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# The importance of customer experience for service enterprises

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## Znaczenie doświadczeń klientów dla przedsiębiorstw usługowych

The growing significance of services in the economy and household consumption (consumers), as well as increased competition in this market should draw attention of service enterprises in order to build positive customer experience. The experience gained by the client after contacting a service company affects the decision-making process as well as the decisions themselves. It also shapes the opinions of consumers concerning a company, its offer and employees at various levels of hierarchy. Also, more and more frequently we may observe that experience is becoming a new paradigm in services. In this article, the authors pose a question whether the ideas of experience marketing can be applied in market activity of service enterprises. In order to address the query, the researchers referred to the findings of empirical studies carried out in 2017 and 2019, which concerned the perception of services provided to two groups of respondents: singles aged 60+. In their considerations, the authors also analysed the results of surveys conducted in 2011 examining the opinions of the employees of service companies concerning their clients.

**Keywords**

customer experience, service enterprises, decision-making process

Wzrost znaczenia usług w życiu gospodarczym i w konsumpcji gospodarstw domowych (konsumentów), a także wzrost konkurencji na tym rynku powinny zwracać uwagę przedsiębiorstw usługowych na budowanie pozytywnych doświadczeń klientów. Doświadczenia wyniesione przez klienta z kontaktu z przedsiębiorstwem usługowym skutkują przebiegiem procesu decyzyjnego, późniejszymi decyzjami, a także kształtowaniem opinii o przedsiębiorstwie, jego ofercie i pracownikach różnych szczebli. Coraz częściej wskazuje się, że doświadczenie staje się nowym paradygmatem w usługach. W artykule postanowiono pytanie, czy idee marketingu doświadczeń znajdują zastosowanie w rynkowej działalności przedsiębiorstw usługowych. Odpowiedzi poszukiwano w wynikach badań empirycznych zrealizowanych w latach 2017 i 2019, poprzez pytania dotyczące postrzegania świadczeń usługowych przez respondentów będących singlami w wieku 60+, oraz w roku 2011, kiedy zapytano pracowników przedsiębiorstw usługowych o klientów.

**Słowa kluczowe**

doświadczenie klienta, przedsiębiorstwa usługowe, proces decyzyjny

JEL: M20, M31

**Introduction**

The growing importance of services in the economy and household consumption (consumers), as well as increased competition in the market should draw the attention of service companies to build positive customer experience. Service innovation must be conducted and value propositions must be evaluated from the

perspective of the customers' value creation, the service that the customer experiences. Successful service innovation is not only contingent on having the right resources, established methods and practices for integrating these resources into attractive value propositions are also needed. The experience gained by clients as a result of contacting a service enterprise, their satisfaction with the process of providing services and fulfilling service-related needs (service provision) influence

the decision-making process, subsequent decisions as well as shaping positive or negative opinions concerning an enterprise, its offer and employees at different levels of hierarchy.

More and more frequently we are able to observe that experience is becoming a new paradigm in services, together with the paradigm "look through the customer's eyes, listen to what the customer is saying to you". It can be stated that the two paradigms are correlated and mutually conditioned. They are connected with the customer-orientation, which, considering the characteristics of services, should be applied in this case.

B.J. Pine II and J.H. Gilmore, the authors of the concept of the experience economy, state that "An experience is not an amorphous construct; it is as real an offering as any service, good, or commodity. In today's service economy, many companies simply wrap experiences around their traditional offerings to sell them better. To realize the full benefit of staging experiences, however, businesses must deliberately design engaging experiences that command a fee". (Pine, Gilmore, 1998). Experiences have emerged as the next step in what we call the progression of economic value (Figure 1). One way to think about experiences is across two dimensions. The first corresponds to customer participation. At one end of the spectrum lies passive participation, in which customers don't affect the performance at all. At the other end of the spectrum lies active participation, in which customers play key roles in creating the performance or event that yields the experience.

