Customer value in a B2B setting

An analysis of potential target markets for the rehabilitation company Svenska-Re

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SUMMARY

This study aims to investigate potential B2B customer segments in Umeå concerning company-wellness and rehabilitation services. We will investigate the market, identify a prospect target market and evaluate this target market on commission from Svenska-Re. The company Svenska-Re offers a service where customers travel to Gran Canaria, Spain, for a three week rehabilitation program. They offer various programs and are specialized in work-related injuries. By evaluating the target market we will investigate if there is an interest and need of the services provided by Svenska-Re in Umeå.

In the examination of a new market there are several aspects to consider. Both the internal and external market should be investigated. The main focus in our study lies in the internal analysis. When the main marketing objectives of the company are set, a strategy to achieve the objectives is formed and that is when the internal environment is analyzed. The core strategy of a company explains how objectives can and will be accomplished. The identification and choice of a target market is central when forming the core strategy. Based on what kind of organizations that is of interest for Svenska-Re and in discussion with Håkan Johansson, industrial life secretary in Umeå Municipality, we chose a company sample to investigate and evaluate. Private companies, public organizations and one association are included in the analysis. The potential B2B market in Umeå is investigated on their values when it comes to a company-wellness and rehabilitation service. A customer value model is used for the structuring of interviews and analysis of the companies.

The study is of social nature which enables us to take a qualitative approach. We choose to use semi-structured interviews. An interview guide is used consisting of three parts. The first and third parts are structured with specific questions asked to all participants. The middle section is designed to leave room for follow up questions. This to understand the perceived values depending on the differences in needs and values between the various organizations.

In the interviews with the companies in the target market it was noticed similarities between the segments. The main value common among the respondents in the private sector was to have a health care provider located in the region of Umeå. If an external source would be used the main feature valued was close relationship. The provider should want to get to know the company and learn what their problem areas are and how they should work to prevent injuries. The public segment on the other hand used providers locally and said that price was one of the main features in the choice of new providers. Associations also said that price was important in the choice of rehabilitation. They, as well as public companies, still valued high quality service but within a reasonable price limit.

On the basis of the interviews with the target market there seems to be little need of Svenska-Re’s services in Umeå at the moment. The reason behind this is financial for some sectors and the value of having a provider in the local area. These values could change but for the moment the study indicates that the only case when the services would be used is when no other option is available.
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1. INTRODUCTION

The initial part is intended to create an understanding of the scientific problems that are the basis for the study. This is done through a description of the background, purpose and problem definition. We highlight the reasons for our choice of topic and introduce a number of issues that will be relevant for the proceeding of the study. Finally we will create a picture of the delimitation made for the investigation.

1.1 BACKGROUND

In today's environment there are several aspects to consider in the establishment of a business or in the consideration of expansion. Before the expansion a thoroughly market investigation is necessary. (Hutt & Speh, 1992, p. 65) The examination of the marketing environment is an extensive process. Focus lies on the internal environment in this thesis. When the main marketing objectives of the company are set, a strategy to achieve the objectives is formed and that is when the internal environment is analyzed. The core strategy explains how objectives can and will be accomplished. The identification and choice of a target market is central when formulating a core strategy. (Jobber & Fahy, 2009, p. 326)

Svenska-Re is interested in the market in Umeå. Therefore the next step is to divide the market into different segments and to identify individuals or organizations who act similar. These segments should be of relevance and have a meaningful association in the development of a marketing strategy. (Jobber & Fahy, 2009, p. 109) Segmentation is done in order to examine opportunities in growth and expansion and enables the company to identify segments in which they can compete. The origin of the target market is segments in which the product or service has a demand. The identification and evaluation of the present or new target market is an important part of the strategic marketing process and require a close examination (Jobber & Fahy, 2009, p. 117). An understanding about your target market is important because various segments in the market act differently. When segments have been identified the market is better understood. From this a target market can be found. That is, the strategy of the company is adapted after its target market. A customized marketing strategy results in a powerful marketing campaign and higher profit. (Jobber & Fahy, 2009, p. 117) Within the target market an analysis will be made concerning what methods is currently used regarding the occupational health care and what it is they value in such service. The understanding of what customers’ value has become more important for managers lately. What customers’ value will influence the design of the organization and how to market the service to the targeted group of customers and further to have a significant impact on the overall value created (Akroush, 2012, p. 50).

Svenska-Re already has an understanding about the market segments and they divide them up depending on business area. Two main target markets are private companies and county councils across Sweden. Depending on the need and expectations of the business, customer we will investigate accordingly to get a clear picture of what the target market would value in the services offered by Svenska-Re. The understanding of the needs and expectations of
the target market is crucial when it comes to the strategic decisions of expansion. Based upon the theories on segmentation and how to evaluate the target market we will on commission from Svenska-Re investigate the industry of company-wellness and rehabilitation industry in Umeå. This will give knowledge and necessary information for Svenska-Re in their choice of expansion and development of a strategic decision.

The company Svenska-Re offers a service where their customers travel to Gran Canaria, Spain, for a three week rehabilitation program. The main idea behind Svenska-Re is to maintain, improve and retain health and working capacity among the participants. Svenska-Re offers different programs depending on customer. For example, they have program adapted after people with chronic diseases such as psoriasis, rheumatism or heart disease and a more general programs for groups with stress-problems or food and exercise programs. (Svenska-Re, 2012) The study will involve the subject company-wellness combined with rehabilitation since the policies in the occupational health care usually are combined as one.

Svenska-Re has been in business for over 40 years but the market in Umeå is still unexplored. Svenska-Re considers an expansion and is interested if there is a market for them in Umeå. Umeå is a city with several medium to large companies and organizations that can be interested in the services provided by the company. Umeå is of interest because of the large and continuous industrial and population growth. Also the fact that Umeå City Airport now offers direct flights to Gran Canaria is favorable for Svenska-Re. Besides this, the airport offers multiple connecting flights departing regularly on a daily basis. We will investigate what kind of customers there are in Umeå and their match to Svenska-Re’s services.

According to Håkan Johansson who is the business entity secretary in Umeå municipality, the business to business (B2B) market is large and still growing in Umeå. Our aim is to investigate who that could be interested in the services of Svenska-Re. Svenska-Re wish to target Umeå. Because of this our study aims to identify segments and the target market in the B2B setting in Umeå. Further we will investigate and evaluate the target market in accordance with Svenska-Re’s objectives. We will analyze the business markets expectations of a rehabilitation company and compare those with the rehabilitation service offered by Svenska-Re. Depending on if the values and expectations of the target market correspond or not with the services provided by Svenska-Re, we will analyze if the company is to make a decision regarding the expansion into the northern part of Sweden. This decision will influence the strategic marketing process which has to be adapted depending on expansion or not.

1.2 PURPOSE

The purpose is to explore the potential B2B customer segments in Umeå concerning company-wellness and rehabilitation services. To investigate the market, identify a prospect target market and evaluate this target market on behalf of Svenska-Re. By evaluating the target market the aim is to reach an understanding about if the interest and need of the services provided by Svenska-Re exist. The current situation within the field of company-
wellness and rehabilitation will be analyzed in order to identify if there is a market for Svenska-Re in Umeå. Further we will investigate if the values and expectations of the chosen segment are in line with Svenska-Re. That is, what the customers search for when choosing among health care providers. In some organizations price could be of most importance while others value a close relationship or high quality from the service provider.

### 1.3 RESEARCH QUESTIONS

Through a qualitative study and market analysis of the B2B environment in Umeå we will identify potential B2B customer segments. The segments will be characterized based on their needs/expectations/values. They will be evaluated in relation to market offerings by Svenska-Re.

Questions that the study will investigate and answer are:

1. Which are the potential B2B customer segments in Umeå?
2. What are the characteristics of the potential B2B customers in the different target markets within the field of company-wellness and rehabilitation?
3. Evaluating the target markets in relation to market offerings by Svenska-Re, are the target markets attractive for the company?

