Service journey quality: conceptualization, measurement and customer outcomes

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Abstract

Purpose – The quality of the customer journey has become a critical determinant of successful service delivery in contemporary business. Extant journey research focuses on the customer path to purchase, but pays less attention to the touchpoints related to service delivery and consumption that are key for understanding customer experiences in service-intensive contexts. The purpose of this study is to conceptualize service journey quality (SJQ), develop measures for the construct and study its key outcomes.

Design/methodology/approach – The study uses a discovery-oriented research approach to conceptualize SJQ by synthesizing theory and field-based insights from customer focus group discussions. Next, using consumer survey data ($N = 278$) from the financial services context, the authors develop measures for the SJQ. Finally, based on an additional survey dataset ($N = 239$), the authors test the nomological validity and predictive relevance of the SJQ.

Findings – SJQ comprises of three dimensions: (1) journey seamlessness, (2) journey personalization and (3) journey coherence. This study demonstrates that SJQ is a critical driver of service quality and customer loyalty in contemporary business. This study finds that the loyalty link is partially mediated through service quality, indicating that SJQ explains loyalty above and beyond service quality.

Research limitations/implications – Since service quality only partially mediates the link between service journey quality and customer loyalty, future studies should examine alternative mediators, such as customer experience, for a more comprehensive understanding of the performance effects.

Practical implications – The study offers concrete tools for service managers who wish to understand and develop the quality of service journeys.

Originality/value – This study advances the service journey concept, demonstrates that the quality of the service journey is a critical driver of customer performance and provides rigorous journey constructs for future service research.

Keywords Service journey, Customer journey, Service delivery, Customer experience, Touchpoint, Service quality, Service design

Paper type Research paper

1. Introduction

The notion of satisfying customers through service excellence is a cornerstone of service research and practice. During the past decade, managers and researchers alike have increasingly stressed the role of customer journeys as opposed to individual service encounters for the achievement of service excellence and the subsequent competitive advantage (Rawson *et al.*, 2013). This emphasis aligns with broader marketing research suggesting that the set of touchpoints along the customer journey gives rise to customer experience (Lemon and Verhoef, 2016; Tueanrat *et al.*, 2021). Indeed, a recent industry report suggests that, across industries, companies' journey performance is substantially more strongly correlated with customer satisfaction and business outcomes, such as revenue and repeat purchase, than is firm performance at individual touchpoints (Duncan *et al.*, 2016).

In the extant marketing literature, the "customer journey" is commonly defined as the series of touchpoints that customers encounter and interact with during their purchase process (Becker and Jaakkola, 2020; Lemon and Verhoef, 2016; Becker *et al.*, 2020). In today's markets, customer journeys are ever more complex, as digitalization has accelerated the birth of a myriad of channels through which customers can interact, search for information and conduct their purchases (Sousa and Voss, 2006; Edelman and Singer, 2015). What is more, increasing specialization has fragmented the contemporary service delivery to involve a network of providers (Tax *et al.*, 2013). Firms must therefore manage expectational, operational and functional interdependencies between various touchpoints (Dhebar, 2013), keeping in mind that clumsy and inconsistent journeys have been identified as an important source of customer churn (Rawson *et al.*, 2013).

The customer journey is a powerful concept for understanding a customer's path to purchase (e.g. Edelman and Singer, 2015). However, the purchase decision-making focus is less useful for supporting service management; as in service-intensive contexts, service delivery and consumption encounters play a major role in the formation of customer experiences, accentuating the importance of touchpoints that customers interact with after their purchase decision (see Lemke *et al.*, 2011). Thus, service researchers and practitioners seeking to understand and design high-quality journeys can benefit from journey constructs that capture the functional and operational interdependencies between touchpoints comprising the service process (e.g. Tax *et al.*, 2013; Rawson *et al.*, 2013; Dhebar, 2013).

Extant service research offers valuable methods for analyzing and designing the composition of journeys, such as service blueprinting (Bitner *et al.*, 2008), customer journey mapping (Zomerdijk and Voss, 2010) and multilevel service design (Patricio *et al.*, 2011), but it lacks the conceptual tools for assessing the quality of service journeys from the customer's viewpoint. This means that managers are missing the tools for measuring to what extent they succeed in designing their journeys for service delivery, and many service organizations continue measuring perceived service quality at particular touchpoints, or rely on simple aggregate measures, such as the Net Promoter Score. Research on customer experience (CX) also considers journeys, but CX measures predominantly focus on customers' perceptions of their overall experience with a brand (e.g. Brakus *et al.*, 2009) or a firm during the purchase process (Kumar *et al.*, 2014; Kuppelwieser and Klaus, 2021), offering limited insights on the touchpoints related to service delivery and consumption that are critical for service-intensive contexts.

Against this background, the purpose of this paper is to *conceptualize service journey quality (SJQ), develop measures for the construct and study its customer outcomes*. Service journey refers to the process or sequence that a customer goes through to access and use a particular service (cf. Tueanrat *et al.*, 2021; Følstad and Kvale, 2018; Voorhees *et al.*, 2017). This study adopts a discovery-oriented approach for conceptualizing SJQ (Zaltman *et al.*, 1982). First, by synthesizing extant theory (e.g. Homburg *et al.*, 2017; Lemon and Verhoef, 2016) and field-based insights from customer focus group discussions, we define SJQ as the degree to which customers perceive the combination of provider-owned service process touchpoints functioning as a (1) seamless, (2) coherent and (3) personalized whole. Second, by building upon the definition and insights from the qualitative study, we develop measures for the SJQ constructs using survey data ($N = 278$) from consumers in the financial services context. Third, we demonstrate the nomological validity and practical relevance of the SJQ constructs by linking them to service quality and customer loyalty using a second survey dataset ($N = 239$) from the financial industry.

This study makes three key contributions. First, the developed conceptualization and measure for SJQ advances extant service research that has, for nearly a decade, highlighted the critical role of journeys (e.g. Zomerdijk and Voss, 2010; Ostrom *et al.*, 2015), but offered scant insight into what constitutes the quality of a journey in a service-intensive context.

This study develops service process-focused SJQ constructs that capture the key aspects of functional service journeys, putting the emphasis on customer perceptions of the interdependencies between journey touchpoints rather than on individual encounters or the overall evaluation of a firm, thereby complementing current constructs in the area of customer journeys and experience (e.g. Lemke *et al.*, 2011; Kuehnl *et al.*, 2019). Second, this study provides rare empirical support for the notion that the journey quality is a critical driver of customer performance in contemporary service businesses (e.g. Lemon and Verhoef, 2016). Specifically, we demonstrate that service journey seamlessness, personalization and coherence are central drivers of customer loyalty intentions. Third, the study clarifies the nomological network of service journeys by providing new insights about the theoretical mechanisms through which journey quality affects loyalty. Earlier research has pointed out that the link between journey quality and loyalty is primarily due to improved brand attitudes (Kuehnl *et al.*, 2019). Our results show that in service-intensive contexts, the journey-loyalty relationship can furthermore be partially explained through improved service quality perceptions. Since the service quality's mediation effect is only partial, we encourage future research to study more closely the role of other alternative mediators, such as customer experience, in linking SJQ to customer loyalty (Lemon and Verhoef, 2016; Becker and Jaakkola, 2020). All in all, this research provides new measures for service design, service management and customer experience research, as well as for managers who wish to set goals, understand and develop their performance in service journeys as a strategic priority.

This paper is organized as follows. The next section outlines the key literature streams that offer the conceptual building blocks for SJQ. The subsequent sections report the empirical research conducted; we first conceptualize SJQ and its key dimensions by synthesizing theory-based views and field-based insights into SJQ, second, develop measures for the construct and finally demonstrate its nomological and predictive validity. The final sections outline the study's theoretical and managerial implications.

2. Conceptual underpinnings of service journey quality

The research that can be drawn from to conceptualize service journey quality is fragmented in multiple literature streams. In the service context, many of the dealings between customers and providers take place after the actual purchase decision has been made as the realization of a service offering often involves both parties. SJQ is hence best understood through literature streams that tackle the various stages of the process that consumers go through when accessing and consuming a service.

Table 1 outlines the key literature fields that offer insight into SJQ. The service management and service design research discuss high-quality service delivery processes; customer experience studies identify strategic journey-related goals for service providers and channel management research provides insights on the design and deployment of diverse channels for effective service processes.