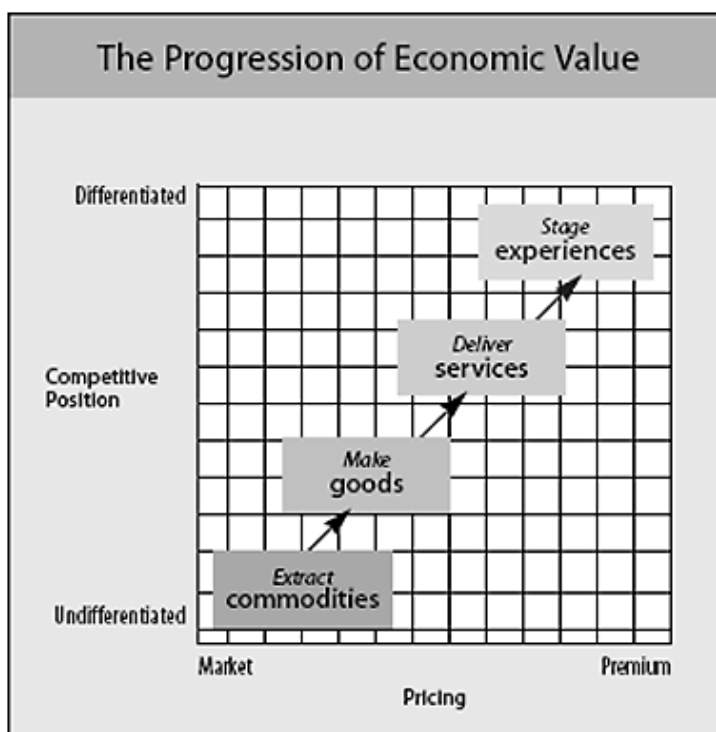
The authors emphasise that the foundation of the service-based economy is experience, seen as a new source of customer value, which is becoming the main reason for consumers' satisfaction. Experiences, emotions, impressions, ambience and mood are becoming the real product. (Pine & Gilmore, 1999).

The product does not only meet the needs of those for whom it was developed, but it should create a particular atmosphere associated with it. B. Joseph Pine II and James H. Gilmore described this phenomenon using the example of a birthday cake which a mother wants to give to a child for his/her birthday. The authors argue that any good which is produced can be combined with an unforgettable experience (Pine & Gilmore, 2011, pp. 32–33).

As B. Schmitt observes: "The term 'experience' is used in many different ways. These various definitions may be placed into two categories: some of them refer to the past (referring to knowledge and accumulated experiences over time) and others refer to ongoing perceptions and feelings and direct observation" (Schmitt, 2010, pp. 55–112).

In turn, Verhoef et al. (2009, p. 32) emphasise that the total customer experience covers the entire process of making purchasing decisions, and thus it refers to the multi-stage decision-making process: starting with the search for information, through decision-making, the purchase itself and consumption to post-purchase behaviour, including collecting impressions resulting from the purchase.

Figure 1. The progression of economic value



Source: (Pine & Gilmore, 1998).



B.H. Schmitt presents a concept of strategic experience modules, which is frequently cited in the literature on the subject (Schmitt, 1999, pp. 63–69; Dziewanowska & Kacprzak, 2013, pp. 103). In his concept, the author identified five experience modules that can be used by consumers.

- Sensory module (*sense*) — experiencing through senses that can trigger and stimulate emotions and bring back memories;
- Emotional module (*feel*) — relating to the feelings and emotions of clients in order to create affective experience;
- Creative cognitive module (*think*) — referring to the intellect to create cognitive experiences. The consumer not only uses the knowledge and information about a given product or service but also draws on his or her own experience;
- Physical/behavioural module (*act*) — physical experiences of consumers which can become part of their lifestyle;
- Relational/Social module (*relate*) — sensations which go beyond personal experiences, as a result of which consumers are becoming part of a particular group or community.

The client's impressions, which contribute to creating his experience, should be at the heart of the activity of service companies, the behaviour of their employees', who engage in interactions with clients (interactive marketing) and among themselves (internal marketing), as well as the value which is delivered to clients. As H. Manning and K. Bodine claim, customer experience is simply a way in which clients perceive each interaction with the company. It appears to be one of the key business driving forces. The authors also emphasise that the roots of problems associated with customer experience are related not only to contacts with employees responsible for customer service, but also to other non-frontline employees involved in the process (Manning & Bodine, 2012).

Thus, a question arises whether the above marketing ideas are applied in market activity of service enterprises?

## Service as a subject of consumer decision

A service is usually defined as an activity rendered by the service provider to the service purchaser in order to satisfy the needs indicated by the client.

There are many different definitions of services in the subject literature. J. Quinn, T. Doodey and P. Paquete describe services as "an economic activity that does not consist in the production of physical goods or construction, which is usually

consumed at the same time as it is produced and delivers additional values (such as e.g. amenity, pleasure, comfort, health) in the forms which are essentially immaterial and concern their direct purchaser" (Quinn, Doodey & Paquete, 1990, p. 58). T.P. Hill provides a slightly different definition of a service. According to the researcher, it is "a change in the conditions of functioning of a person or property owned by a specific economic entity that occurs as a result of an action of another entity, conditioned by the receiver's consent in the form of an appropriate agreement between that person or the other entity" (Hill, 1997, pp. 315–318). According to Ph. Kotler "a service is any kind of activity displayed and carried out by one entity to the benefit of another entity, which is non-material in its nature and does not result in the transfer of ownership of the good" (Kotler, 2012, p. 382). The American Management Association defines services as follows: a service is "an activity, benefits or satisfaction which is offered on sale or delivered in connection with the goods sold (e.g. entertainment services, hotel accommodation, electricity, transport or repair services, hairdressing and cosmetic services...)" (Cook, Goh, & Chana, 1999, pp. 318–338). When defining the term "service", C. Lovelock presents two approaches. In the case of an economic approach, a service is perceived as "an economic activity which creates a value and delivers benefits to consumers at a given time and place as a result of a desirable change rendered in the name of a service user". According to a behavioural definition, "a service is an activity offered by one party to another. Although the process may be associated with a physical product, this activity is in fact immaterial and as a result does not offer ownership of the production factors" (Lovelock, 2016).