### 1.4 DELIMITATIONS

In the identification of whether or not Svenska-Re has a potential market in Umeå the market has to be segmented. The segmentation classifies the market into groups with similar characteristics. After this classification the segment/-s which best match the company’s offering is chosen as a target market. A choice is made regarding which segment to target in the Umeå region. Then the company should position itself on the market and adapt its offering in accordance to what the target market are in search for. (Jobber & Fahy, 2009, pp. 110-121) However, the positioning is not a part of the thesis. We are only interested in what the market looks like, what customers Svenska-Re can expect and if there even is a potential market in Umeå. In the case that there is a match, Svenska-Re should decide upon a positioning plan.

When the target market has been identified the strategy should be adapted so that it goes in line with the expansion of the business. This study lies in the field of strategic marketing. Svenska-Re recently performed an external analysis which concentrated upon examination of the external market and specifically on competitors. This is why this study focuses on the internal analysis of the strategic marketing process, more specifically the target market. Svenska-Re is a large company in this industry. They face many segments since they offer their service to private customers, companies and local county councils. This study focus on the market segments located in Umeå because this is a potential next step for the company. Svenska-Re has competence to rehabilitate various diseases such as psoriasis, heart disease and rheumatoid arthritis. Besides this the company offers a general program as well as a food and exercise program. Because of the nature of the company and the variety in services provided and the limitations in time, this study is limited to the
organizational segment. The private customers segment will be excluded from our investigation. Instead focus will lie on the organizational-segment. Svenska-Re works with rehabilitation and not company-wellness. The latter will be brought up in the study based upon the most fundamental values of Svenska-Re which is long term sustainable health and working capacity of workers. We are interested in the customer values and expectations in the particular segment when it comes to rehabilitation and the subject of overall health. We consider company-wellness to be closely related with rehabilitation and we expect company policies to be somewhat combined in these two areas. Therefore we will at some occasions refer to the subject as “health services”.

2. METHODOLOGY

The purpose of the study is to explore the potential B2B customer segments in Umeå concerning company-wellness and rehabilitation services. We will identify and evaluate a prospect target market on behalf of Svenska-Re. Based on the defined problem, relevant theories to study the issue was identified within the field of marketing. In the selection of a research approach within the subject of business administration, in particular marketing, we considered the study to go more in depth using a qualitative approach with an inductive orientation. Since the market analysis take social factors into consideration and the nature of the services provided by the Svenska-Re are of social nature we are accepting a view that is of interpretivism epistemological oriented and ontologically constructionistic (Saunders et al., 2009, p. 111-116).

2.1 PRE-UNDERSTANDING

The organizational environment is a field that the authors are familiar with in the Umeå area. This is based on the fact that both authors has lived here temporary for the last 2.5 years and gotten familiar with the surrounding setting. Because of this we have an understanding regarding the largest companies in the region and that Umeå is a growing city. This is one of the reasons for the choice of topic and analyze of the environment on commission from Svenska-Re. The rehabilitation industry however is a field of which the authors have small previous knowledge or experience about. The knowledge in the thesis is gained through information from the representative of Svenska-Re and research made as background work for the thesis.

Both authors are experienced and have knowledge in marketing from years in Business school and real life experience where both have conducted marketing-research on previous occasions. Because of this we have an understanding of how to perform an analysis the organizational market in the region of Umeå.

2.2. CHOICE OF SUBJECT

The decision of which field to write the thesis within is based upon the authors previous knowledge, experience and interest in the marketing area. We also wished to write the thesis on commission from a company. On the thesis-web page of Umeå School of business there was an advertisement from Svenska-Re, a company that wanted to explore the market in Umeå and were interested in having students write on their commission. Since a market analysis, which is intended to be the ground of a decision of whether or not to expand is connected to the marketing strategy of the company we decided to contact Svenska-Re. We had a discussion with the Managing director Eva Rooth of Svenska-Re and with our supervisor Thomas Biedenbach to decide upon a subject and the limitations to our study. Finally we decided to focus upon the more internal environment of the strategic marketing procedure and more specifically upon a chosen target market and the investigation of their need and values.
2.3 SCIENTIFIC APPROACH

The issue at hand concerning whether or not Umeå has a need or interest for another actor in this industry takes various social factors into consideration. The doctrine of interpretivism rejects the model of natural sciences and accepts a model that takes social factors into consideration (Bryman & Bell, 2007, p. 17-18). This is appropriate since our interest in the target market and the prospect customers are of social nature, for example the perceived values of the customers when it comes to quality. Since our focus in the research lies within the values and expectations of the target market we conclude that the study is of social nature and thereby also to fit more within the field of interpretivism. Within the subject business administration, marketing in particular, we try to identify the human behavior and the constantly changing environment, where social behavior is crucial (Jobber & Fahy, 2009, p. 318). There are different social details to take into consideration in various issues and areas in our study and this led to our choice of approach (Saunders et al., 2009, pp. 115-116).

When it comes to the view of the world and our view on reality, which is the doctrine of ontology, we were faced with a situation of whether or not we would adopt objectivism and that view of reality or a more subjective view. In objectivism we would be assuming that social entities exist in a reality external to social actors. (Saunders et al., 2009, p. 110) Bryman and Bell (2007, p. 22) explains objectivism in content of an organization and the rules, regulations, values and social order. These characteristics of an organization would in objectivism lie outside the scope of the organization and work as standardized for all organizations. We are investigating the values, ideas and opinions in depth of specifically chosen organizations view on rehabilitation and company-wellness. The research focus to understand what the target market find important in the choice of a provider of a rehabilitation service if they outsource it to an external source. If we were to assume this more standardized view on organizations it would contradict our study. Because of the fact that our study is more interpretive orientated this includes social actors, which in turn are assumed to differentiate between organizations (Saunders et al., 2009, p. 116). This is why we are adopting the constructionism, sometimes called subjectivism, view which states that social phenomena are created from the perceptions and actions of the social actors. In constructionism, the situation cannot be fully evaluated if not everything around the situation is taken into consideration (Saunders et al., 2009, p. 111). This is true in our case. We take everything around the situation into consideration when it comes to the values of the prospect target market on behalf of Svenska-Re. With everything is meant that we aim to include all the values perceived by the services into the study and count them into the result.

The study is practical in nature and we aim to find certain knowledge that is not yet known. Due to this we choose an inductive method. The core of the study is to identify and analyze the target market and investigate if prospective customers in a B2B setting exist for Svenska-Re in Umeå. We aim to investigate the market in Umeå in order to describe and evaluate a target market rather than to confirm or reject a hypothesis (deductive approach). In an inductive approach the outcome of the study is the theory. (Bryman & Bell, 2007, p. 13-15)
2.4 SELECTION OF THEORY AND SECONDARY DATA

Within the field of marketing there are several basic theories of how to make a market analysis. Based upon our choice to focus more on the internal analysis, the target market is evaluated by investigating the values of the chosen companies. Based on this the theories are chosen. Our study lies within the internal environment in the strategic marketing process and more specifically in the chosen target market. We aim to investigate and evaluate it through finding out more about their perceived customer value.

The selection of data in the research is based on information given by Svenska-Re. This is complemented with recommendations by the Umeå municipality business operation secretary regarding companies and suggestions of information that can be of relevance in the study. A combination of the two gave a clear description and understanding of the market in Umeå.

2.5 SOURCE CRITICISM

Our study is based upon scientific literature in marketing and methodology. The trustworthiness of these sources is considered as high. We have used several scientific articles, one in our methodology section and several in the marketing section. All articles are accessible from Umeå University databases. The printed sources in our study are used for the most fundamental marketing processes and how to make a scientific study in a correct manner. These sources are all considered to be reliable. A few scientific articles used could be considered old, one being written in the early 1980s. However, we consider
them reliable since they involve fundamental parts of marketing. In some cases we were not able to find an updated version of the articles.

The selection process and the choice of companies are made in discussion with Umeå municipality business operation secretary Håkan Johansson. Håkan Johansson has great knowledge of the business environment in Umeå. However he has little knowledge in the health area. Based upon the discussion with Svenska-Re, the research questions and purpose we knew what kind of companies we wanted to cover in the thesis. We then asked Håkan Johansson for recommendations based upon what we were looking for. Therefore we can consider the recommendations from him to be valid in terms of his expertise – the business environment in Umeå.