The traditional *service management* literature has highlighted that customers' quality perceptions are affected not only by what they receive as an outcome of the service but critically also by the functional performance of the service process (Grönroos, 1984). This research has mainly focused on the quality of the core service delivery taking place during the service encounter (Voorhees *et al.*, 2017), typically examining customer perceptions of either a firm's service excellence at one point in time or their overall experience with the firm (e.g. Parasuraman *et al.*, 1991; Brady and Cronin, 2001). The studies considering the service encounter's processual nature have analyzed how positive service outcomes are affected by a particular phase or event of the service process (Stauss and Weinlich, 1997; Verhoef *et al.*, 2004; Sivakumar *et al.*, 2014) or the customer relationship (Dagger and Sweeney, 2007). In other words, service management research mostly focuses on

Literature streams and exemplary studies	Insights for understanding SJQ	Shortcomings in understanding SJQ	How the SJQ construct can advance the stream
Service management Sivakumar *et al.* (2014), Dagger and Sweeney (2007), Verhoef *et al.* (2004), Brady and Cronin (2001), Grönroos (1984)	(1) Highlights the importance of service process (functional) quality (2) Provides measures for the customer's perceived quality of service encounters (3) Shows that the timing of particular service quality attributes along the service process affects customer satisfaction	(1) Focus on individual service encounters or overall service quality but not on the journey elements that affect the touchpoints' connectivity (2) Little emphasis on the combination of touchpoints	(1) Moves the focus of service quality from individual service encounters to combinations of potentially multichannel and multiprovider touchpoints
Service design Tax *et al.* (2013), Patrício *et al.* (2011), Zomerdijk and Voss (2010), Bitner *et al.* (2008)	(1) Highlights that service providers should understand journeys from the customer's perspective (2) Highlights that customer journeys differ from one another and depend upon customer preferences (3) Provides tools, such as service blueprinting and customer journey analysis, to understand the service delivery process	(1) Main emphasis on the structure of the journey, with less insight into other aspects of SJQ (2) Does not offer measures for examining SJQ	(1) Offers a scale for measuring the outcomes of service design at the journey level from the customer's perspective
Customer experience Lemon and Verhoef (2016), Kuehnl *et al.* (2019), Homburg *et al.* (2017), Brakus *et al.* (2009), Rawson *et al.* (2013)	(1) Identifies strategic journey-related goals for service providers (2) Highlights that smooth and thematically consistent journeys support positive brand attitudes and competitive differentiation (3) Argues for the benefits of perfecting journeys as a whole as opposed to individual touchpoints	(1) CX measures typically focus on customer responses to individual touchpoints and do not consider journeys (2) Focus on path to purchase rather than service delivery	(1) Offers a journey conceptualization that captures the key elements that affect CX formation in service-intensive contexts
Multichannel customer management Barwitz and Maas (2018), Neslin *et al.* (2006), Sousa and Voss (2006), Bendoly *et al.* (2005)	(1) Provides tools for the design, deployment, and choice of channels for effective customer management (2) Provides insight into channel properties that attract customers, especially channel integration (3) Demonstrates that one's choice of interaction channels is individualistic	(1) Focus on path to purchase rather than service delivery (2) Focus on a few selected channels rather than the journey as a whole (3) Focus on channel choice rather than the quality of a combination of touchpoints	(1) Offers a tool for measuring customer perceptions of the performance of channel integration in service-intensive contexts

individual service encounters or overall service quality rather than on the journey elements that support the functioning of the service process as a whole.

The literature on *service design* focuses on the customer-centered innovation of new services by emphasizing the user experience, suggesting methods for analyzing customer journeys and aligning the partners in service delivery (e.g. Karpen *et al.*, 2017; Steen *et al.*, 2011; Yu and Sangiorgi, 2018). Methods such as service blueprinting emerged as an attempt to gain a broader view of the service process that comprises both joint service encounters and the steps customers take outside the service setting (Bitner *et al.*, 2008). Subsequent service design studies have expanded the analysis to include complex systems that customers and users navigate to fulfill their needs (e.g. Patricio *et al.*, 2011; Tax *et al.*, 2013). This stream highlights the importance of designing the journey in a holistic manner and incorporating the entire service delivery network to ensure a consistent service experience (e.g. Tax *et al.*, 2013). Yet, the emphasis lies on offering tools for mapping and developing customer journeys, and these studies do not offer constructs for measuring service journey quality from the customer's perspective.

Customer experience research highlights the importance of journeys by defining the customer experience as "customers' nondeliberate, spontaneous responses and reactions to offering-related stimuli along the customer journey" (Becker and Jaakkola, 2020). Research on customer experience management (CEM) focuses on sellers' activities for strategically designing and managing experiences throughout the customer journey. Homburg *et al.* (2017) found that best-practice firms have four strategic goals for designing and improving customer journeys: (1) the thematic cohesion of touchpoints, (2) the consistency of touchpoints, (3) the context sensitivity of touchpoints and (4) the connectivity of touchpoints. Kuehnl *et al.* (2019) found evidence for the first three of these dimensions. These findings offer tentative insights into the relevant dimensions of SJQ. However, the CX research predominantly studies customer purchase journeys, and the only existing consumer-assessed journey design construct by Kuehnl *et al.* (2019) emphasizes brand-focused journey qualities relating to the brand experience, brand attitudes and customer loyalty. The CX stream has thus paid very limited attention to the functional and operational touchpoint interdependencies that are critical for service contexts (Rawson *et al.*, 2013; Dhebar, 2013).

Finally, research on *multichannel customer management* addresses "the design, deployment, and evaluation of channels to enhance customer value through effective customer acquisition, retention, and development" (Neslin *et al.*, 2006, p. 96). Customer channels are the medium through which service providers communicate or interact with customers (e.g. call centers, e-mails, SMS, chats and face-to-face conversations) hence representing platforms for digital or human-served touchpoints (Halvorsrud *et al.*, 2016; Sousa and Voss, 2006). The multichannel literature predominantly focuses on channel choice behavior, such as the drivers for online channel use (e.g. Melis *et al.*, 2015), an optimal mix of channels (e.g. Montoya-Weiss *et al.*, 2003) and the role of specific channels during particular phases of the purchase process (e.g. Verhoef *et al.*, 2007). In terms of SJQ, this stream contributes insights into channel properties that attract and guide customers, especially the importance of integrating channels to enable the easy transitioning from one channel to another (e.g. Montoya-Weiss *et al.*, 2003; Neslin *et al.*, 2006; Barwitz and Maas, 2018). However, as noted by Anderl *et al.* (2016), channel studies tend to either focus on one single channel or consider the interplay of a few selected channels to understand the consumer's path to purchase. This literature reveals little about the quality of the combination of different types of touchpoints located within a range of channels as the focus lies on the channel strategies rather than on the functioning of the journey for service delivery.

As this literature review demonstrates, the issue of understanding and designing service journeys is relevant for many research streams, but the question as to what constitutes SJQ

has not been explicitly addressed so far, and the research lacks valid measures on this topic. The research on service management and service design emphasizes the importance of gaining a customer view of the service process, but does not offer tools for understanding and measuring the functional quality of journeys. Customer experience and channel management research, in turn, focuses on the customer purchase journey and offers little insight into the interdependencies between post-purchase touchpoints that are critical for service delivery processes.

3. Conceptualization of service journey quality

To conceptualize SJQ, we applied a discovery-oriented research approach (e.g. Zaltman *et al.*, 1982). By adhering to this approach's established procedures, we build upon our initial insights from a literature review for a theory-based view and complement and refine it with a field-based view. The existing research offers a good basis for forming an initial, theory-based understanding of SJQ, but since existing studies have not addressed journeys specifically from a service process perspective, we conducted a qualitative study on consumers' perceptions of high-quality service journeys to (1) substantiate and (2) enhance and nuance the theory-based view. The conceptualization process was abductive in nature: we moved between theoretical concepts and empirical observations in an iterative fashion (Dubois and Gadde, 2002), resulting in a synthesis of theory and qualitative insights that allowed us to define the SJQ construct and its key dimensions. The conceptual basis established in this phase also forms a robust foundation for the scale development process in the study's latter stages.