K. Rogoziński points out that a service becomes a market product when it creates a possibility of choosing such a combination of elements making up this product that one specific set of benefits for the recipient may arise (Rogoziński, 1998, p. 53). This means that service enterprises should recognise consumers' needs so that their offer would trigger the interest of a potential buyer, i.e. it would fulfill consumers' expectations with regard to quality, facilities, innovativeness, place of supply (traditional services or e-services) and it would distinguish itself from among competitive offers of other service providers.

The services are characterised by specific features, which are of considerable significance for service enterprises and consumers in their decision-making process, namely (Dąbrowska, 2013, pp.12–13):

- Immateriality — services cannot be embraced by the senses, which means that it is difficult to assess them before they are provided; thus, it



appears that we basically purchase promises. Lack of physical nature creates specific marketing implications for service providers and their behaviour. The service company, trying to persuade the customer to buy a service product, should provide him or her with evidence of materiality in such a way that in the mind of a consumer there emerges an image of a service product and the benefits which it would bring. The immaterial nature of services is the reason why a consumer usually looks for more (both formal and informal) information and he or she uses the experience already obtained as a result of purchasing the goods. The consequence of the non-material character of a service in the case of lack of satisfaction with the service provision is the inability to return the service (although the consumer is still entitled to make a formal complaint).

- Impermanence — due to the non-material nature of services, they cannot be stored. It is a considerable challenge for the service providers, who need to find the balance between the demand and supply, in connection with their human resources policy. If the demand for the service provided by a given service enterprise exceeds its supply, we may record a loss of income as well as the costs related to lost opportunities. In the case of the supply exceeding the demand, we may deal with unused potential or company losses. Considering the above, it is therefore necessary to develop relevant marketing strategies in the area of 5Ps (product, price, place, promotion and people),
- Heterogeneity — a service is a single-time activity which is carried out by a person with more and more technical support. This means that it is difficult to find services which would be provided in the exact same way. They may be differentiated by the time when it was rendered, the skills, qualifications and predispositions of the service provider, his or her personality traits as well as other factors, such as their well-being, job satisfaction, etc. Therefore, the standardisation of the service provision and customer care is increasing in importance. A relevant example is a dynamically developing franchise system (Pokorska, 2006, p. 55),
- Inseparability of the service with the contractor — which means the inevitable simultaneity of the production and consumption of services. In the case of material goods, the commodity is first produced, then stored, sold and afterwards consumed. Employees, the most valuable company asset that is difficult to replicate, play an important role in the process. Their qualifications, engagement and empathy influence the quality of the service. Moreover, its assessment is only possible during consumption. The quality of the provided service determines

repeat business, i.e. the consumer's willingness to use the company services again,

- Convergence of the place and time of providing services with the time and place of their consumption — the service does not exist outside the process of service provision. Some services (health, education or care services) are consumed immediately, other may be rendered at a specific time, but the consumption is deferred in time or it may not be consumed at all (e.g. in the case of insurance services — we cover the costs of the readiness to provide the service during the period when the insurance policy is valid, but we do not have to make use of the insurance policy),
- No patentability — consumers may only access a particular service activity or related facilities. The consumer may benefit from the service for a shorter or longer period of time, but the service as an activity is completed. The consumer, however, retains the possibility of re-using the service (e.g. repair, medical or cosmetic services).

## Experience as a new paradigm of service marketing

The success of a service enterprise is determined by the buyers, including consumers. Making purchasing decisions, consumers express their acceptance for the company's offer — when companies fully and accurately meet clients' needs and expectations or disapproval — when they are looking for alternative, competitive offers. In recent decades, the services market in Poland has undergone a specific transformation and has become more saturated and competitive. This means that enterprises must fight for their positions, appreciate the client, deliver expected values and benefits and treat him as a partner. This is especially important in the era of computerisation and fast information flow when different forms of distribution of services in the network economy, i.e. multi-channel, are gaining in importance (Lipowski, 2016).

Customer experience is defined as every contact and each interaction that the client has with the brand, the product, including the service, which are accompanied by specific emotions (Boguszewicz-Kreft, 2009, p. 42). Customer experience is the total experience accumulated by the client via all possible communication channels and contacts with the brand or the company while the services are being provided (Wańkowski, 2017, pp. 1–14).