We consider our interviews to have been conducted according to good customs. This is based upon the interview procedure and interview guide. The truth criteria are well fulfilled.

2.6 ETHICAL CONSIDERATIONS

There are several ethical aspects to take into consideration when writing a thesis. This to make sure that the work is conducted in an honest way and that the participants were treated with respect. In our work we made sure to act as ethically as possible. We have referenced all external sources used in order to avoid plagiarism. If a whole sentence was copied from the original source quotation marks were used followed by the reference to the original text. All sources in the work are written down in the list of references so that the reader is able to find the first hand information if so wished.

In Bryman and Bell (2007, p. 132) ethical principles is divided up into four categories; “the harming of participants, lack of informed consent, invasion of privacy, and if deception is involved” (Bryman & Bell, 2007, p. 132). Harming of participants is avoided through a clear description of who we act upon (Svenska-Re) and that we do not ask any harmful questions during the interview. The respondents are not required to provide us with any information regarded as company secrets or other sensitive information. Further, the interviewee always has the option not to answer a question or that their answer is not used in the study. This is also a part of invasion of privacy. (Bryman & Bell, 2007, pp. 139-140) Lack of informed consent is another ethical dilemma we could face. This would be if the purpose of the interviews is not explained to the respondent until after the interview. (Bryman & Bell, 2007, p. 138) We avoid this by explaining at the beginning of each interview who we are, what their answers will be used for and which company that we act on commission from. After this the respondent can choose not to participate if so wished.

The last ethical dilemma is deception. Deception is if the researcher would not tell the whole truth regarding the interviews purpose or if the purpose is explained differently from what it is. (Bryman & Bell, 2007, p. 141) For instance, if we would not tell the respondent that we are recording the interview we are not acting completely ethical. Another case of deception is if we do not explain to the interviewee that we act on request from Svenska-Re until after the interview. Sometimes this is done in order to acquire truthful answers which might be twisted if the respondents know who will be using their information.
When the interview questions are designed they are created in an objective manner rather than subjective. This is done so the interviewee is not led towards a specific answer. The objectivity is also thought about in the actual interview. We wish to let the respondent talk freely without influence from us. This will give truthful and unbiased answers from the participant.
3. THEORETICAL FRAMEWORK

In the decision process of whether or not to expand business, different aspects has to be taken into consideration. It is a strategic choice regarding expansion or not. Therefore the marketing strategy and processes around it has to be looked into by the company. In order to make the right strategic decision an analysis of the segments and the target market is of importance. This is of help when deciding if it will be profitable or not to expand. The target market will be evaluated on basis of what they value in such service offered by Svenska-Re. We believe that through the use of these models a fair description of the market will be provided and a decision of whether or not to expand can be made.

3.1 STRATEGIC MARKETING

The American Marketing Association approved on the following definition of marketing: “Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large” (Marketing News, 2008, p. 28) Strategic marketing is explained as decisions which has a huge influence on the performance of the company in the long run. The decision influences the achievement of the company in a good or bad manner. (Varadarajan, 2009, p. 123) In the 1960s it was first realized what impact marketing had on the society. Because of this it was accepted as a mean to reach higher profit in markets. This resulted in more carefully designed marketing plans. The strategic planning developed further in the 70s. A decade later the strategic planning became even more important due to the higher competition within the field of marketing. (Day & Wensley, 1983, pp. 79-80)

A strategic marketing plan is a way to discover how a company is different from its competitors and in what areas they have a competitive advantage. (Lancaster & Waddelow, 1998, p. 853) In the creation of a market driven strategy focus lies on customers and the market. This since they influence the formation of a strategy. If the focal point of the strategy is on the market a wider aspect regarding the company is gained and this in turn generates effective processes and activities which influence the value for the customers. The development of the marketing strategy is long and time consuming. (Cravens & Piercy, 2009, p. 3) Craven and Piercy (2009, pp. 4-5) identified five characteristics for market driven strategies: “to be market orientated, focus on customers, competitor intelligence, cross-functional coordination and performance implications”. In order to become market oriented the firm is required to keep track on customer need and values, what it is they demand and changes in their need. If the need and want of the customer changes the company should analyze and track the changes and adapt accordingly. It has an impact on the strategy of the company and should be designed in accordance to the competitive advantage of the firm. The next characteristic, customer focus, require that the company identifies what customers’ value in order to please their needs. For a stronger market strategy the organization need a good understanding regarding its competitors, they need competitor intelligence. Cross functional coordination relates to having all parts within the organization working in line with the objectives. Finally there is performance implications meaning that a company that is market orientated shows a better performance than those who is not market oriented. (Cravens & Piercy, 2009, pp. 4-5)
The process for the creation of a marketing strategy is shown in the picture above. The markets, segments and customer value focus on competitors on the market, the segmentation of customers and how to manage customer relationships. This is a continuous process so a competitive advantage is reached and lasts. Next stage, designing market-driven strategies, looks further into the target market and how to position the company strategically to gain market power. Further this involves to create relationships with customers and to have an innovative offering to the firms. Market-driven program development look into a strategies on different levels; brand management, value-chain, pricing and promotion. Finally, implementing and managing market-driven strategy involves designing the organization so it goes in line with the work within the company and through this the objective of the marketing strategy will be reached. It also involves the realization and control of the marketing strategy. (Cravens & Piercy, 2009, pp. 14-18)

Even though the company still operates in the Swedish market, Umeå is a new region. There can be small differences of importance when it comes to the target market in a new area which can influence the marketing strategy used. The characteristics of the target market will have a big influence on if the company chooses to expand in Umeå and the strategy used in the process of gaining market power. In the analysis of the segment in Umeå’s market there will be an investigation of the potential customers need and values. We will investigate what kind of value customers have so Svenska-Re have a chance of fulfilling these values in order to satisfy the customers.

### 3.2 TARGET MARKETING

Target marketing is the process of identifying a company's customer segments and finding key segments to serve. Which segment that is the target market depends on what kind of strategy the company has. They have to be adopted according to each other and when there
is a match between the two an attractive market has been found. The first step in this process is to determine how to segment the market. Market segmentation is a technique used by companies to understand the market and the similarities of it. (Doyle & Saunders, 1985, p. 25) Market segmentation is “the identification of individuals or organizations with similar characteristics that have significant implications for the determination of marketing strategy” (Jobber & Fahy, 2009, p. 109). The goal of segmenting a market is to identify groups who act alike so the company can reach them effectively. It is otherwise challenging for organizations to design their marketing mix in a way that suit everyone. The segmentation of a firm’s market is a way to increase the profit of the firm and it enables companies to understand whether or not an expansion is valuable for them. (Jobber & Fahy, 2009, p. 109) Beane and Ennis (2007, p. 20) bring up two reasons to why market segmentation should be done. The first reason is to scan the market for product openings, and second to analyze customers for customized advertisements. In order for the segmentation to be successful they have to be measurable, accessible and substantial. (Beane & Ennis, 2007, p. 20)

After the different segments have been identified a target market can be recognized among the segments. The firm has to make a choice of which segments that is of interest for them and how to reach this segment. In order to reach the targeted market, the company has to adapt its marketing strategy according to the segment of choice. (Jobber & Fahy, 2009, p. 117) The optimal target market is the segment which favors the offering that is the best option. (Beane & Ennis, 2007, p. 37) In the choice of target market either one segment alone can be chosen for one product/service, many segments for one product/service, or offer different product/services depending on market. The identification of a target market is beneficial in that the company is able to customize its offerings and make it attractive to the main group of customers. (Dibb & Simkin, 1993, p. 7)

The aim is to identify Svenska-Re’s target market in Umeå. This will be done through guidelines from Svenska-Re and interviews with the segment in Umeå that go in line with Svenska-Re’s requirements. The target market will be investigated according to current view on health care within the company and future need for the service.