3.1 Theory-based view of service journey quality

The first step of the conceptualization process focuses on forming a theory-based view of the SJQ concept's key content. As our literature review demonstrates, research on service process quality and customer journeys can together offer tentative insights into SJQ. First, many studies stress the importance of designing the journey as a whole and *integrating touchpoints* such that the journey runs smoothly (e.g. Lemon and Verhoef, 2016; Homburg *et al.*, 2017; Sousa and Voss, 2006). However, due to the increasing functional and operational touchpoint interdependencies of the service processes, mere excellence in individual interactions may not be enough for successful service delivery if the service delivery touchpoints do not align and work in concert (see Rawson *et al.*, 2013).

Second, many authors highlight that touchpoints and their cues should be thematically *consistent and coherent* along the journey (e.g. Homburg *et al.*, 2017; Kuehnl *et al.*, 2019). Customers experience and evaluate service cues across touchpoints, and with an increasing number of channels and partners involved in service delivery, they may feel lost if the service touchpoints are very dissimilar (cf. Berry *et al.*, 2006).

Third, research emphasizes the individual and subjective nature of journeys, suggesting that they should be sensitive to *customers' individual needs and channel preferences* (e.g. Barwitz and Maas, 2018; Patricio *et al.*, 2011). High-quality service delivery should therefore adapt to the needs of the individual customer throughout the whole service process (cf. Dhebar, 2013). These three themes – touchpoint integration, thematical coherence and sensitivity to individual customer needs – were adopted as the initial theory-based view for SJQ conceptualization, which was refined and complemented with empirical insights from service-intensive contexts.

3.2 A qualitative study for establishing a field-based view of service journey quality

Next, we conducted a qualitative study to generate an understanding of SJQ by drawing from human experiences (Gioia *et al.*, 2013). Following Sharma and Conduit (2016), we took the

Gioia approach to first conduct open coding to identify themes emerging from data, to capture any SJQ aspects that are relevant for consumers' lived service experiences. In accordance with the abductive approach, we next integrated the first-order codes into second-order, theory-centric themes iterating between the data and the tentative conceptualizations derived from previous research (Dubois and Gadde, 2002). The qualitative data thus served the purpose of substantiating and refining the theory-based view and formulating service process specific definitions for the tentative themes.

3.2.1 Data collection. We employed focus groups to capture consumer insights into SJQ. Focus groups are a suitable data collection means for explorative purposes because the method allows one to gain insights from a large number of individuals through nondirective inquiry strategies that result in a rich understanding of the studied phenomenon (Flick, 2018). We organized nine focus groups of four or five consumers each, and the participants were both female and male and aged between twenty and forty years (Table 2). The aim of selecting focus group participants was to facilitate the open sharing of views and understandings while ensuring that the generated data would be able to meet the research aim's requirements (King *et al.*, 2019). The participants were university students with differing backgrounds, thus ensuring some common ground, yet a relatively broad range of views.

Each group discussed service journeys in one of the following service contexts: retail, hospitality, teleoperator and insurance services (Table 2). Service delivery in these contexts often features multiple touchpoints, facilitating the gaining of a rich set of insights. The groups were asked to choose one of the four contexts, wherein each participant had some recent dealings. The participants were instructed to discuss their actual experiences of service processes in the chosen context by focusing on experiences they perceived as particularly positive or negative. The participants were asked to describe their service journeys and elaborate upon the aspects that they perceived as the root causes of their positive and/or negative perceptions of the service process. All these procedures aimed to elicit the recall and identification of critical SJQ dimensions in a nonobtrusive way.

3.2.2 Data analysis. Following the Gioia approach (Gioia *et al.*, 2013), we conducted a thematic analysis on the data, starting with identifying any journey-specific themes mentioned by the focus group participants as relevant to their positive or negative past service experiences; this stage is akin to open coding as conducted in grounded theory (Strauss and Corbin, 1990). Next, we compared and grouped the first-order codes to identify broader second-order themes related to journey quality aspects by iterating between the data and the tentative theory-based conceptualizations. The first-order analysis adhered to the informants' voices, while the second-order analysis developed a higher level of abstraction and used theory-driven insights to determine if and how the first-order themes may be connected and labeled to suggest concepts that explain the observed phenomenon (Gioia *et al.*, 2013; cf. Sharma and Conduit, 2016).

Group	Participants	Service context discussed
R1	3 female, 2 male	Retail: furniture store
R2	4 female	Retail: clothing store
R3	4 female	Retail: furniture store
H1	2 female, 3 male	Hospitality: cruise
H2	2 female, 2 male	Hospitality: hotel stay
T1	1 female, 3 male	Teleoperator: mobile phone subscription
T2	2 female, 3 male	Teleoperator: mobile phone subscription
I1	2 female, 2 male	Insurance services: home insurance
I2	2 female, 3 male	Insurance services: car insurance

Table 2.
Focus groups

3.3 Conceptualization: synthetizing theory-based view and empirical findings

By synthesizing previous research with findings from qualitative study, we define SJQ as the degree to which customers perceive the combination of provider-owned service process touchpoints functioning as a (1) seamless, (2) coherent and (3) personalized whole. With provider-owned touchpoints, we refer to touchpoints controllable by the service providers, i.e. brand- and partner-owned touchpoints (Lemon and Verhoef, 2016). The rationale is that while modern multichannel service processes may involve a network of service providers and outsourcing partners (Tax *et al.*, 2013), the customer nevertheless evaluates the process as a whole and often sees each touchpoint representing, and remaining the responsibility of the focal service provider, whether outsourced or not (Kranzbühler *et al.*, 2019). Thus, the SJQ construct focuses on service delivery touchpoints that service providers are able to design and manage (see Becker and Jaakkola, 2020). We identify three key SJQ dimensions: seamlessness, personalization and coherence discussed in detail below.

The first identified dimension we label *journey seamlessness*: the focus group participants described positive service journeys as simple and hassle-free, wherein moving from one encounter to another is easy – even between different types of journey touchpoints. Participants discussed many instances of positive and negative service experiences emerging from the efficiency of integration and information flow across organizational silos or service delivery partners that created feelings of a smooth and continuous service, or lack of it:

> I hit a car at the parking lot and called my insurance company. Their call center connected my call to the insurance payout services and also transferred my details since the person picking up already knew who I was and why I was calling! She told me what would happen next and helped me pick a repair shop. After the call, I got a text and an email with instructions to the repair shop, and the owner of the other car immediately got a call from my insurance company about his compensation, and I did not have to worry about it at all. (I2)

> I had ordered from their online store but I could return items at the [physical] store. . .that was very convenient, not having to pack and send the clothes that did not fit. (R2)

> I was trying to activate my new mobile phone subscription, but it was very difficult. I got a letter that instructed that I should register in one place, then confirm in another site, and then activate it in a third place! The salespersons gave totally different instructions. (T1)

These findings find support in existing research, pinpointing that journey touchpoints should be functionally integrated to enable a smooth end-to-end journey (Homburg *et al.*, 2017). Edelman and Singer (2015) note that firms should streamline journeys so that customers are able to execute complex service processes quickly and easily; and Rawson *et al.* (2013) recommend shifting from siloed to cross-functional approaches in developing journeys. Combining the qualitative insights with extant research, we define journey seamlessness as *the degree to which touchpoints are integrated allowing a customer's smooth transition between various service process touchpoints.*

The second SJQ dimension identified is *journey coherence*. According to the focus group participants, good service journeys feel consistent both in terms of visual as well as service style elements of different touchpoints. The participants appreciated a journey during which everything from the service personnel's style and manner of delivering the service to the visual elements within the service setting are aligned and convey the same message. The below quotes illustrate coherence:

> The [mobile phone] service provider sent me an ad to promote its special package for young adults; it looked trendy and playful. The firm was also present in our student event; they organized a funny game and gave away energy drinks. . .Even their sales reps were cool; they called themselves "social media ninjas"—so everything was about the trendy, bold, and youthful brand. . . (T1)

> It is easy since every Ikea store is almost identical, and it feels the same since you can see Ikea colors all the time. . .their website looks like Ikea since there is blue and yellow. You also see yellow and blue signs in the stores, and you collect stuff in a yellow bag, and they pack them in a blue bag! (R1)

> Different service employees had completely different styles of doing things...So their service principles seem to depend on who you happen to ask! (R3)

These findings resonate with the notion of brand cues' thematic cohesion and consistency across touchpoints (see e.g. Berry *et al.*, 2006; Kuehnl *et al.*, 2019). Previous research on customer experience management has indeed recommended that firms should systematically manage and orchestrate "experience clues" across various touchpoints (Berry *et al.*, 2006; Zomerdijk and Voss, 2010). Synthesizing the qualitative insights with previous research, we define journey coherence as *the degree to which service process touchpoints provide consistent experience cues*.