Customer experience management involves building relations between an enterprise and their



clients, based mainly on the emotions evoked by the experiences which are important to them, and which are acquired in the process of co-creation and consumption (Palmer, 2010, p. 196–208).

As Z. Waśkiewicz observes, the economy based on experience, as a new market trend, is a result of changes taking place in it, in particular:

1. Excessive consumerism and ostentatious consumption, the tendencies that pertain to services as well (Dąbrowska & Janoś-Kresło, 2009, pp. 47–65), which lead to increasing buyers' expectations as to the form of purchased products (goods and services), the place of offering them (offline and online), purchasing and consumption.
2. The growing phenomenon of commoditisation, which refers to an increasingly higher, but simultaneously comparable level of the quality of provided goods and services. Consumers have a more and more pertinent problem with regard to noticing differences between products (Dąbrowska, Bylok, Kielczewski, Janoś-Kresło, & Ozimek, 2015, p. 102–114).
3. Increasing expectations of purchasers looking for new values in the spiritual or emotional sphere, so far not explored or sufficiently penetrated by enterprises, are the consequences of commoditisation.
4. An increasing customisation, i.e. personalisation of products (goods and services), the so-called tailoring, is a specific response to the lack of possibility to compete effectively with regard to technology, price and availability of products. It is one of ten consumer trends indicated in 2018 by Euromonitor International (Top 10, 2018). As the authors of the book "Marketing 4.0" believe, in the technically advanced world we lack the human element and individualised approach (Kotler, Kartajaya, & Setiawan, 2017, p. 14).
5. Marginalisation of one-way mass communication of enterprises in favour of the development of two-directional marketing communication allows the purchasers to directly express their expectations and desires, and enable entrepreneurs to personalise their messages.
6. Growing exponentially, an increasing number of easily accessible information (sometimes causing information noise), progressive need of quick communication, expressing opinions and views especially through social media (their popularity invariably increases, also in higher age groups), sharing information, in extreme cases taking a form of consumer exhibitionism.

Creating a satisfactory experience with a consumer is one of the main assumptions of a good service delivery process.

Taking into consideration the specific nature of services and the process of rendering services,

building positive experiences by service enterprises is especially important. Thus, the process needs to consider measurable (material) and non-measurable (emotional) elements in the three phases: before providing services, during and after service rendition.

Therefore, it can be stated that the creation of the experience in the case of services occurs in the place of interaction between the service provider and the customer.

In their book "Consumer Psychology", the authors D. Maison and K. Stasiak pay attention to the change in consumer perception — from a rational consumer towards a consumer buying with emotions (Maison & Stasiak, 2014). It is important to note that the consideration of the trend is important to service enterprises to help them build relations with clients.

In the literature on the subject one may encounter a term "experience maps". It is a relatively new concept illustrating the impressions of users (for example, service users) in a specific field (Kalbach, 2017, p. 6). The experience map presents particular stages of the realisation of a service with the consideration of three phases of service provision. The experiences in the case of services are closely associated with empathy, that is the ability to empathise with and understand the position of another person. J. Kalbach tries to define the impressions in an axiomatic way, listing certain qualities which these experiences should possess. The impressions are holistic, namely, they include actions, thoughts, feelings experienced at a given time. The impressions are personal; thus, the experience is not a feature proper to a specific service, it is a result of a subjective perception of the reality by the client. The impressions are contextual, i.e. related to a particular current situation and circumstances. The impressions should be subject to analysis and evaluation of service enterprises. A complete description of the impression requires considering mutual relations between the service provider and the service user as well as identifying the contact points, which most frequently are:

- television, press, internet advertising, brochures, folders, etc.,
- marketing e-mails, newsletters;
- websites, mobile applications, software;
- telephone calls, helplines, online chats;
- customer service, cash desk, information desk;
- physical objects, buildings, roads;
- packaging, forwarding;
- bills, invoices, payment systems (Kalbach, 2017, p. 27).

In view of the above, a legitimate question arises, what is the level of knowledge of service enterprises on the actual impressions of consumers who use their services?