### 3.3 CUSTOMER VALUE

Customer value is the benefit the client receives from the purchase of a company’s product/service. Depending on what target market the company faces they will face different values among them. Each segment has their own goals and needs among a provider. Therefore an understanding regarding the value of the customers is important to understand. Customer value is used as a way to determine how well the company serves its customer segment.

An understanding about customer value has become more and more important for managers. This since an understanding of the customer value has an impact on how the business is designed and how the product/service is delivered in order to for companies be efficient and to maximize profits (Woodruff, 1997, p.139-140). Anderson and Narus (1998, p. 54) define value in the B2B context as “the worth in monetary terms of the technical,
economic, service, and social benefits a customer company receives in exchange for the price it pays for a market offering”. Ulaga and Chacour (2001, p. 528) defines customer perceived value as “the customer’s assessment of the value that has been created for them by a supplier given the trade-offs between all relevant benefits and sacrifices in a specific-use situation”.

If the company has an understanding regarding the values of their target market, they will be satisfied and more likely to stay loyal to the company. Satisfied customers tend to talk good about the company which leads to a positive word of mouth. This recommendation about the product/service generates more customers and a growth of the market share. Knowing your customers value is important and this has led to an increase in research regarding customer value. It is extra important when analyzing the buyer-customer relationship to understand what they value in your product/service. If the company manages to deliver products/services that match customer needs it can result in long-term relationship. This sustainable relationship is valuable for all organizations. (Ulaga & Chacour, 2001, pp. 525-526) Managers should ask themselves “What are your products and services actually worth to customers?” (Anderson & Narus, 1998, p. 53) When an understanding about this is gained the company is able to better serve its customers. Knowledge about what customers’ value is of help when creating the marketing campaign. The company is then able to emphasis what the customer will gain from buying your product/service. Further the knowledge will put the company in a favorable position in comparison to competitors. (Anderson & Narus, 1998, p. 54)

Ulaga and Chacour (2001, p. 526) explains three different areas from which value can be created; “value creation through relationships with suppliers, value creation through alliance partnering, and value creation through relationships with customers”. To measure customer’s perception of value managers can use a measuring tool named customer value audit (CVA). This analysis inspects the need of the customers and how the company is in relation to its competitors. (Ulaga & Chacour, 2001, pp. 526-527) Even within the same segment customer value can vary depending on individual. Because of this, when performing a CVA, you need to classify and evaluate values from those who influence the purchase. This measure of CVA is a part of the strategic marketing. With CVA an assessment of the company’s performance in relation to competitors can be made from a customer point of view. The CVA process starts with the identification of customers benefit and sacrifice. This is followed by an analysis of quality and price importance in the value establishment. Marketers suggest that, in a B2B environment, these two share similarities. Next there is a difference between situations the product/service is used and customer segments. Finally there is a comparing with what competitors offer. (Ulaga & Chacour, 2001, pp. 529-531)
This model shows customer perceived value as an element of quality or price. The model will help in the evaluation of what customer value in relation to what the company offers. Quality is accessed in accordance to three elements. The three elements are measured in accordance to different components. Product related trait looks at characteristics of the service (what the company has to offer), where the treatment takes place (location), and variety of services (different programs offered). Service related trait is evaluated from the reliability (how fast the client can join the program), technical support after program is finished (follow up on progress in the rehabilitation etc.), and innovation of the service (what makes the company different from competitors). The promotion related trait is evaluated from the image the company has, relationship to the provider, reliability of the company, and public relations. (Ulaga & Chacour, 2001, pp. 533-535) This evaluation of the values of the target market is useful for companies when designing a marketing strategy. That because the organization then has an understanding of what customers value and can customize their offering accordingly and be one step ahead of the competitors. (Anderson & Narus, 1998, p. 54)
4. PRACTICAL METHOD

The chapter discusses how the research material was gathered. It will describe how the sample for the investigation has been chosen, how the study has been formulated and how the actual gathering of information has been conducted.

4.1 SELECTION OF RESPONDENTS

In our study we are working to investigate the segments, identify a target market and to evaluate it on commission from Svenska-Re. Our actual study will be made in the prospect target market. The study aims to gather knowledge about the needs, expectations and values concerning health services (company-wellness and rehabilitation) in the target market.

Originally the whole company segment was the target market in Umeå. This included all public- as well as private companies in Umeå regardless of size. There are also other organizations that are of interest when it comes to the target market. One example of these is associations such as the association of rheumatism.

Within the company-segment Svenska-Re works with all types of companies, both public and private. Due to this the size of the population is large. During the first active years of Svenska-Re companies sent workers with more physical problems. Today it has been noticed that other problems are the reasons for using Svenska-Re’s rehabilitation program. It is mainly stress related problems that are treated. However, all the programs provided by Svenska-Re are demanded by the company-segment. A wish from the company was to involve different companies in the study. (Rooth, 2012) Therefore the study will cover both industries with physical work as well as the service-industry with sedentary work. The selected respondents within the target market will be evaluated regarding what they value when it comes to the rehabilitation service and how they choose a provider. In the identification process of segments to target we evaluate the B2B market in Umeå and choose respondents to study accordingly. We base our final choice on various facts based upon Svenska-Re’s requests. We turned to Svenska-Re to receive knowledge of what kind of companies they target and which companies they find interesting. Further they gave information about what industries they are interested to target.

Because of the large population and in order to facilitate the sampling process in line with the goals and aims of the Svenska-Re, we choose to divide the B2B market as Svenska-Re does internally with some modifications (Rooth, 2012). The modifications are done in scope of the limitations of the study. The modifications made are that we are treating the category of companies with foundations the same as the category of companies. We are not making a distinction between member-companies and those who are not. Svenska-Re works with following categories: Companies with foundations, companies and individuals, country counties (Landsting), member companies (members of Svenska-Re) and associations. Within the B2B segment we will investigate these targeted categories of organizations.

In order for the choice of respondents to be accurate and in line with Svenska-Re’s desires we consulted with Håkan Johansson regarding which private and public companies to
include in the target market. Håkan Johansson works for Umeå municipality within the business service department. He has good knowledge regarding the business market in Umeå and what kind of obstacles companies can face when entering this market. In our discussion with Håkan, we described the services and concepts provided by Svenska-Re and the aims to try and reach a B2B market in Umeå. With Svenska-Re’s desire regarding markets in mind we asked Håkan Johansson for suggestions of companies in the region of Umeå that matched these requests. He was able to provide a list of both public and private companies with sedentary and physical work that could be of interest in the study. We received information from Umeå municipality’s database of different companies which matched the desire from Svenska-Re. The suggestions were following (Johansson, 2012):

Table 1: Companies of interest in the study

<table>
<thead>
<tr>
<th>Private companies</th>
<th>Public companies</th>
</tr>
</thead>
<tbody>
<tr>
<td>GE Healthcare</td>
<td>Umeå Municipality</td>
</tr>
<tr>
<td>VOLVO Trucks AB</td>
<td>Umeå University</td>
</tr>
<tr>
<td>Komatsu Forest AB</td>
<td>Landstinget Västerbotten</td>
</tr>
<tr>
<td>SCA</td>
<td></td>
</tr>
<tr>
<td>Vattenfall Kundtjänst AB</td>
<td>FältCom AB</td>
</tr>
<tr>
<td>Telenor</td>
<td></td>
</tr>
</tbody>
</table>

The companies marked in bold are the companies we contacted to participate in this study. These also represent the respondents.

4.2 FINAL SAMPLE

From the suggestions given of Håkan Johansson the selection of companies was chosen from each category that Svenska-Re works with. In the company segment both private and public employers are included. We wish to cover both sedentary and physical industries in the choice of companies to include in the study’s target market.

