Chapter 3
Customer Value Dimensions in E–Healthcare Services:
Lessons From Finland

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ABSTRACT

Healthcare services have been extensively researched for customer value creation activities. There has been, however, limited attention on the dimensions of customer value, as reported by customers themselves, in e-healthcare services. The purpose of this paper is to investigate customer value dimensions in which customers experience e-healthcare services. Narrative techniques were used to investigate customer experiences of e-healthcare services offered by eight private Finnish providers. The findings show that customers evaluate e-healthcare services in four value dimensions: 1) The outcome of e-healthcare service ('What'), 2) The process of e-healthcare service ('How'), 3) The responsiveness and temporal aspect of e-healthcare service ('When'), and, 4) The location of e-healthcare service provision ('Where'). The value dimensions reflect customer expectations that service providers can fulfill for improved customer value creation. To the best of the authors' knowledge, this study is one of the first researches to investigate customer value dimensions in e-healthcare services in Finland.

INTRODUCTION

The healthcare provision system in Finland is lauded for its success in providing good healthcare. According to a study reported in October 2013 in the Finnish largest newspaper, Helsingin Sanomat, approximately 93% of customers are satisfied with the healthcare services of private healthcare providers. On the other hand, the corresponding figure for public healthcare providers was 85% (Toivonen, 2013). Healthcare services in Finland are based on the welfare state model. In this system, the major part of

healthcare services is provided by the state and municipalities (Teperi, Porter, Vuorenkoski, & Baron, 2009). The Pharma Industry Finland states that in Finland, approximately 20% of healthcare expenditure is paid by households. This complements the expenditure incurred by the State (approx. 24%), municipalities (approx. 40%), and social insurance institution KELA (14%) in Finland (Lääketeollisuus, 2015).

Finland has also made excellent progress in introducing e-healthcare practices and systems around the country. The first steps in e-healthcare were taken in 1998, when pilot projects were taken to integrate patient record information systems from multiple suppliers into an integrated regional database (Alapekkala, 2015). Today, e-healthcare systems in Finland include a number of processes, such as, e-prescription, patient electronic health records with 100% national coverage, and, patient eCards among several other initiatives (Doupi et al., 2010). Notwithstanding these initiatives on the institutional level, the customers' valuation of e-healthcare in Finland is yet scarcely investigated.

Healthcare services have been extensively researched for investigating service quality and customer value creation activities (McColl-Kennedy, Vargo, Dagger, Sweeney, & Kasteren, 2012; Gummerus, 2010; Nambisan & Nambisan, 2009). There has been, however, limited attention on the dimensions of customer value, as reported by customers themselves, in e-healthcare services. The purpose of this paper is to investigate the dimensions of customer value through which customers evaluate and experience e-healthcare services in Finland. We conceptualize e-healthcare as a service that customers experience and evaluate. For this research, we characterize patients and their caretakers (friends and family) as 'customers' in the e-healthcare context. Customers use e-healthcare channels themselves for seeking various benefits. Some of the key benefits that customers avail from e-healthcare services include information gathering and scheduling appointments at clinics. In this paper, we investigate and analyze the customers' evaluation of private e-healthcare services and present a four-dimensional value categorization framework as an outcome of research.

The paper is structured as follows: first, we describe the concepts of e-healthcare, smartphone apps, and, customer value creation in the literature review section. Next, we present the methodology and the empirical study conducted for this research. Subsequently, we present the findings and analyze the value dimensions from e-healthcare service into a four-dimensional framework. Last, we present the discussion and implications of the findings.

LITERATURE REVIEW

E-Healthcare as a Service

E-healthcare services consist of the use of electronic information and communication technology in the health and wellness sector. The term 'e-health', 'e-healthcare', 'health e-service' and 'e-health service' are interchangeably used in academic and managerial literature (Eysenbach, 2001). Several definitions understand e-health as synonymous with 'healthcare through internet'. This term broadly refers to any electronic exchange of health-related information through electronic channels (such as websites and smartphone apps) (Deluca & Enmark, 2000; Gummerus, Liljander, Pura, & van Riel, 2004; Kind & Silber, 2004; Kwankam, 2004).

In this paper, we use the term 'e-healthcare' and ascribe to the World Health Organization's (WHO) conceptualization of e-health. WHO defines e-health as "the transfer of health resources and healthcare by electronic means" (WHO, 2014). It identifies three core areas in e-health: a) delivery of health

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