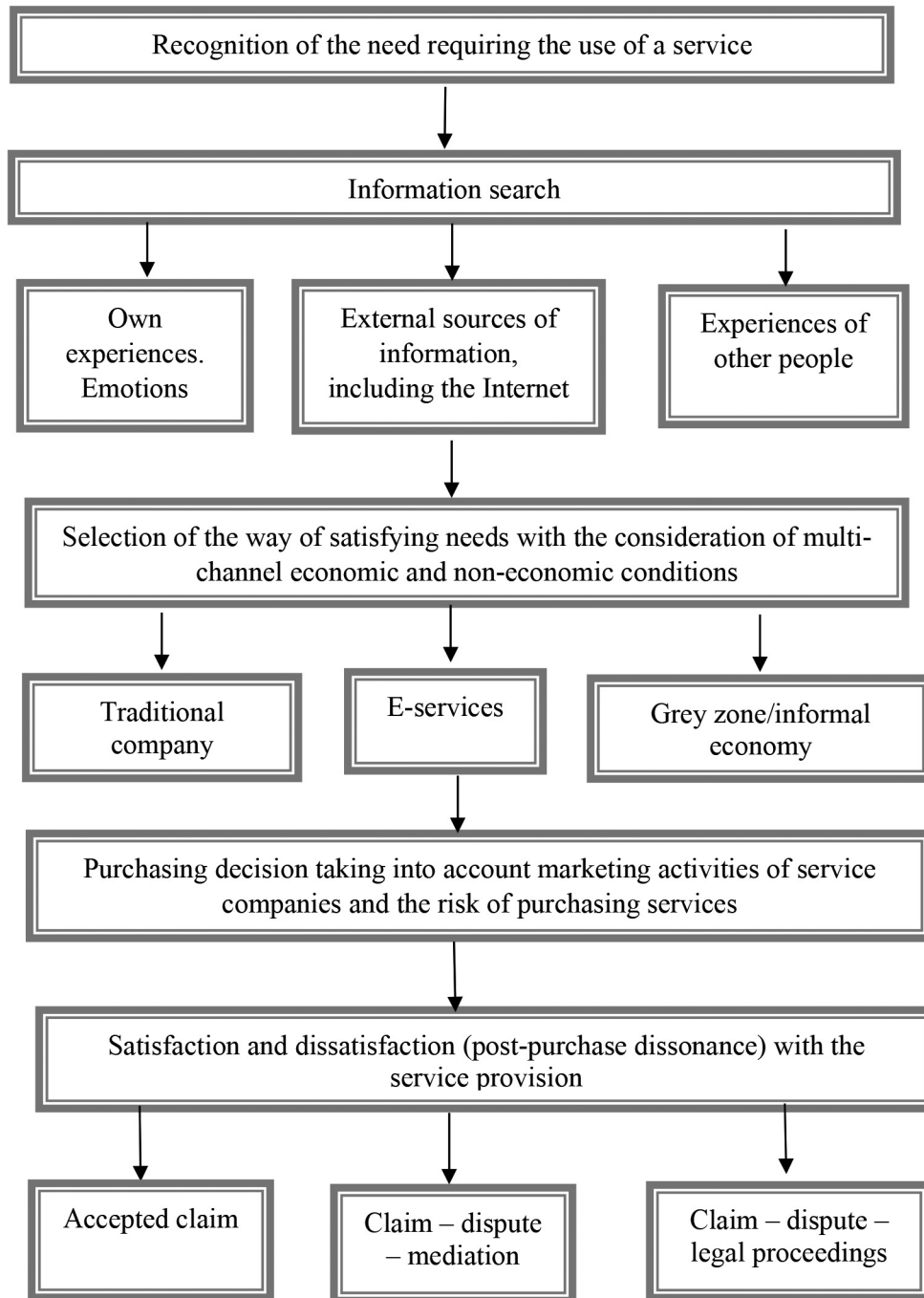
## Consumer's decision-making process and customer experience

As mentioned above, the experiences/impressions that the consumer has are related to the decision-making process where various types of contacts between the service providers and service users occur.

The decision-making process commences with a stage during which we deal with the emergence of

the lack of something, the existence of a need, triggered by, among others, promotional activities of service enterprises, such as advertising (Figure 2). Promotional activities should trigger the need found at a certain level of Maslow's pyramid. The creators of advertisements use emotions (since positive and negative emotions govern the majority of human behaviours and preferences), and in this way they can skilfully evoke positive feelings in the recipients of marketing communications and, as a result, create a conviction that they are interested

**Figure 2. Decision-making process in services and building customer experience**



Source: author's own work with the application of EBK model (Engel, Kollat, & Blackwell, 1968).

in the service, whose quality is pointed out in advertising (Ohme, 2015, pp. 12–17). Satisfying the need which requires the use of a service is often in line with a slogan "you are worth it/you deserve it". At this point we should consider consumer competence understood as *theoretical knowledge and practical skill distinguishing a particular person with the ease of efficient and effective realisation of lower- and higher-level needs, corresponding to the expectations of quality, with maintaining the responsibility for the choices and decisions being made* (Dąbrowska, Bylok, Janoś-Kresło, Kielczewski, & Ozimek, 2015, p. 54), allowing to answer the question whether this need has to be satisfied. This means that in this case we need to possess the so-called know-how knowledge — the ability to define and fulfill one's own needs. The positive response to this query leads the consumer to the second stage of the process where he or she is looking for relevant, service-related information. As part of his competences, the customer should have the know-what knowledge, i.e. have the information which can be the basis for making a choice/ a purchase decision. The required knowledge in this situation might be related to their own experiences based on specific emotions and impressions or the experiences of other consumers expressed, among others, in social media, also associated with emotions. The clients might also be referring to other sources of external information.