VATTENFALL KUNDTJÄNST AB & FÄLTCOM AB

Within this category we chose to include two companies that work towards services which is more sedentary work. FältCom AB is a privately owned company that is fairly small with 20 employees. The company sells and develops systems for secure and reliable communication. (FältCom AB, 2012) Vattenfall Kundtjänst AB is market leading in the field of energy. The part of the big company that lies in Umeå is Vattenfall Kundtjänst AB that works mainly with customer support. The organization has 200 employees and is only conducting sedentary work. (Vattenfall AB, 2012)

KOMATSU FOREST AB & VOLVO TRUCKS AB

Komatsu Forest AB and VOLVO Trucks AB will represent the physical work segment. These companies are the two biggest employers in Umeå. Komatsu Forest AB develops and manufactures equipment and fixtures for machineries. They are pioneers in the field of mechanical forestry. Komatsu Forest AB is conducting the sale and service of Komatsu
Forest AB forestry machines in Sweden. (Komatsu Forest AB, 2012). The company has around 200 employees. VOLVO Trucks AB is one of the world’s largest manufacturers of heavy trucks. They create reliable solutions for transports for customers all over the world. VOLVO Trucks AB has around 2000 employees in Umeå. (Volvo Trucks AB, 2012)

PUBLIC COMPANIES

Umeå municipality is used as representatives of the public sector employers in the market. The municipality has 11 000 employees in Umeå. (Johansson, 2012) The field that they are conducting their work in is both physical and sedentary which is natural with such a large organization.

Landstinget Västerbotten is chosen to cover one of the largest public companies of interest in Umeå for Svenska-Re. Svenska-Re act more as a complimentary actor rather than a supplier when it comes to county councils. If the services of the county councils themselves offer is not enough to treat a patient Svenska-Re’s services can be an option. This is usually the case with special need customers for example those in need of special programs as within psoriasis. Even though the county council could act more as a cooperator they are still to be treated as a customer in our study.

ASSOCIATION OF RHEUMATISM

One association is included in the study. The association is one of the largest in the field of chronic diseases that Svenska-Re works with. Svenska-Re offers a specific program for rheumatism. Therefore their point of view is of interest for the study. However the nature of the associations is different since they are not working with company-wellness and rehabilitation as companies does. Because of this the interview will be performed different from that of a B2B setting. The association does not pay for its member’s rehabilitation nor do they have policies within the area. They are still an interesting party for Svenska-Re and therefore included in the study.

4.3 RESEARCH DESIGN

A qualitative research method is chosen in this study and representatives of chosen organizations will be interviewed with semi-structured interviews. Our study involves identification, investigation and evaluation of the target market on commission from Svenska-Re. Because of the previous mentioned objective we are interested in the companies’ view on health-services such as sick-leave, rehabilitation and company wellness. The study will try and capture, investigate and understand customer’s values. Values are of social nature which is more descriptive than measurable and justifies our view of taking a qualitative approach (Anderson & Narus, 1998, p. 58). In the area of health and the fact that the services are of social nature the qualitative research approach is an important component in such studies (Pope & Mays, 1995). We are including a small size sample and which we will investigate in depth. Interviews are used since we need a deeper understanding about the subject from the sample. The information we are looking for is not
measurable but rather exploratory and descriptive and is of qualitative nature. (Bryman & Bell, 2007, p. 402)

Primary data will be collected from the chosen sample through interviews. Regarding the structure of the interviews, we chose semi-structured interviews. The organizations are overall different from one another and have different views upon the policies in the area of health-care and rehabilitation. Therefore some questions will be designed to be the same for all organizations while other questions will be left to leave room for these varieties. Semi-structured interviews are appropriate in qualitative studies where a guide is needed as base but allows for follow up questions depending on interviewee. With a semi-structured interview the guide must not be followed exactly. Changes can be made after need regarding follow-up questions or to go deeper into one area. (Bryman & Bell, 2007, p. 474)

The target market will be evaluated from the interviews. The interview guide will be designed in a way so that we are able to understand the chosen segments and the values they find important within the interested health-area. It is difficult to create a useful model for this purpose and there are a variety of ways to create it. (Anderson & Narus, 1998, p. 53) In order to do this study in a correct manner, to in some way structure the study within what values we are interesting in knowing within the segment we use a concept based upon a model of Customer Value Measurement Procedure (CVA). This is a model of how to measure customer value, where value is defined as the trade-off between benefits and sacrifices from the service. The concept introduces a model of how to measure customer value in a B2B environment (Ulaga & Chacour, 2001, p.532). The model is adopted in our investigation and allows us to design the questions so we are able to analyze the target markets fit with Svenska-Re. With the CVA as a guide we gain an understanding of how the customers perceive value. We are through these answers able to analyze them in accordance with what Svenska-Re has to offer.

4.4 INTERVIEW GUIDE

The use of semi-structured interviews is appropriate when the nature of the studied organizations vary (Bryman & Bell, 2007, p. 474). The interviews will be conducted through following an interview guide which allows the interviews to be structured in the manner of content but still have room for variety. The interview guide (see Appendix 1) was formed in order to be in line with our criteria of trustworthiness, to lie within the frames of the duration mentioned below and to minimize any confusion for the respondent. The interview guide is formed as a tool to help us perform our semi-structured interviews in a correct manner and is designed in three parts (General, Customer value and Svenska-Re). These three parts will provide us with what the chosen target market value and look for in the search of a health-care provider or rehabilitation service.
GENERAL

The following section of the interview guide concerns question regarding the current treatment of health-care and rehabilitation within the organization are asked. This will provide an understanding about current policies and solutions. Svenska-Re knows that there is a positive trend on the market for care and treatment of employees. More and more organizations invest additional money into the promotion of a healthier population of employees. This is a result of changes in grants from the health insurance fund regarding rehabilitation. Because of this companies are forced to act more responsible and thereby to invest further money into the health care. (Rooth, 2012) Further they are required to create policies and to have solutions for these issues. We are interested in the target markets policies when it comes to the health of employees. Issues concerning the counteracting part of health problems, work within company-wellness and policies concerning rehabilitation will be investigated. This is investigated since the values of Svenska-Re are long term health and working capacity of the customers. They want to develop, improve and retain health for workers.

The companies are different and offer a variety of goods and services. The first questions are directed to the respondent and their position within the company and their connection to the occupational health policies of the company. Then in order to create a picture of the company they will thereafter explain the business in general, their organization and their role within the company. Here we will address issues that are standardized. This will provide for the structured part of the interview. This is done in order to leave room for differences in responses between various types of organizations and will enable an attempt to try and explain these differences. The questions are based upon facts about the different organizations that are relevant for the study. Then we will cover questions about how many employees they have and what kind of work they are performing. This will give an idea of what kind of injuries that may develop within that organization. Finally we will cover the area of how many employees that have been on sick leave during the last year and how many that can be in need of rehabilitation for work-related injuries in the near future. Are some health problems more common in this kind of companies/work? The general theme aims to create a general picture of the organization at hand. Further it acts to identify a need in the target market for the services provided by Svenska-Re.

Since Landstinget Västerbotten and the association of rheumatism are different from the other organizations they will have a slightly different theme in the beginning. This because they are not interested in all the programs provided by Svenska-Re. Landstinget Västerbotten and associations are more in need of the services adapted for chronic diseases.

CUSTOMER VALUE

The next part of the interview guide is designed to provide us with an understanding of the values perceived by the customers in the chosen health area. For this the CVA model is used. CVA is measured as a function of quality and price, further the quality-section is composed by different value-criteria (Ulaga & Chacour, 2001, p. 533). We aim to determine what the different companies think is important in the issue, first of all quality or price. In the study we will investigate the target markets interest in health services and what
they value in the service. Health service relates both to rehabilitation of work related injuries and chronic diseases such as rheumatism. The next section, quality, is divided up in order to gain an understanding of the different ways quality is perceived. First there is an open, exploratory question where the interviewee explains their view and definition of quality (Question 2). Since the subject quality can have many meanings and we are interested in how they perceive it. Based upon the determination of value criteria the following questions are designed, we choose to use the criteria from the article “Measuring Customer-Perceived Value in Business Markets” which fit in our study. We choose to make some modifications to make it fit into a service-context. (Ulaga & Chacour, 2001, p. 535) Questions 3-6 are designed to cover the different areas of components that can be of importance of the perceived quality of the service provided which are of great importance to understand the customers.