The third SJQ dimension identified is *journey personalization* that builds upon the notion of the individual and subjective nature of service journeys (e.g. Dhebar, 2013; Barwitz and Maas, 2018). Many focus group participants described how excellent service journeys feel tailor-made and adapted to each customer's unique situation and needs. The participants appreciated the freedom to choose the course of their journeys – that is, the touchpoints through which they preferred the service interaction to be held. Following quotes illustrate journeys that felt personalized for the customer:

> We went to a big concert and stayed in a hotel close by. There were many concert attendees staying there, and the hotel had decided to extend the breakfast time the next morning so that we could sleep in after the concert! That seemed like excellent service. (H2)

> I needed to file an application for compensation for a broken sink in my bathroom. I could've done that online, by phone, or by visiting their office, but I chose the mobile application since I like to do everything with my phone. (I1)

> We were two families with small kids traveling together [on a cruise ship] and had booked family cabins. It was really convenient that all the family cabins were located along the same corridor, and party people were at the other end of the ship. Passengers with prams had their own entrance to the ship, and there was a ship mascot greeting us and handing coupons for free ice cream at the play area, our kids loved it! (H1)

Also previous research has noted the importance of designing touchpoints that are sensitive to the customer's situational context (Homburg *et al.*, 2017; Kuehnl *et al.*, 2019), highlighting that customers should find the touchpoint architecture adaptive to their changing needs (Dhebar, 2013). Combining the empirical and research insights, we define journey personalization as *the degree to which the combination of service process touchpoints is tailored to fit the customer's preferences and situational context*.

4. Service journey quality scale development
4.1 Qualitative scale development procedure
The conceptualization of SJQ enabled us to proceed into building measures for the construct. The scale development follows the established procedures for building new scales (Churchill, 1979; MacKenzie *et al.*, 2011). Specifically, on the basis of the construct definitions and insights from the qualitative study, we built an initial indicator pool for all three SJQ constructs, coming up with 23 total indicators that have been designed to evenly reflect the key domain of each SJQ dimension. Next, we assessed the indicator content validity through a qualitative item-sort task test suggested by Anderson and Gerbing (1991). Twelve senior scholars were asked to assign each scale item under one SJQ construct definitions or option "other" if it could not be accurately assigned to any one definition. All but one indicator

received more than ten out of twelve correct responses, thereby passing the suggested threshold criterial of psa (>0.5) and csv (>0.7). When a reviewer felt unclear about or rated an item incorrectly, the indicator was carefully evaluated, and some wordings were consequently fine-tuned. Finally, we selected the six representative indicators from the item sort test for each dimension to sustain the final scale at a reasonable length – see Appendix for the final scale indicators.

4.2 Data collection for the scale validation

To validate the developed measure, we conducted a consumer survey concerning SJQ in financial services where the process of accessing and using the service typically involves a multitude of touchpoints in different channels. The data were collected in a centrally located downtown shopping center in a northern European town. We randomly approached adult customers and asked them to participate in an academic study that concerned their experiences with their primary financial service providers. We implemented a movie ticket draw as an incentive for consumers to participate and guaranteed full anonymity for each respondent and received $N = 278$ responses. The data were deemed adequate for the initial scale validation purpose of the first survey study.

4.3 Assessment of the SJQ scale validity and reliability

The SJQ scale validity was assessed based on confirmatory factor analysis using AMOS 24 software. The initial analysis of the proposed three-factor SJQ model with 18 indicators led to the elimination of two items from the seamlessness construct due to problems with discriminant validity. The elimination of problematic items is possible since the reflective indicators are interchangeable and because the construct is unchanged when an indicator is removed (Bollen and Lennox, 1991). A purified three-dimensional model with 16 items demonstrated a satisfactory fit. The chi-square statistic was significant (222.4; $p = 0.00$), but the critical ratio of the chi-square over degrees of freedom was close to 2 (χ^2/df = 2.2), thus indicating a reasonable fit. The central fit indices provide support for the scale validity: goodness of fit index (GFI) = 0.91; comparative fit index (CFI) = 0.95; Tucker–Lewis index (TLI) = 0.94; standardized root mean residual (SRMR) = 0.042 and root mean square error of approximation (RMSEA) = 0.066 [0.054; 0.078] (c.f. Hu and Bentler, 1999). All indicator loadings were above 0.70 and significant at $p < 0.01$. Figure 1 summarizes the CFA results.

The Fornell and Larcker (1981) test further supports the discriminant validity because the average variance extracted (AVE) values for all constructs exceeded 0.50, and the squared AVE values of each construct exceeded correlations with other constructs. Construct reliabilities were also satisfactory, as all Cronbach's alpha and composite reliability values were higher than 0.70 (see Table 3 for scale details).

Finally, we compared the proposed three-dimensional model against alternative models, including a null model, a single-factor SJQ model and three two-dimensional SJQ models, to further assess the dimensionality of the construct. All alternative models had poor fit (see Table 4), thereby supporting the proposed three-dimensional conceptualization of SJQ. All in all, the initial scale validation stage provided support for the validity and reliability of the scales.

5. Nomological and predictive validity of SJQ

5.1 Research model and hypotheses

The study's final stage focused on testing the nomological and predictive validity of each SJQ construct. For this purpose, we identified the two seminal constructs of customer loyalty and service quality from earlier service research, which are conceptually related to SJQ. Figure 2
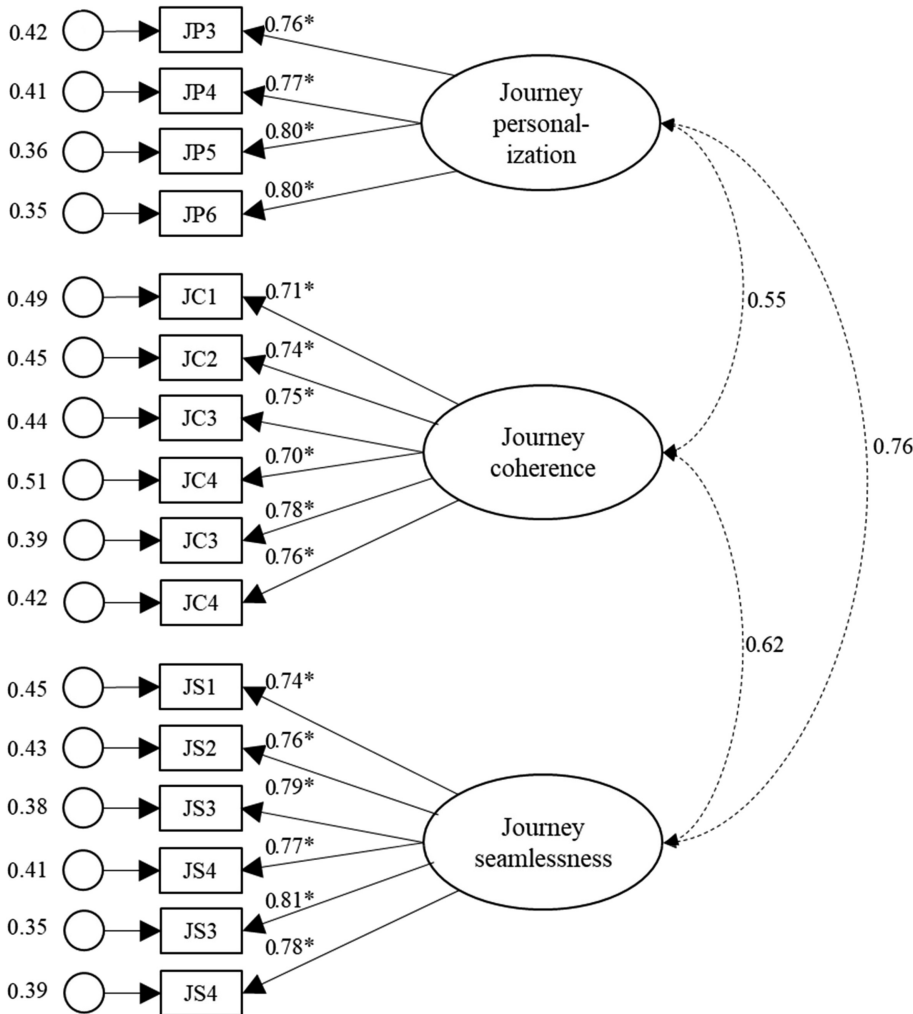
	Mean	SD	C.R.	Alpha	AVE	1	2	3
1. Journey personalization	4.55	1.18	0.80	0.86	0.62	*0.79*		
2. Journey coherence	4.98	0.98	0.80	0.88	0.55	0.55**	*0.74*	
3. Journey seamlessness	4.58	1.06	0.84	0.90	0.84	0.76**	0.62**	*0.77*

Note(s): **Correlation is significant at the 0.01 level (2-tailed)
SD = standard deviation, C.R. = composite reliability, AVE = average variance extracted
The square root of the AVE is on the diagonal above the correlations

below presents this study's research model. Next, we discuss the research model and its hypotheses as well as justify the use of composite constructs to test the hypotheses.

