burdening situations professionals seek validation from their peers, which can benefit service users by receiving carefully considered decisions.

Discussion

Through the data, we were able to uncover professionals' activities that are significant to the functionality of value co-creation processes. Aligned with previous scientific literature (Cassidy, Sullivan, and Radnor 2021; Virtanen and Jalonen 2023), the enabling and coordinating roles of service employees seem to become more significant in increasingly complex service settings. In our study, we were able to reveal conceptions that public service managers and professionals themselves have regarding their roles in value co-creation, contributing to prior empirical research on the subject in the context of public services (e.g. Rossi and Tuurnas 2021; van Eijk 2018; Vanleene, Voets, and Verschuere 2020) yet providing information from a perspective that has received less attention previously.

Public service professionals support service user value co-creation

According to the value co-creation paradigms, the role of service users in defining service value is central, and thus constitutes the primary locus of observation (Hafer and Sharif Hossain 2025; Kinder and Stenvall 2023). By choosing instead to focus on the perceptions of organizational representatives, our aim is to contribute to the understanding of the service user's counterpart in public service value co-creation—the professional engaged in the encounter. The professional contribution is undoubtedly significant to understand in order to managerially support value co-creation in each encounter, for example, because if the service user finds the situation unpleasant and the professional incompetent or otherwise incapable of realizing the user's actual service needs (Virtanen and Jalonen 2023), value co-creation might be hindered or precluded.

Our study aligns with previous notions on the complexity of service user life situations (Hafer and Sharif Hossain 2025), which makes public service delivery likely to have some inequalities, albeit contrary attempts (e.g. Jakobsen and Calmar Andersen 2013). According to our research, when service users have multiple problems and require many different services, the professionals in the service user interface are challenged with identifying underlying causes for complications and interdependencies, complicated by complex life situations, environmental factors and diversity of problems. Additionally, societal norms, lack of resources and, for example, communication difficulties shape the possibilities of professionals to address the comprehensive needs of the service users. If genuine service needs are not recognized adequately, our research suggests that value creation will not

occur as desired. In such cases, the service user may repeatedly return to the service sphere, consuming both their own resources and the resources of society. The complexity of the public service system as well as the intricacies of individual life and value worlds hinder professionals' ability to acknowledge all the factors and details that lead to value co-destruction instead of its creation. Therefore, we suggest further investigation on the reasons for value co-destruction in public service encounters.

Value tensions disrupt value co-creation processes in service encounters

As such, the elements of professional contribution in value co-creation reveal aspects of agency and value tensions that challenge professional work. Previous studies have, for example, determined that professionals face conflicting situations due to professional, organizational and societal factors (Schott, van Kleef, and Noordegraaf 2015). In align with conceptual notions by Alford (2016) and studies on causes for value co-destruction in public services (e.g. Liljeroos-Cork and Luhtala 2024) our study contributes to the discussion with empirical evidence on value emergence—and the possibility for its destruction—also in the lives of professionals themselves through service encounters. These complementing realizations highlight the importance of enabling quality encounters organizationally and managerially, to support well-being on both sides of the service user interface in practice.

We argue that value tensions in public service encounters are significantly distressing for public service professionals and that such a burdening issue entails the need for interactive and immediate support and debriefing channels for professionals. From the managerial point of view, our results suggest that value tensions should be approached with acknowledgement and acceptance, after which they can be utilized in service development, consistent with findings of Rossi and Tuurnas (2021).

Supporting networks and protocols compensate inexperience

According to our data, value is not derived through professional interpretations, but from the service user receiving something valuable in their life through the service. Interestingly, this appreciation in value was perceived as the main reason for value emergence in the life of the service professional as well. In situations that led to value co-destruction in a service encounter, the interviewed professionals identified that value diminution in their lives could be prevented or at least hindered through collegial support.

Steen and Tuurnas (2018) ascribe professionals with a specific role in shaping the institutional context in which co-creation of both individual and public values happens. In practice, this notion highlights the importance of

consultation and support structures on the public service frontline, which, if not addressed institutionally, will burden especially those junior professionals who are yet to build their personal support networks.