Services are a specific area since a consumer can satisfy a need using the services provided by enterprises or carrying out a given activity as part of self-service (e.g. cleaning, house maintenance, hairdressing, cosmetic, laundry services, etc.). Competences at this stage provide the know-why knowledge — which are associated with conscious decision-making.

The next stage of the decision-making process is the selection of the way of satisfying needs with the consideration of multiple channels. Consumers may satisfy their needs using traditional services provided by service enterprises, using e-services, including cross-border services, and the services rendered in the grey zone. The accumulated experience, perceived risks which accompany decisions (Maciejewski, 2010) as well as the three types of knowledge: the *know-who*, the *know-when* and the *know-where* knowledge play a very important role in making decisions. The *know-who* knowledge is associated with the selection of the company whose services we want to purchase (recommendations, prosumers, internet forums), the *know-when* knowledge is related to the ability to manage the household budget and plan purchases, and the *know-where* knowledge is linked to the ability to select an appropriate place of supply of services. This stage of decision-making

processes is of particular importance from the point of view of service consumption. Therefore, service companies should collect information on the consumers' impressions which lead to selecting a particular service product.

The last stage of the process concerns the evaluation of the decision that was taken: consumers' satisfaction with the service provision or their dissatisfaction (the so-called *post-purchase dissonance*). This means that the consumers may have a positive experience, which would probably lead to the next decision to purchase the service and loyalty towards the service, brand, company or they may experience the above-mentioned post-purchase discomfort, resulting in a negative impression. The consumers' further behaviour and actions towards the company (pursuing consumer rights, sharing unfavourable opinion about the company, the services offered by them, their customer service) will depend on the effectiveness with which the business entities are able to reduce or eliminate customers' dissatisfaction with the provided service. The activities are important from the point of view of service enterprises and the process of mapping experiences.

## Data and methods

In this article, the authors analyse the findings of the research which were carried out as part of three projects of the authors. In the case of two projects studies were carried out among consumers, in the third project the research was conducted with the participation of service providers:

- "Consumer behaviour of single people in Poland" ("Zachowania konsumpcyjne singli w Polsce") — a quantitative study carried out between July and August 2017 involving a sample of 501 respondents. The research tool was a survey questionnaire, The research was carried out by a research company with the application of a CAWI (Computer-Assisted Web Interview) method using ePanel.pl platform. The sample involved singles aged 25–35, living in five major cities in Poland: Warsaw, Wrocław, Cracow, Poznań and Gdańsk/Tri-City.
- "Service needs of the elderly in the conditions of demographic changes in Poland" ("Potrzeby usługowe osób starszych w warunkach zmian demograficznych w Polsce") — a study carried out on 6–11.02.2019 involving a sample of 508 respondents with the application of a survey questionnaire, conducted by a CAWI (Computer-Assisted Web Interview) method. The selection of the sample was random and involved a panel of Internet users. The group of respondents was



diversified with regard to age, i.e. individuals aged 60–64 constituted 48% of the sample, people aged 65–69 — 32%, and those aged 70+ — 20%. Male respondents (55%) slightly dominated the group; women amounted to 45% of the sample. The study involved inhabitants of all provinces. 21% of the respondents lived in rural areas or towns of up to 10,000 residents, 30% in towns from 10,001 to 100,000 inhabitants, 26% in cities with 100,001 — 500,000 residents and 23% resided in cities with more than 500,001 people. In the studies the respondents were asked whether they are satisfied with the services provided to them, in other words, their customer experiences.

- "Protection and education of consumers in selected service markets" ("Ochrona i edukacja konsumentów na wybranych rynkach usług"), a qualitative study conducted in November and December 2011 with the application of an individual in-depth interview (IDI) method. The study included interviews with the employees of 18 service companies. The interviews were conducted with the representatives of six industries: banking, catering, postal, telecommunications, tourism and insurance services (three interviews were held in each case).

## Perception of services by two groups of respondents: single individuals and people aged 60+ (research findings)

At the outset, it is worth quoting the findings of the research into the evaluation of the quality of customer service in 2017. Based on the study results, it may be concluded that 77.9% of Poles were satisfied with the quality of services provided to them. Consumers were most appreciative of the appearance/design of the service area (80.7% of responses), and in subsequent positions: the knowledge and competence of personnel (79.2%), the behaviour of personnel (78.6%), organisation and service time (76.8%) as well as the offer, price and product range (76.8%) (<https://www.jakoscobslugi.pl/artukul/raport-jakosc-obslugi-w-polsce>).

As indicated above, Customer Experience is the experience accumulated by the client throughout the entire course of the provision of services. These experiences determine the assessment of the clients' satisfaction with the services.