First, extant research has widely emphasized the importance of well-functioning customer journeys in attaining a more favorable business performance in today's markets (Dhebar, 2013; Lemon and Verhoef, 2016; Halvorsrud et al., 2016). The customer journey's positive business impact is likely to occur through an improved customer performance, which culminates in customer loyalty (Zeithaml et al., 1996). This link can be theoretically justified on the basis of the model of behavioral outcomes of service quality as proposed by Zeithaml et al. (1996). The framework states that customers' positive service quality assessments strengthen their relationships with the company and manifest in behavioral changes that in turn drive the company's performance. This logic can be extended to SJQ because the offered SJQ conceptualization builds upon the idea that seamless, coherent and personalized journeys represent central elements for superior service delivery in contemporary business. Accordingly, customer SJQ should positively drive customers' intentions to exhibit behaviors that manifest loyalty, such as positive word of mouth, recommendations and the continued purchasing from a firm. Thus, we hypothesize that:

Model	χ^2 (df)	Sig	χ^2/df	CFI	TLI	GFI	SRMR	RMSEA [90% CI]
Null model	2639.36 (120)	0.00	22.00	0.000	0.000	0.245	0.425	0.275 [0.266, 0.284]
One-factor model	747.99 (104)	0.00	7.13	0.744	0.705	0.672	0.103	0.150 [0.140, 0.160]
Two-factor model (PC + S)	573.77 (103)	0.00	5.57	0.813	0.782	0.722	0.093	0.128 [0.118, 0.139]
Two-factor model (P + CS)	584.09 (103)	0.00	5.67	0.809	0.778	0.714	0.091	0.130 [0.120, 0.140]
Two-factor model (PS + C)	374.63 (103)	0.00	3.64	0.892	0.874	0.843	0.057	0.098 [0.087, 0.108]
Three-factor model	222.40 (101)	0.00	2.20	0.952	0.943	0.912	0.042	0.066 [0.054, 0.078]

Table 4.
Alternative models' fit comparisons for testing the proposed SJQ scale dimensionality
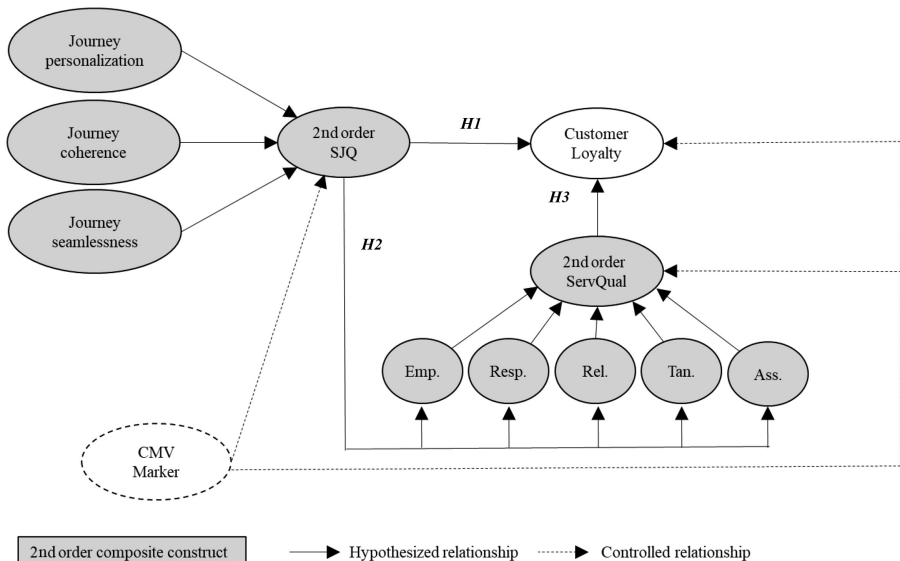

Figure 2.
Research model

H1. Service journey quality has a positive relationship with customer loyalty.

Second, SJQ should be a concept closely related to, although conceptually distinct from service quality. Both constructs measure customers' quality assessment of service delivery but with different foci; service quality focuses on a customer's expected level of service and perceptions of the service level received, which are typically evaluated with regard to one particular touchpoint or the service as a whole (Parasuraman *et al.*, 1991). On the other hand, SJQ focuses on customers' quality assessments related to the various interdependencies between service process touchpoints (cf. Dhebar, 2013). Studies have indicated that, in the complex service delivery networks prevalent in today's markets, incongruities between touchpoints that emerge during the end-to-end journey with a firm can ruin the customer's "total experience" (Rawson *et al.*, 2013; Banerjee, 2014). We therefore propose that customers' service quality perceptions should not be exclusively driven by their evaluations of individual service encounters but also by connections between various contacts through which the service occurs as each encounter builds customer expectations for the next one. Therefore, we hypothesize that seamless, coherent and personalized service journeys should improve customers' service quality perceptions:

H2. Service journey quality has a positive relationship with service quality.

Service research has shown that service quality is a fundamental driver of customer loyalty in service business (Parasuraman *et al.*, 1991). We also hypothesized above that SJQ has a positive relationship with customer loyalty (H1) and service quality (H2). These notions enable us to theorize that the hypothesized positive connection between SJQ and loyalty takes place because SJQ influences service quality which in turn drives customer loyalty. In other words, service quality is a mediator that theoretically explains why SJQ has a positive relationship with customer loyalty. However, recent research suggests that the quality of journeys can also drive other loyalty-building customer outcomes such as customer experiences (see Rawson *et al.*, 2013; Lemon and Verhoef, 2016; Kuehnl *et al.*, 2019). Therefore, we expect that service quality is a significant but not the sole mediator of the relationship between SJQ and loyalty, implying partial mediation:

H3. The relationship between service journey quality and customer loyalty is partially mediated by service quality.

5.2 Use of composite constructs in the research model

Theoretical constructs are not *per se* multidimensional or unidimensional, but can usually be operationalized either way, thus representing various levels of theoretical abstraction (Law *et al.*, 1998). SJQ and service quality represent two theoretically distinctive, although complex concepts in the research model, as both possess multiple unique dimensions. Against this background, both constructs can be meaningfully operationalized at a higher level of abstraction by means of second-order composite constructs (Hair *et al.*, 2017). The use of hierarchical component models offers two important benefits for this study. First, they can notably reduce model complexity by decreasing the number of relationships in the full mediation model, thereby increasing parsimony (Hair *et al.*, 2017, p. 281). Second, although all studied SJQ and service quality constructs are independent by nature, they are likely to correlate with one another due their conceptual closeness concerning quality in service business settings. Establishing a higher-order structure can reduce potential collinearity issues (Hair *et al.*, 2017, p. 281).

Research should always carefully consider specification of the studied constructs because model misspecification can severely bias structural parameter estimates and lead to inappropriate conclusions about the hypothesized relationships between constructs

(Jarvis *et al.*, 2003). We argue that SJQ and service quality are best modeled as first-order reflective, second-order formative (Type II) composite constructs. We build this argument upon the following four criteria that define whether a construct is more efficiently measured by a reflective or formative perspective: (1) causality between the construct and its dimensions, (2) interchangeability of the dimensions, (3) covariation among the dimensions and (4) whether or not all dimensions have the same antecedents and consequences (cf. Jarvis *et al.*, 2003, p. 203). The qualitative study suggests that the three SJQ dimensions form the overall level of the construct rather than a uniformly reflect the construct as dropping one dimension would alter the SJQ's conceptualization. Similarly, the dimensions can but are *not required* to correlate since a service firm might score high in seamlessness, but at the same time fail to provide personalized service encounters. Finally, one may logically expect that the various independent dimensions can have different drivers and outcomes.