Limitations and future research propositions

Although the ample empirical data in our study provide grounds to review the theoretically built (Maijala et al. 2024) and conceptual insights (Alford 2016) on the role of public service professionals in value co-creation, and on which our outlook on the contribution of said professionals is built upon, we recognize that this study does not go without limitations.

One key limitation regarding the general applicability of the results of this study relates to the context of the interview data: Since the interviews and the questions asked are linked to the co-creation of services, it is to be expected that the roles related to interprofessional and -organizational cooperation are emphasized in the results as they appear. Therefore, the centrality of the boundary spanner -role is recognized as possibly a context-dependent result, suggesting that value co-creation may not be as dependent on the boundary spanning capabilities or mindsets of professionals as our analysis indicates. This is why it would be important to carry out empirical studies on the roles and contributions of professionals in value co-creation also with further data collected in different circumstances, but also in contexts other than social and welfare services co-creation.

Another limitation relates to our data with the lower number of interviewed professional representatives ($n = 11$) compared to middle and higher management representatives ($n = 45$). Whereas the current display does not render the analysis of perceptions of current public service professionals solely, it does provide us with a multitude of viewpoints ranging from the service frontline to the institutional and managerial levels instead. With their views and profound understanding of the roles and contributions of public service professionals from a higher organizational perspective, we revere the perceptions provided by the managerial informants. We argue that by combining the views of professionals and managers with background also vastly in professional work, we build a comprehensive conception on both the practical work as it is, but also a unique framing through which, on the one hand, the professional work may be observed in further studies and, on the other hand, managed with in practice.

Conclusions

Through our study, we conclude that the prioritizing of service user value in public service production (Grönroos and Voima 2013; Osborne, Nasi, and Powell 2021) requires bipartite conception of

professional work: 1) Professionals are public service experts who interpret public policies ethically, creating value both to service users and to society. 2) The information that professionals produce, gather, and filter throughout service processes should be implemented in service development. By giving professional channels to convey information on the functionality of co-creation processes, the organization can learn straight from the service interface to direct their functions, resources and efforts accordingly. In addition, our results reveal significant value tensions that affect decision-making processes and realize conflicting pressures due to differing expectations in service encounters, some of which push professionals towards the public and some towards individual value creation.

Despite co-creation efforts, value is not always realized as desired in service encounters. Therefore, we conclude that it is important to recognize challenges in value co-creation and the features that contribute to value co-destruction and to utilize these insights in developing competence, organizational operations and even the whole service system. Tensions are particularly evident between various institutional logics and policies. According to our results, ethical debates may cause professionals to occasionally 'twist' or apply guidelines in ways not explicitly allowed. On the one hand, professionals need to act as empathetic partners standing by service users' side but, on the other, inevitably cause also occasional disappointments. Sometimes service users translate this as poor service quality, but the value co-destruction with this interpretation can be hindered by revealing and explaining the justifications behind a negative decision. Even though the service user may feel value destruction at the very moment, the reasoning may be realized later on and the co-created value revealed. Thus, actively recognizing value tensions can identify aspects that affect value co-creation aspirations in service encounters.

As for the practical implications of this study, we argue that, in terms of enhancing service development, it is crucial to first develop a deeper understanding of the multi-faceted role of public service professionals in creating value for service users. The expertise of professionals, who recognize and navigate these simultaneous roles, is essential for the development of well-functioning services. Second, we emphasize the importance of acknowledging the emergent value tensions that arise in the everyday interactions between professionals and service users, as these tensions significantly influence the value experiences of both parties. In practice, and according to our findings, effective value co-creation requires interaction either face-to-face or via digital platforms, preferably with real-time capabilities. Even professionals with appropriate training and expertise continue to encounter challenges and must reflect on ethical decisions, which underscores the importance of ongoing training and peer support.

Disclosure statement

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