We cover following quality-criteria:

**Table 2: Quality criteria’s**

<table>
<thead>
<tr>
<th>Q3: Service related components</th>
<th>Service characteristics</th>
<th>Ease of use</th>
<th>Range of services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q4: Service (surrounding) related components</td>
<td>Reliability and speed of supply of the service</td>
<td>Support</td>
<td>Service innovation</td>
</tr>
<tr>
<td>Q5: Promotion related components</td>
<td>Image</td>
<td>Personal relations</td>
<td>Reliability of the company</td>
</tr>
</tbody>
</table>

The questions are first asked without the interviewer mentioning the actual values which are brought up after each question in the questionnaire. This is done to avoid leading the respondent towards a certain answer. It will allow the interviewee to talk freely about what they value. This section will allow us to gain understanding of what they believe is quality in the sense of health services. Question 6 is an attempt to try and investigate if any of the components are more important than others. That is, if there is one aspect more valuable than another.

**SVENSKA-RE**

The last part of the interview is based upon Svenska-Re. At first a description of their concept and what they are offering is given to the interviewee. This part is the shorter part in the interview and is designed to complement to the other parts and is more commercial in its nature. One of the cornerstones in Svenska-Re’s work is the high quality service.

In addition we will use Swedish-Re’s competition and market analysis from 2012 where they examined what existing customers like and what it is that distinguishes them from competitors. The study by Agneta Stråhle will be mentioned since it is an important part in their marketing strategy. This section aims to provide us with the information needed to finalize the evaluation of the target market and what they value in this kind of service.
The combination of the three parts of the interview will provide a deeper understanding of the identified target market. It will investigate their views and current solutions in issues such as employee-health and rehabilitation, what the needs and values in the market currently look like. This will lead to an understanding about the interest and need for services provided by Svenska-Re.

**4.5 INTERVIEW PROCEDURE**

When contacting the organization we have asked to interview the people with the greatest knowledge within the health area. If some of the questions are unanswered because of lack of knowledge by the respondent they are able to supplement this information on a later occasion. If some information is absent and left unanswered we will bring it up as lacking access.

In the beginning of each interview the respondent is asked to introduce themselves and their role in the company. This question is asked to make them relaxed and comfortable throughout the interview. The interview was structured so that one author was asking the questions while the other took notes on what was said. The interviews were recorded as a backup if something needed to be analyzed further. The interview guide consists of main questions as well as sub questions. The sub questions (a, b, c) are for us to explain further in the case of the respondent not understanding the question. It is structured like this to avoid leading the respondent towards a certain answer but we still wish to receive answers that we can analyze. Hence, some parts of the guide act as a support to us of what to ask further if we need more answers for the analysis.

All interviews follow the structure of the interview guide with its three themes. Depending on interviewee and the company/organization they represent, the guide is adapted accordingly. This will provide us with necessary information regarding what they value in health services. Not all companies/organizations operate in the same way and therefore this adjustment is required. The time allocated for each interview is 45 minutes. Focus will be on the second part concerning customer values. The exact time of each interview varies between 20-41 minutes. It is made sure that there is left enough time in each of the parts in the guide for follow up questions. The follow up questions is important since they provide a deeper understanding of what the target market value and search for when choosing a new supplier.

The interviews were conducted in Swedish. This so that the respondents can understand the terms used and feel comfortable in the interview. We feel confident that we are able to correctly translate the interviews. This since we have studied in English for three years. Besides this, both authors have lived in England for some time.
4.6 DATA ANALYSIS

The interviews were conducted and documented both by recording and taking notes. The procedure of analyzing the gathered information was carried out by both authors analyzing the material. The analyzing of the interviews was done shortly after the interviews. This gave us the chance to complement missed information with the respondents if need would occur.

The interviews followed the interview guide which was designed to cover three parts (General, Customer Value and Svenska-Re). These three parts covered what we aimed to investigate. The analysis of the information was based on these three themes. First of all we wanted a picture of the respondent and the investigated organization. Followed by what the organization valued and why they valued that. This enabled us to gain understanding for the various organizations and why they are working in a certain way. Through this structuring of the interviews we were able to find out what their needs were, what they valued in the health services and why they valued this. The interview guide was designed to facilitate the analyzing process with our research questions and our purpose as central points. It allowed us to gain this understanding but also to enable us to present the information in a manner that is both easy to follow by the reader and reliable.

The only information that we did not include in the result section of the thesis was some personal information about the respondent that accidently were revealed. On request from the respondent in question this was excluded. This information were not relevant for the study and would not be ethical correct to include.
Table 3: Company summary and characteristics

<table>
<thead>
<tr>
<th>Company</th>
<th>Segment</th>
<th>Characteristics</th>
<th>Date of interview</th>
<th>Interviewee</th>
<th>Position in company</th>
<th>Length of interview</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vattenfall Kundtjänst AB</td>
<td>Private</td>
<td>Sedentary</td>
<td>7 May 2012</td>
<td>Anna Tullnér</td>
<td>Team chief</td>
<td>31 min</td>
</tr>
<tr>
<td>FältCom AB</td>
<td>Private</td>
<td>Sedentary</td>
<td>4 May 2012</td>
<td>Elin Furberg</td>
<td>Business developer</td>
<td>35 min 43 sec</td>
</tr>
<tr>
<td>Komatsu Forest AB</td>
<td>Private</td>
<td>Physical</td>
<td>3 May 2012</td>
<td>Kia Rounhed</td>
<td>Personnel manager</td>
<td>20 min 7 sec</td>
</tr>
<tr>
<td>VOLVO Trucks AB</td>
<td>Private</td>
<td>Physical</td>
<td>7 May 2012</td>
<td>Eva Wedin</td>
<td>Human resource business partner</td>
<td>28 min 57 sec</td>
</tr>
<tr>
<td>Umeå Municipality</td>
<td>Public</td>
<td>Physical &amp; sedentary</td>
<td>8 May 2012</td>
<td>Åsa Enberg</td>
<td>Wellness developer</td>
<td>36 min 46 sec</td>
</tr>
<tr>
<td>County Council</td>
<td>Public</td>
<td>Sedentary</td>
<td>27 April 2012</td>
<td>Kain Rönnblom</td>
<td>Human resource strategist</td>
<td>29 min 3 sec</td>
</tr>
<tr>
<td>Association of rheumatism</td>
<td></td>
<td></td>
<td>2 May 2012</td>
<td>Christina</td>
<td>Board member</td>
<td>40 min 53 sec</td>
</tr>
</tbody>
</table>

4.7 TRUTH CRITERIA IN A QUALITATIVE RESEARCH

The methods used are sometimes questioned based on several problems when it comes to evaluating the method of data collection. To evaluate quantitative studies measurements such as validity and reliability are important. Validity states whether or not “we are observing, identifying and measuring what we are saying that we are” (Bryman & Bell, 2007, p. 410) and reliability “that we can measure what we are measuring again and get the same result” (Saunders et al., 2009, p. 156). In a qualitative study the evaluation of our methods are seen differently. Validity is different since we are not actually measuring anything but rather aim to describe something. There is nothing that is considered to be right or wrong. Reliability is also something that suggestively could create a problem if we wish to repeat an interview and get the same answers a second time. (Saunders et al., 2009, p. 327) This is not our goal, we aim to investigate the situation in Umeå now, not to see if the respondents answer the same twice.
One of the authors is interviewing the participant while the other is writing the answers down. The interviews are recorded in case something is missed out in the documentation process. This allows us to go back to the interview if needed. The purpose with the interviews is to gather information regarding the target markets suitability for Svenska-Re. This through comparing the target markets values with what Svenska-Re has to offer. In order to have the study valid and trustworthy we adapt an approach in our interview method to fulfill following truth-criteria: Credibility, transferability, dependability and confirmability (Bryman & Bell, 2007, p. 411).