5.3 Data collection
The data collection for testing the research model was conducted in collaboration with a Northern European bank that is classified as the second-largest bank in the country wherein the study was conducted. The bank provided us access to its consumers in one of its branches and drew a sample of 4,757 customers from its customer base. A customer experience-labeled survey was sent to the customers in the university's name as an academic survey. A movie ticket draw was used to incentivize the selected customers to participate in the study. All responses were highlighted to be fully confidential, and the respondents were guaranteed full anonymity for their responses. The data collection with two reminders led to $N = 239$ customer responses. The respondents' characteristics are summarized in Table 5.

5.4 Measures
We employed established scales for all the constructs in the research model. Specifically, we measured customer loyalty using the scale by Zeithaml *et al.* (1996), service quality with the measure developed by Cronin and Taylor (1992) and SJQ with the developed scale. In addition, since the study relied on a single-respondent design, we included a common method variance (CMV) marker variable to the questionnaire. For this purpose, we used an a-priori "Consumer Orientation Toward Sporting Events" scale developed by Pons *et al.* (2006) with four indicators and no nomological relationship with other study constructs, as recommended by the established guidelines (Lindell and Whitney, 2001; Chin *et al.*, 2013).

5.5 Analytical procedures
Since the maximum-likelihood-based SEM is problematic for testing models with formative constructs, we analyzed the research model with PLS modeling using the SmartPLS3.0 software (Hair *et al.*, 2012). This method is closely suited to studies that build upon formative

Gender	N	Percent	Age	N	Percent	Position	N	Percent
Female	134	56	15–25	24	10	Employee	101	42
Male	104	44	26–35	36	15	Clerical employee	24	10
Missing	1	0	26–45	48	20	Expert	38	16
Total	239	100	46–55	40	17	Entrepreneur	11	5
			56–65	44	18	Manager	18	8
			66+	47	20	Retired	47	20
			Total	239	100	Total	239	100

Table 5.
Respondent
characteristics

constructs and complex models with higher-order constructs and mediation effects. We implemented the guidelines established by Hair *et al.* (2012) to estimate the research model. The modeling of second-order composite constructs follows the guidelines of Becker *et al.* (2012) as well as Cadogan and Lee (2013). Specifically, the simulation study conducted by Becker *et al.* (2012) demonstrates that reflective-formative, hierarchical type II constructs are most effectively modeled by the repeated indicator approach, path weighting scheme and mode B measurement. We further tested the SJQ construct's relationship with the second-order formative service quality construct through its lower-order dimensions (see Figure 2), which represents a conceptually superior way to estimate antecedent relations for formative constructs (Cadogan and Lee, 2013). To account for the total effects on service quality, the explained variance in each dimension was multiplied by its weight, and the individual contributions of each dimension were added together (Becker *et al.*, 2012). The statistical significance of the PLS parameter estimates were tested with a bootstrapping procedure based on 5,000 subsamples. For clarity, we estimated the research model in two parts; we first estimated a simple baseline model with exclusively direct relationships between SJQ and customer loyalty and second, estimated a full model with the service quality construct as a mediator.

5.6 Common method variance

Because the study relies on a single-respondent design, common method variance (CMV) must be taken into account. We relied on both procedural and statistical approaches to assess and control CMV as recommended by Podsakoff *et al.* (2003). The procedural means include respondents' guaranteed anonymity, careful scale item development for added clarity and the use of different scale anchors for IV and DV. We also used several statistical means to assess CMV. First, Harman's single-factor test produced seven factors with eigenvalues greater in an un-rotated factor analysis and no single factor explained above 50% of the covariance. Second, we applied Lindell and Whitney's (2001) partial correlation technique to assess the magnitude of CMV effects in construct correlations. Importantly, the marker variable was found to have low (0.06–0.12) and insignificant relationships with other study constructs (see Table 6), while the specific data analysis procedures (see Lindell and Whitney, 2001) did not exhibit any substantial changes in their correlation coefficients or their significance when controlling for the CMV marker variable. Finally, we applied a measured latent marker variable approach when testing our research model, which has been proven to effectively detect and correct CMV in a PLS analysis (see Chin *et al.*, 2013). Specifically, our full research model includes separate CMV marker variables for all constructs in the model (see Figure 2). All marker variable paths were again close to zero and insignificant (see Table 7 for full details). Importantly, the marker variable's inclusion in the model did not change path coefficients or significances; overall, the results indicate that a common method bias is not a major problem for this study.

5.7 Testing the research model and hypotheses

We began testing the research model by assessing the scale validities and reliabilities. The outer model results show that all standardized indicator loadings exceeded the recommended threshold of 0.70 and were all significant at the $p < 0.01$ level (see Appendix). The construct reliabilities were supported, as all Cronbach's alpha and composite reliability values were higher than 0.70. Convergent and discriminant validity were supported because all AVEs were higher than 0.50 and because the AVE's square root exceeded the construct correlations (see Table 6 for scale details). The scale correlations were high, although closely aligned with earlier service quality research findings that have found key service quality constructs and customer performance outcomes to be tightly interrelated

	Alpha	C.R.	AVE	1	2	3	4	5	6	7	8	9	10	11	12
1. Personalization	0.90	0.93	0.76	*0.87*											
2. Coherence	0.94	0.95	0.76	74**	*0.87*										
3. Seamlessness	0.96	0.97	0.85	79**	84**	*0.92*									
4. 2nd order SJQ	-	-	-	0.88**	0.96**	0.89**	-								
5. SQ_Empathy	0.93	0.95	0.78	0.64**	0.47**	0.52**	0.56**	*0.88*							
6. SQ_Responsiveness	0.91	0.94	0.79	0.55**	0.39**	0.45**	0.46**	0.81**	*0.89*						
7. SQ_Reliability	0.94	0.95	0.81	77**	0.71**	0.76**	0.78**	0.64**	0.63**	*0.90*					
8. SQ_Tangibles	0.87	0.91	0.72	0.62**	0.63**	0.61**	0.66**	0.46**	0.42**	0.70**	*0.85*				
9. SQ_Assurance	0.91	0.94	0.79	0.65**	0.66**	0.66**	0.69**	0.58**	0.53**	0.80**	0.66**	*0.89*			
10. 2nd order ServQual	-	-	-	77**	0.67**	0.71**	0.75**	0.87**	84**	0.90**	74**	83**	-		
11. Loyalty	0.91	0.94	0.79	70**	0.70**	0.71**	0.75**	0.53**	48**	0.76**	0.62**	0.67**	0.72**	*0.89*	
12. CMV Marker	0.97	0.98	0.93	0.10ns	0.08ns	0.06ns	0.09ns	0.11ns	0.09ns	0.07ns	0.10ns	0.12ns	0.11ns	0.12ns	*0.96*

Note(s): **Correlation is significant at the 0.01 level (2-tailed); ns. = not significant
The square root of the Average Variance Extracted is on the diagonal above correlations

Table 6.
Scale details for the full
research model

	2nd SJQ	Empathy	Responsive	Reliability	Tangibles	Assurance	2nd SerQual	Loyalty
Direct effect model								
1. Second-order SJQ	R^2 = 1.00							R^2 = 0.60, 0.76** (26.60)
2. Journey personalization	0.40** (3.68)							
3. Journey coherence	0.38** (2.83)							
4. Journey seamlessness	0.29* (2.50)							
5. CMV marker variable	−0.01ns. (0.70)							0.06ns. (1.34)
Mediation effect model								
1. Second-order SJQ	R^2 = 1.00	R^2 = 0.43, 0.65** (12.02)	R^2 = 0.33, 0.57** (9.13)	R^2 = 0.72, 0.85** (4.45)	R^2 = 0.46, 0.68** (15.92)	R^2 = 0.55, 0.73** (18.54)	R^2 = 1.00	R^2 = 0.67, 0.26** (3.31)
2. Journey personalization	0.56** (6.69)							
3. Journey coherence	0.21* (2.10)							
4. Journey seamlessness	0.28** (2.90)							
5. Second-order ServQual								0.58** (7.69)
6. ServQual empathy							0.16ns. (1.46)	
7. ServQual responsiveness							−0.10ns. (0.99)	
8. ServQual reliability							0.70** (6.07)	
9. ServQual tangibles							0.18* (2.03)	
10. ServQual assurance							0.13ns. (1.19)	
11. CMV marker variable	−0.01ns. (0.53)	0.06ns. (1.37)	0.04ns. (0.82)	0.01ns. (0.20)	0.04ns. (0.81)	0.06ns. (1.35)	−0.00ns. (0.16)	0.04ns. (1.19)

Note(s): *$p < 0.05$; **$p < 0.01$ (*t*-value); ns. = not significant

Table 7.
Structural model
results

(Brady and Cronin, 2001; Dagger and Sweeney, 2007). The correlations are also theoretically meaningful since all the studied constructs measured diverse aspects of service performance, including service journey quality, overall service quality and customer loyalty. Finally, a separate test of PLS cross-loadings confirmed that all indicators loaded highest on the construct that they were intended to measure (Hair et al., 2012).