The authors have analysed the findings concerning the degree of satisfaction with particular services examined in two research studies: "The behaviour of single people in the goods and services market/Consumption behaviour

of single people in Poland" and "Service needs of the elderly". The two segments examined as part of the research are dynamically gaining in importance and these are the customers who, due to different reasons, are and will be more and more frequent clients of service enterprises. Naturally, the presented findings do not allow to evaluate particular stages of the process of rendering services or the employees at particular levels of hierarchy. However, based on the study results, it is possible to indicate whether positive or negative experiences prevail in the case of services purchased by these two population groups.

Between 1980 and 2015 the number of single-person households in the world increased more than twofold, from approximately 118 million to 300 million, which amounts to around 15% of all households. In the period of 2016–2030, it is forecasted that the growth in the number of single-person homes will be quicker than any other type of household. It is estimated that the increase will amount to approximately 120 million of households ([blog.euromonitor.com/2017/03/households-2030-singletons.html](http://blog.euromonitor.com/2017/03/households-2030-singletons.html); Chamie, 2017). Single-person households are also the most common type of arrangements in Europe — in 2017 their share in the entire population was at the level of 33.6%. In 2007–2017, this group of entities experienced a record increase of 3.7 percentage point ([https://ec.europa.eu/eurostat/statistics.../Household\\_composition\\_statistics](https://ec.europa.eu/eurostat/statistics.../Household_composition_statistics)). Considering the consumerist nature of the society, we may venture to formulate a thesis that people living alone in Poland constitute a heterogenic segment of purchases, which in terms of individual and socio-environmental factors, implements its own, frequently individualised (sophisticated) consumerism process (Lubowiecki-Vikuk, 2012, p. 79).

In the context of the above, it is worth looking at the evaluations of services used by single people (Table 1).

The highest ratings (very satisfied) were assigned to cultural services (23% of responses). Every seventh examined single person pointed to catering and recreational or sports services. More than 10% of indications were given to hotel and tourism services. It can be argued that in these cases customer experience was definitely positive, so the service companies met their needs at least at the level which was expected. Moreover, it may be assumed that the emotions which accompanied this process would encourage the service users to re-purchase the services. However, taking into account the remaining evaluations, it is difficult to assume that general customer experiences were positive. This is especially the case in the situations when the scores assigned in the study were ranging from "neither satisfied nor dissatisfied" to "very dissatisfied". This means that enterprises that wish



**Table 1. The evaluation of the satisfaction with selected services by the surveyed single respondents (indications)**

Services	Assessment of satisfaction with services				
	Very dissatisfied	Rather dissatisfied	Neither satisfied nor dissatisfied	Rather satisfied	Very satisfied
Tourism	2%	5%	38%	44%	11%
Hotels	1%	6%	27%	54%	12%
Recreation and sports	1%	6%	28%	50%	15%
Catering	1%	4%	26%	53%	15%
Culture	2%	3%	22%	50%	23%
Education	3%	7%	37%	44%	9%
House maintenance	2%	6%	50%	33%	9%
Private health care	4%	10%	32%	45%	8%
Insurance	1%	6%	45%	40%	7%

Source: author's own work.

to retain customers should map their experiences and define the weak points of their activities in order to eliminate them.

The second study concerned service needs of the elderly (60+) in the light of demographic changes. In the last decades in Poland we may observe the phenomenon of population aging. It is important to note that this trend is not specific to Poland, but it has a global dimension. It is estimated that in 2030 this social group would reach approximately 25% of the total population of Poland, and in 2050 it will constitute 1/3 of the entire society (GUS, Prognoza, 2014). The segment of elderly people in Poland is systematically increasing, which means that it is

becoming a more and more important part of consumer market. Therefore, it is crucial to consider the findings regarding the evaluation of services used by the elderly. In the expressed ratings, the survey participants comment on their experiences (aggregate experiences), occurring as a result of interactions between service enterprises and consumers (Table 2).

In the case of elderly people, the evaluations of their satisfaction with particular services are much more advantageous for service enterprises. More than half of the respondents are very satisfied with the culture-related services (53%) and carers or accompanying persons (52%). A slightly smaller

**Table 2. Assessment of satisfaction with selected services (indications)**

Services	Assessment of satisfaction				
	Very dissatisfied	Rather dissatisfied	Neither satisfied nor dissatisfied	Rather satisfied	Very satisfied
Carers, accompanying persons	4%	0%	9%	35%	52%
Cleaning	3%	1%	10%	63%	23%
Catering	1%	3%	20%	67%	8%
Healthcare (paid)	0%	6%	20%	59%	14%
Hairdressing	3%	2%	6%	55%	34%
Cosmetic	1%	2%	48%	42%	8%
Tourism	2%	1%	14%	60%	23%
Health tourism	2%	7%	10%	56%	25%
Recreation	2%	3%	19%	52%	24%
Senior Clubs	3%	5%	27%	43%	23%
Education	1%	0%	9%	45%	46%
Culture	1%	3%	25%	18%	53%
Banking	4%	7%	18%	59%	13%
Insurance	1%	7%	32%	54%	5%

Source: author's own work, February 2019.



share of respondents (46%) are satisfied with education services. Every third respondent is very satisfied with hairdressing services, every fourth with cleaning, tourism, health tourism, recreation and Senior Club services. In the case of remaining services, the degree of lack of full satisfaction is diversified. The smallest number of "very satisfied" ratings were obtained by the enterprises providing insurance, cosmetic and catering services. Also, in the case of the experiences indicated by elderly people we may claim that the companies which would like to retain clients in this segment need to have ambassadors, map their experiences. In addition, they should establish and define their weak points in order to eliminate them.