- **Confirmability**: To minimize bias of both researchers and respondents. The difference in preferences of individuals can create problems. Different things can have one meaning for one individual and a different meaning for another individual. This will be avoided through making the questions in our interviews as clear and straightforward as possible which will minimize confusion. The interview guide is created to leave room for us clarify things for the respondent if needed.
- **Credibility**: To ensure that the research procedure follows good practice through explaining for the respondents what we are studying and why. Especially concerning the fact that we write on behalf of a company is some important facts that the respondent are to know before the interview. Further we will give the participants of the investigation a chance to react on the interviewers’ perceptions of the content by offering them the material when it is finished.
- **Transferability**: The degree to which the research can be transferred either by generalizing our study or transfer it to new context will be gained by describing the context and all the assumptions that are central to our study. As for example in our study where we are discussing the values of different organization when it comes to health services and drawing conclusions from the various segments into a bigger context. This is motivated by the study and the answers from the interviews.
- **Dependability**: Refers to the concept of the “ever-changing” environment. This involves us taking into account the fact that the context and things surrounding the research are changing. To try and fulfill a demand of whether or not the study is repeatable is not relevant since we are not looking to repeat our interviews. It would be impossible to get exactly the same answers from the respondents. We are interested in the present situation since that is what is important for Svenska-Re.

Another important factor is that we will also try to make the respondent feel as comfortable as possible to enable honest and truthful answers. This will be done by a neutral and confident behavior and make them aware that there are no right or wrong answers, and the importance of sincerity. (Saunders et al., 2009, p. 329) This is explained in the beginning of each interview. As interviewers we must act as neutral as possible during the interview. We have to take care of the facts without letting our own frame of references distort the answers. The authors will behave in such manner that it will allow for explanations of respondent in own time.
5. EMPIRICAL STUDY

In this section we will present a summary of the results from the interviews. To facilitate for the reader the information will be presented according to the different categorized target markets and further to follow the interview guide where we mention the different parts (General, Customer value and Svenska-Re).

5.1 COMPANY BACKGROUND

Svenska-Re offers three week rehabilitation-programs on their facility in Gran Canaria. The main idea is to maintain, improve and retain health and working capacity among participants. They are specialized in the area of work related injuries. Svenska-Re offers a variety of programs facing different kinds of problems that can occur. (Svenska-Re, 2012)

Svenska-Re is different from its competitors in that they offer a high quality of services/care and the follow ups they do on participants every 3/6/12 months. A study of this is made by Associate Professor Agneta Stråhle, published in medical journal (Svenska-Re, 2012). She follows all of Svenska-Re s participants over a two year period to see how the rehabilitation continues as the participants return to their everyday life. Agneta Stråhle says that the programs has long-term sustainable outcome up to one year after a completed program regardless of disease background. Another advantage Svenska-Re has is the subtropical climate zone at Gran Canaria with an average temperature of 20-30°C. The participants leave their everyday life in Sweden. The distance enables the participants to focus on themselves, their rehabilitation and wellbeing. This will increase their health and work ability. Sometimes companies and individuals can misunderstand and misinterpret the idea behind a rehabilitation service abroad. It can be misinterpreted as a vacation which employers are less willing to sponsor. This is not what Svenska-Re is about. The three week programs are intense and not easy on people. Participants have a full schedule throughout their stay at Gran Canaria. They are required to make an effort and work hard, both exercise wise and diet wise (Rooth, 2012).

5.2 FÄLTCOM AB

The interview was with the business developer, Elin Furberg on 4th of May 2012. Elin Furberg has knowledge of the overall activities and procedures of the company, including healthcare policies. She is involved in forming the different policies and knows most about this.

GENERAL FACTS
The company has 20 employees that are conducting sedentary work. They have not been affected by any injuries but problems with back and shoulders can occur. Since the employees are sitting down most of the day they can also feel stiffness. There has been no problem related to stress within the company. Neither of the problems that can come up has led to sick leave.
The company has been in need for solutions concerning health services and has solved this locally. They are working more counteractive than with rehabilitation since they have not had any problems with work-related injuries.

CUSTOMER VALUE FACTS
When it came to the choice of supplier of the health services their main value was location. The company wanted something close to their office and the choice was based mainly upon this factor. The company has actually changed their supplier recently because they moved to a new office and wanted the supplier to be closer. Something else that is important for them and had an impact on the decision making was the variety of services. FältCom AB is not working with rehabilitation. We asked hypothetically what they would value in the service if they would use it. The location was a main point but also the quality would be important. Since the company is so small with only 20 employees they would try and solve each individual case as they see fit at that time of injury. The employer would listen to doctors and to the wanting of the person in question to solve the situation.

SVENSKA-RE FACTS
If the person in question would have a recommendation from a doctor that they see a solution provided by Svenska-Re the service would be considered. If the employee would put forward a desire to go to Svenska-Re in Gran Canaria they would also see it as an option. FältCom AB is thinking long term with all their employees. However, they have no need for rehabilitation-services and therefore it is not an option at the moment.

5.3 VATTENFALL KUNDTJÄNST AB
The interview was conducted with Anna Tullnér, the team chief and company-wellness representative in Vattenfall Kundtjänst AB. The interview was performed on 7th of May 2012 at their office.

GENERAL FACTS
To be able to describe the work conducted by Anna Tullnér, the organization of Vattenfall Kundtjänst AB has to be briefly explained. The main work is customer support in different areas of electricity-services. The employees work in team with various expertise’s who have different goals to be achieved. Anna Tullnér works as a manager over a team that is a bit different from the others. The members of her team are conducting the same kind of work but they are in need of rehabilitation. This group is mainly focusing on their rehabilitation rather than the various goals that are set up. Here they get a distance from the normal work since their office is located a bit offside. Anna is the person in the organization that has the main contact with the occupational health services and is involved in creating health plans and rehabilitation plans.
Vattenfall Kundtjänst AB has about 220 employees and the work is sedentary. Much of the work related injuries is related to shoulders, neck and tensions in the upper body. There are a lot of stress related problems. These are not entirely related to the work but also personal. The organization has cases where they are working with these issues but in total the degree of work related injuries is fairly low.

There is work to prevent injuries. They have a gym in the same building and they encouraging each other to exercise and to not sit in the same position for too long. The different managers are educated in the ergonomic area and have knowledge that they transfer on to the employees. The company works with an occupational health provider to help them in their health care policies.

CUSTOMER VALUE FACTS

The availability of a health service is of high importance for Vattenfall Kundtjänst AB. A close relation to the service provider is valuable. They expect that the provider is willing to help and support errands in which Vattenfall Kundtjänst AB does not have enough competence to act themselves. A close connection and relationship is valuable and a short waiting list for the use of the service. To have follow ups from the service provider is important and that they are located close to the company. The provider should know the company and what their needs are, what kind of injuries that is common for them and how to treat the employees in an effective manner. Also to be able to in some cases have the rehabilitation continuously as the employee is working is useful.

SVENSKA-RE FACTS

Anna Tullnér believes that the services and the whole concept offered by Svenska-Re sound good. However, she does not think that Vattenfall Kundtjänst AB will reach the situation where they would be in need of Svenska-Re’s rehabilitation program. The company put tremendous amounts of money into these issues on its own. They work a lot to prevent injuries or other problems within the company. Anna believes that if they would have been a smaller company it could have been of more use.

5.4 VOLVO TRUCKS AB

The interview was held with the human resource partner, Eva Wedin, on the 7th of May 2012. Eva Wedin work as the human resource business partner at VOLVO Truck AB’s personnel department. Eva Wedin and her team work as a support to the managers regarding questions concerning health and rehabilitation.

GENERAL FACTS

VOLVO Trucks AB has around 2000 employees. The main field of work is physical. About 70% of the company’s employees have a physical work. There is a lot of work in the assembly line. In order to manage this kind of work the employee has to have good
condition since there are a lot of repetitive tasks. For very heavy work there are machines to help but the work is still heavy. The workers face problems with neck and back. Some have problems to lift the arms above their shoulders. The work is in shift which can be troublesome for some employees especially as they get older. In the sedentary field of work the problems are stress related.

VOLVO Trucks AB has their own occupational health service unit within the company. This involves a doctor team with nurses, physiotherapist and ergonomist. They promote activities within the company and encourage the employees to be active. The employees receive 2000 SEK in grant per year for health maintenance on their spare time.

The company work continuously to prevent the problem areas they face regarding employee health. When VOLVO Trucks AB recruits workers they are educated in the problem areas. There is a physiotherapist within the company who checks the workers and educates them. Everyone who is employed has to go through a health examination where they look at condition and allergies for instance.