The inner model evaluation also supported the quality of the model. We examined VIF values of the first-order constructs in relation to higher-order formative constructs and concluded that all values were below the suggested threshold of 5 (Hair et al., 2012).

The structural model results provide support for all three hypotheses. First, the direct effect model confirms that the developed SJQ measure has a strong, positive relationship with customer loyalty, thus supporting H1 (see Table 7). Specifically, the second-order SJQ construct had a path coefficient of 0.76** for loyalty in the direct effect model, thus explaining 60% of its variance. All first-order dimensions had positive and significant weights: personalization (0.40**), coherence (0.38**) and seamlessness (0.29*), thus supporting the predictive validity of all three dimensions for customer performance. The first-order path coefficients to the second-order constructs can be interpreted similarly to formative indicator weights – that is, by indicating the relative contribution of the lower-order construct to the higher-order construct while predicting outcomes in the studied nomological network (Becker et al., 2012).

Second, the full structural model results support the second hypothesis that SJQ is a central enabler of service quality in today's complex business environment. Interestingly, SJQ was positively related to all dimensions of service quality: reliability (0.85**), assurance (0.73**), tangibles (0.68**), empathy (0.65**) and responsiveness (0.57**). Yet, only two first-order dimensions of service quality contributed significantly to the second-order construct when predicting loyalty. By calculating the total indirect effects (Becker et al., 2012), SJQ explains 53% of the variance in service quality.

Third, the full mediation model results also support the partial mediation of H3 because the relationship between SJQ and customer loyalty became weaker, yet remained significant when controlling for the service quality mediation link. A separate, bootstrapping-based Preacher Hayes mediation analysis confirms the significance of the hypothesized partial mediation (see Table 8).

Specifically, when controlling for the service quality link, SJQ's *direct effect* on customer loyalty (0.26**) remained substantial and highly significant. SJQ also had a strong *indirect effect* (0.50**) on customer loyalty through the service quality link. Interestingly, SJQ's *total effect* on loyalty (0.76**) due to its direct and indirect effects was stronger than service quality's effect on loyalty (0.58**). Finally, a closer look at the dimension weights of the second-order constructs provides insight into the relative importance of the dimensions in the broader nomological network. When broadening the study focus to the full research model with both service quality and loyalty as dependent variables, the SJQ dimension weights slightly changed as the relative impact of personalization (0.56**) and seamlessness (0.28**) became more important compared to coherence (0.21*). In line with earlier findings in banking contexts (see Bloemer et al., 1998; Choudhury, 2013), reliability (0.70**) is the

	Direct effects on loyalty			Indirect effects on loyalty			Total effects on loyalty		
IV	Beta	t-value	95% CI	Beta	t-value	95% CI	Beta	t-value	95% CI
Journey quality	0.26*	3.29	[0.14–0.46]	0.50**	7.46	[0.33–0.59]	0.76**	25.18	[0.68–0.80]

Table 8.
Summary of the direct, indirect and total effects of SJQ on loyalty

reliability, the tangibles (0.18*) represent the only other significant 2nd order service quality dimension.

6. Contributions and implications

6.1 Theoretical implications

This research responds to calls for the development of a more thorough understanding of what makes service journeys excellent and supportive of superior customer outcomes (Ostrom *et al.*, 2015), as well as to the managerial need for easily applicable tools for measuring performance in service delivery through complex journeys. The customer journey is considered a key concept for understanding the emergence of customer experiences (e.g. Lemon and Verhoef, 2016), but extant research has overlooked the development of this concept to fully capture the essence of service processes. This paper informs research and managerial practice by conceptualizing SJQ, developing measures for the construct and studying its relationship with service quality and customer loyalty. Extant journey research spans various literature fields (Table 1), thus rendering the findings relevant for many areas of service research. This study makes three main contributions, which are discussed in detail below.

First, the conceptualization and measure development for SJQ offers researchers constructs that capture the key aspects of functional customer journeys from the service process point of view. This contributes to the *service management and experience research* by moving the focus from individual encounters or overall service or brand evaluations (e.g. Parasuraman *et al.*, 1991; Brakus *et al.*, 2009; Lemke *et al.*, 2011; Kumar *et al.*, 2014) to the potentially multichannel and multiprovider service journeys as whole. As such, the SJQ construct provides a modern service quality tool that tackles service delivery through complex journeys, whose quality cannot be exclusively understood as an aggregate sum of individual service encounters (Rawson *et al.*, 2013). For *service design* research, the SJQ construct offers a set of concrete goals for designing journeys to ensure that cues and touchpoints operate in concert and allow for personalized configurations, and it enables the measuring of to what degree these designed journey qualities are achieved. For *customer experience* research, SJQ offers a journey conceptualization that captures the key elements that affect CX formation in service-intensive contexts. This supports customer experience management (Homburg *et al.*, 2017) and complements the constructs developed by Kuehnl *et al.* (2019) that link brand-focused journey qualities to brand attitudes, brand experiences and loyalty, but scarcely address the operational and functional touchpoint interdependencies relevant for service processes. For *multichannel customer management* research, the SJQ construct provides a tool for analyzing the performance of channel integration in service-intensive contexts, complementing the existing journey perspective that is purchase-process focused.

This study's second contribution is in confirming that SJQ is a critical driver of customer performance in contemporary service businesses. Specifically, we demonstrate that service journey seamlessness, personalization and coherence act as central drivers for both perceived service quality and customer loyalty intentions. The positive connection between the quality of journeys and service quality is intuitive, yet no earlier study has demonstrated this link. This study's findings indicate that customers' overall service quality assessments are affected by their perceptions of how successfully various service delivery touchpoints operate in concert. This link is evident even though many service quality dimensions focus on personal interactions at a single encounter. It is likely that encounters at earlier stages of the service journey build expectations that affect the customer's interpretation of later service encounters. In other words, high-quality journeys reduce negative surprises and enable the

consistent meeting of customer expectations, which builds better service quality perceptions. Thus, this study demonstrates that SJQ represents an important service quality enabler and provides evidence for the assumption that, in today's multichannel, digitalized markets, service excellence warrants the perfection of service journeys (cf. Halvorsrud *et al.*, 2016; Lemon and Verhoef, 2016). This finding is underscored by the empirical finding that SJQ has a stronger total effect on customer loyalty than on service quality.

Finally, this study contributes to the existing literature by clarifying the nomological network of service journeys and the theoretical mechanisms through which journey quality affects loyalty. Our findings reveal that service quality mediates the direct relationship between SJQ and customer loyalty. In other words, improved service quality represents a central mechanism that explains *why* high-quality journeys can help secure more loyal customers. This result complements earlier studies that have attributed the link between journey quality and loyalty primarily to improved brand attitudes (Kuehnl *et al.*, 2019). However, this mediation is merely partial, thus indicating that SJQ contributes to customer loyalty *above and beyond* service quality when controlling for the mediation link. This finding is of great importance because it indicates that the relationship between SJQ and customer loyalty cannot be explained by improved service quality perceptions alone, but there may be other potential mediators as well, such as customer experience (see Lemon and Verhoef, 2016; Becker and Jaakkola, 2020). This proposition is discussed further in the implications for future research section.

In sum, this research provides new measures for service research, as well as for managers who wish to set goals, understand and develop their performance in service journeys. This study is among the first to develop the concept of service journeys to capture the nature of the process customers go through to access and use offerings in service-intensive contexts, in order to complement the customer journey concept that is predominantly anchored in the consumer decision-making process. In doing so, this study helps organize the pieces of the customer experience and journey puzzle by clarifying and nuancing the nomological network of some of these key concepts of contemporary service research.