In view of the above research results, it is worth quoting the findings of a qualitative study reflecting the approach of employees of service enterprises from the banking, insurance, catering, postal, telecommunications and tourism sectors towards their clients.

The research results have indicated that, according to respondents, the increase in the competitiveness forces the service providers to raise the level of competence of their workers and introduce the continuous learning schemes in order to increase the level and the quality of the provided services. We may assume that the aforementioned quality is reflected in the assessment of the degree of customers' satisfaction with the services:

"The greater competition, the better effect it has on consumers. Clients are more informed and more aware, they have higher expectations in relation to us as service providers, and they expect higher and higher standards. This means we should improve the level of services, not only maintain the standard the clients are used to."

Unfortunately, the study indicated that as far as the attitude towards learning the terms and conditions of service provision agreements is concerned, the clients usually do not familiarise themselves with the specific contents of the contracts they sign. The employees of service companies are convinced that the clients would sign absolutely every document which will be submitted to them without being aware of the consequences of their actions:

"They do not read them at all. I can give them anything, and wherever I mark there they will sign."

"For as long as I work no client has ever asked me about the regulations of rendering services. There are also those who will not notice a spelling mistake in their name."

"He just sees the check indicating where to sign the document, signs it there and does not pay attention to anything. So, he might just as well sign the pact for selling his house to me."

The same situation may happen in the case of very important contracts, involving large amounts

of money, imposing financial obligations for the clients which would be binding for many years to come:

"There are also clients who only ask me to point the place where they are supposed to sign such a credit facility agreement."

It appears that careful reading of the terms of the contract before signing the agreement is a considerably less frequent attitude adopted by clients. Such situations usually concern long-term contracts that involve finances, e.g. credit facility or insurance documents. There are also those customers who read the contracts from cover to cover. They not only analyse the content of the agreement at home but also frequently contact representatives of companies to clarify any doubts. Even though this group of consumers is gradually increasing, still, in the opinion of service providers, they constitute a minority:

"Some clients read contracts carefully, and they generally surprise me, they ask about exemption clauses, specific terms. I really like such clients, and I always try — perhaps this stems from the nature of my work — to make the client aware of some key principles."

The provisions related to the amount of money which is due as well as the duration of the imposed obligation or the terms of resigning from the contract are the conditions which clients pay particular attention to.

According to the respondents, the information or customer knowledge tend to be insufficient to protect them from the feeling of disappointment or being taken advantage of in the situation when the service does not meet their expectations. The service providers are convinced that many of the claims and reservations indicated post factum could be avoided if clients paid more attention to the detailed information contained in the documents they are signing (content of the contracts), that is, the conditions of the service provision they decide to purchase.

## Summary

In the modern, highly competitive and saturated market, consumer can choose from a wide range of products and services. However, for a contemporary consumer, the product or service itself is not enough. Emotions and impressions which are associated with it are also important. This tendency has led to an increased interest in customer experience as a way of creating a unique value. More and more frequently the companies, also service enterprises, apply strategies related to using emotions in building relations with clients. This



kind of customer experience — both positive or negative — will translate into the clients' willingness to use the services offered by a given brand once again. The expression of positive experience might be, among others, the evaluation of the degree of satisfaction with the services. The presented research findings show, admittedly, the advantage of the "rather satisfied" and "very satisfied" ratings over "very dissatisfied" and "rather dissatisfied". However, we should also pay attention to the relatively high (especially among the single people taking part in the study) share of "neither satisfied nor dissatisfied" ratings. In the context of the statements expressed by the participants of the qualitative study concerning the increasing expectations using the services, it suggests that

such a score might be perceived as a challenge for service providers. Also, placing greater emphasis on the need to educate all consumers is an important factor in shaping positive customer experience for individuals using services. As the research indicates, this may lead to greater satisfaction of consumers with the services they purchase. To sum up the presented considerations, we might quote a comment expressed by A. Wódkowski, an expert in the field of supporting customer relations management, which is relevant in the context of customer retention: "In the era of digitalisation, automation and e-everything, we often forget that the strength of customer relations frequently determines business continuity" (Wódkowski, 2018, p. 11).

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