6.2 Managerial implications

Contemporary service businesses rely increasingly on numerous interconnected online and personal service delivery channels, as well as diverse partners, in providing a service. This means that firms need to consider and manage various expectational, operational and functional interdependencies between various service delivery touchpoints (Dhebar, 2013). While service design tools, such as blueprinting, have been developed to help in designing functional service journeys, very few tools have been developed for assessing the quality of service journeys from the customer's viewpoint. This is problematic because measuring perceived service quality at individual touchpoints says little about the quality of the service process as a whole, and simple aggregate measures, such as the Net Promoter Score, do not reveal the cause of customer satisfaction or dissatisfaction. This study develops constructs to assess customer-perceived SJQ and provides empirical evidence for the relevance of high-quality service journeys, demonstrating that consumers' SJQ perceptions drive both service quality and customer loyalty. These findings indicate that service providers should invest in the development and monitoring of SJQ instead of just focusing on individual service encounters or overall satisfaction.

Specifically, our results highlight that service journey quality from the customer's perspective is determined by the three key dimensions of journey seamlessness, coherence and personalization. These SJQ dimensions provide managers concrete goals in designing their service journeys. First, journey *seamlessness* requires that the various provider and partner-controlled touchpoints along the service process are integrated and aligned so that

the customer can smoothly transition between the touchpoints, whether outsourced or not. Second, journey *coherence* can be achieved by thematically integrating all touchpoints and the related "experience cues" to provide a consistent impression of the firm or the brand throughout all service encounters. Third, journey *personalization* stresses the tailoring of the combination of service process touchpoints to fit the customer's service delivery preferences and the customer's situation. Firms can use the SJQ measures developed in this study to analyze, monitor and develop the quality of their service journeys, as well as to set collaboration and quality goals for partners (see Appendix).

The three SJQ dimensions can also be used to analyze the functionality of customer relationship models for different customer segments that typically follow distinct journeys (e.g. when customer segments are served through different service channels). Measuring SJQ perceived by different customer segments helps the internal benchmarking of journeys, in order to reveal potential pain points in different journeys and improve performance, particularly for mass segments wherein the customers navigate their journeys independently. We also urge companies to assess whether or not SJQ might be a source of differentiation and thereby a competitive advantage in their industry and to develop their journeys accordingly.

6.3 Limitations and implications for future research
This study naturally has some limitations. Noteworthy is that the SJQ construct does not capture social and customer-owned touchpoints that are outside a firm's influence (Lemon and Verhoef, 2016; Becker *et al.*, 2020), but instead focuses on provider- and partner-owned touchpoints, i.e. the parts of the journey that firms can seek to manage (Becker and Jaakkola, 2020). Furthermore, as the SJQ construct focuses on the quality of the service process, it does not cover what the customer receives as the outcome of the service. Therefore, when the aim is to study both technical and functional quality (Grönroos, 1984), the SJQ construct should be used together with complementary measures.

While the conceptualization builds upon a broad empirical basis that includes a qualitative study and two quantitative studies, further research related to the SJQ construct's nomological network is needed. This study has identified initial evidence that service journey quality predicts customer loyalty, but those findings were based on a single-respondent study design with subjective performance measures. Future research should confirm the findings using stronger research designs with objective performance measures and multiple-respondent study designs. Also, since the quantitative study findings are based on data exclusively from the financial sector, future research should investigate the relative importance of the construct dimensions and test the results' generalizability in other empirical contexts. We assume that the developed measure is applicable across service-intensive industries, but this assumption warrants further research. Researchers could study not only brand-focused contexts, such as tourism and hospitality but also contexts such as healthcare, public services, and B2B settings, wherein more functional interdependencies between touchpoints should be a key. Future studies could also examine the SJQ construct's application to experience-centric and hedonic versus mundane services, as well as to different types of journeys.

We call for a systematic research effort that focuses on SJQ and its antecedents, outcomes, mediators and moderators. Various areas of service research – including service management, service design and customer experience management – should more closely study which marketing activities drive seamless, coherent and personalized service journeys. On the outcome side, future research should study SJQ's effects on objective performance and examine whether or not improved customer experience also mediates the performance link. The role of experiential outcomes is emphasized by the study finding that the SJQ-loyalty link

is not fully mediated by service quality improvements. Since customer experience refers to customers' nondeliberate, spontaneous responses and reactions to offering-related stimuli along the customer journey (Becker and Jaakkola, 2020), high-quality service journeys should logically be connected to positive customer experiences. Due to the complexity of the customer experience phenomenon, its measurement is challenging. Advances in this area can offer the means to study the suggested experience link in more detail (e.g. the EXQ measure by Kuppelwieser and Klaus, 2021), in order to clarify whether and how service journey quality relates to customer experiences. Finally, we call for research attention on the key moderators – that is, those conditions that either strengthen or weaken SJQ's antecedent and outcome sides in different contexts.

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Appendix

Service journey quality (new scale)	
Journey personalization[a]	
1 *The service by X is tailored to suit customers like me[c]*	–
2 *I feel that X can anticipate my needs[c]*	–
3 All my encounters with X instill the feeling that they understand my unique situation	0.88*
4 Dealing with X in different channels feels personal	0.87*
5 I can deal with X in a manner that suits my situation	0.86*
6 X's service process is designed to consider my specific situation	0.89*
Journey coherence[a]	
1 All my encounters with X create a clear impression of the company	0.83*
2 X has a uniform visual image in different channels	0.86*
3 No matter how I deal with X, the company looks and feels the same	0.89*
4 X's unique image is visible in all its touchpoints	0.84*
5 All details in X's different channels match	0.88*
6 I get a consistent impression of X through all service encounters	0.92*
Journey seamlessness[a]	
1 There are no interruptions in X's service when moving from one channel to another	0.91*
2 Different representatives of X work in concert	0.89*
3 It is easy for me to move from one encounter to another when dealing with X	0.94*
4 My purchasing process feels easy because X's various channels form a fluent journey	0.90*
5 The different phases of dealing with X form a seamless whole	0.95*
6 No matter how I deal with X, the service continues smoothly from where it was previously left	0.95*
Service quality (Cronin and Taylor, 1992)	
Tangibles[a]	
1 X has up-to-date equipment	0.86*
2 X 's physical facilities are visually appealing	0.86*
3 X 's employees are well dressed and appear neat	0.81*
4 The appearance of the physical facilities of X is in keeping with the type of service provided	0.85*
Reliabilit[a]	
1 When X promises to do something by a certain time, it does so	0.91*
2 When you have problems, X is sympathetic and reassuring	0.87*
3 X is dependable	0.89*
4 X provides its services at the time it promises to do so	0.94*
5 X keeps its records accurately	0.88*
Responsiveness (R)[a]	
1 X does not tell its customers exactly when services will be performed	0.82*
2 You do not receive prompt service from X employees	0.92*
3 Employees of X are not always willing to help customers	0.91*
4 Employees of X are too busy to respond to customer requests promptly	0.89*
Assurance[a]	
1 You can trust employees of X	0.94*
2 You can feel safe in your transactions with X's employees	0.95*
3 Employees of X are polite	0.84*
4 Employees get adequate support from X to do their jobs well	0.81*

Table A1.
Scale details

(continued)

Service journey quality (new scale)	
Empathy (R)[a]	
1 X does not give you individual attention	0.87*
2 Employees of X do not give you personal attention	0.94*
3 Employees of X do not know what your needs are	0.92*
4 X does not have your best interests at heart	0.91*
5 X does not have operating hours convenient to all their customers	0.78*
Customer loyalty (Zeithaml et al., 1996)[b]	
1 Say positive things about X to other people	0.93*
2 Recommend X to someone who seeks your advice	0.94*
3 Encourage friends and relatives to do business with X	0.89*
4 Consider X your first choice to buy _____ services	0.78*
CMV marker variable (Pons et al., 2006)[a]	
1 For me, attending sporting events is a real pleasure	0.96*
2 I am always excited when I am going to a sporting event	0.98*
3 I am always enthusiastic when I think about attending a sporting event	0.96*
4 When I attend a sporting event, I sometimes feel like I am part of the event	0.96*

Note(s): [a]Seven-point Likert-scale, anchored by 1- "strongly disagree" and 7- "strongly agree"
[b]Seven-point rating scale concerning likelihood, anchored by 1- "very unlikely", 7- "very likely"
[c]Deleted items
*$p < 0.01$

Table A1.

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