CUSTOMER VALUE FACTS
VOLVO Trucks AB has their own unit for health care and rehabilitation and we still are interested in their values, we ask them why they have chosen this policy. One of the reasons why they have chosen their own unit for this area is that they want the staff to think about these problems in their work. In order for them to know what they need help with in the area this is crucial.

In a health care provider VOLVO Truck AB value the knowledge of the provider most followed by work to prevent injuries. Further, high quality of the service is valuable. The provider is expected to have follow ups with the client. Focus should be on the employee who has problems and how the employee can return to his/her job. If the company were to use another provider they search locally for a provider to gain a close relationship.

SVENSKA-RE FACTS
Within the company there has been no talk about a need of this kind of service. Eva Wedin believes that there probably are employees who would benefit from this service but the company has a lot of competence and care within the company that can be used first. But if a solution is necessary and nothing in their organization is works an external solution like this would be an option. However, due to the assembly lines they are less likely to use such service since it would be expensive to replace the worker.

5.5 KOMATSU FOREST AB
Interview was with Kia Ronnhed, the personnel manager in the human resource section. The interview took place 3d of May 2012. Kia Ronnhed is responsible over everything concerning the staff, including health, work environment, recruitment and education.
GENERAL FACTS
Komatsu Forest AB is the second largest private industrial company in Umeå. The company has approximately 400 employees. Komatsu Forest AB consists of an office, a development department and a production department. They are in charge of the whole process from sketches to the actual production of the machines.

The kind of work the employees have depends on department. In the company as a whole half of the staff has a sedentary work while the other half has a physical work. The company does not face so many injuries. In the sedentary work it is more common with problems in shoulders and arms. This problem is not big, it is common for the staff to continue working even if their shoulders or arms start aching. If the work instead is physical the problem area is also shoulder and neck but for different reasons. Due to the heavy lifting and statically work the employees in this area face a different kind of work injury.

Komatsu Forest AB has a low amount of people on long term sickness. This is something noticed for a few years. They work to prevent work related injuries. This is a change from earlier since the occupational health care changed in general. Now the company doctors are used less since they do not need them. Their work is more about looking on the work environment, analyzing it and see if there is something in particular to think about when working.

CUSTOMER VALUE FACTS
When Komatsu Forest AB is to hire an external provider for their health care service, relationship is valued high. They cooperate with a company that has been with them for a long period. The company values a provider who knows them, the work environment and what kind of injuries they face. Hence, they value a provider that knows what kind of problem that is common in their industry.

If they were to choose a new provider they need to want to get to know Komatsu Forest AB. An important factor in the choice of a provider is that they are located in Umeå. The provider has to be able to visit the company and analyze their work. Further they need to show high quality in their service. The provider is expected to support and help in areas that Komatsu Forest AB lack knowledge in. Another valuable aspect is that they work proactive and show what kind of services that they offer.

Quality for the company is that the provider delivers what is requested and they offer a support in follow up. The service in itself is important, that they stick to their promises and deliver what is needed. The image of the provider is not the predominant aspect in the choice of a provider. Rather the provider should show that they are reliable and has knowledge in the area.
SVENSKA-RE FACTS
Komatsu Forest AB is not in need of a rehabilitation service. They work to prevent injuries within the company. Further, it is difficult for them to send someone away for three weeks. This since that would require a temporary worker to step in so that the production process continues to run. If someone is on rehabilitation service for three weeks it will be costly for the company because of the stop in production. Due to this Kia Ronnhed doubts that this kind of service would work for them. This is one of the reasons to why they value a health care provider who is in the same region.

5.6 UMEÅ MUNICIPALITY
Interview with Åsa Enberg, wellness developer, on the 7th of May. Åsa Enberg work within the work environment and health department in Umeå Municipality.

GENERAL FACTS
In the whole municipality of Umeå there are approximately 11 000 employees. They face different kind of work areas depending on what sector they work in. Some have a more physical work while in other departments the work is sedentary. The employees face work injuries such as problem in the neck, shoulders and lower back. Further many of the employees call in sick due to stress. At the moment the level of sick leave is high for Umeå Municipality. They use local providers within the health care area. Each department in Umeå Municipality has a health care inspector. They act as a support to the managers and make sure that employees feel good in the company and enjoy their work there. The health care inspector has own goals which are separate from the organizational goals. The focus is towards the health of the employees and how they can work to prevent injuries.

CUSTOMER VALUE FACTS
Umeå Municipality currently uses a local occupational health care provider. In the choice of a provider the relationship and a company located in the region is valuable. They look for high quality services which can be used as soon as the need for rehabilitation or health care service exists. Further they value a good communication with the service provider. Umeå Municipality wants a health care provider who has an understanding about the problem areas existing in their organization. Less focus lies on the different offerings from the health care provider. Umeå Municipality prefers a health care provider who can offer instant help to the employees. Therefore the provider should be located in the local area. This makes it easy for the provider to follow up on the employees. Umeå Municipality has a “get started program” which acts as a way to get the employees back to work in steps after being on sick leave.
SVENSKA-RE FACTS

Åsa Enberg does not think that the services of Svenska-Re will be useful for Umeå Municipality. It sounds like a good service but she states that it is not likely to be used by them. The main reason to this is that they value a provider who is located in the region. The employee has to be able to come back to work fast and the service provider should give suggestions of how to improve the work environment. Further there is a limit of costs for rehabilitation.

5.7 LANDSTINGET VÄSTERBOTTEN

An interview with Karin Rönnblom, 27th of April 2012. Karin Rönnblom works as the human resource strategist at Landstinget Västerbotten. Her job is to support the managers concerning occupational health care, rehabilitation and health coaching.

GENERAL FACTS

Landstinget Västerbotten is expected to turn internally first if they face problems with health among the employees. This since they work in this kind of industry. Most of the cases are tried to be solved internally even if they are challenging. Karin Rönnblom states that it can be frustrating sometimes when it feels like you have tried everything and it did not give any result. In these situations it is difficult to know where to turn next. Today they have developed their own internal occupational health service-company. Landstinget Västerbotten has a wellness hour that the employees can use for exercise. The idea is to promote health and work against sick leave.

CUSTOMER VALUE FACTS

Landstinget Västerbotten would only use external solutions if they are not able themselves to provide correct treatment for the employees. Since they have their own services the external provider has to offer a rare option for solution which Landstinget Västerbotten does not offer. In these situations special competence of the rehabilitation provider is valued. Further a good relation between provider and company is important as well as follow-ups after treatment. The provider has to show high expertise in the rehabilitation area and the doctors have to show good knowledge in different issues they might face. Since Landstinget Västerbotten is a public organization they cannot choose any provider. Image is important and so are public relations. They want a provider who has high quality service. With this Karin Rönnblom means that the provider shows result. The result is a change to the better for all parties involved.
SVENSKA-RE FACTS

The idea is fantastic, but unlikely for Landstinget Västerbotten to use at the moment. The reason to this statement is financial. The idea is good and useful but not a possible solution for Landstinget Västerbotten. Even though the ASG-funding would reduce the cost it is difficult for them to use the service. The facility is still abroad and that is a main issue for Landstinget Västerbotten.

A couple of years back Landstinget Västerbotten used a service similar to that of Svenska-Re. This solution was eliminated due to a combination of high cost and a lower budget within the organization. Tax revenues do not cover the expenses connected to this kind of service. The programs that can be of interest for Landstinget is the ones that they cannot offer themselves. Today there are limited amount of resources in health care and therefore the solutions that they offer is based locally since this is less expensive. If it is equivalent to the treatment Svenska-Re offers or not is something that Karin cannot answer. Neither can she answer if the quality is or is not better. But due to financial reasons Landstinget has closed the door completely to these kinds of solutions.

5.8 ASSOCIATION OF RHEUMATISM

Christina Håkansson, the chairman of the association of rheumatism, was interviewed 2nd of May 2012. Christina Håkansson has a rheumatic illness since 16 years back and is treated once a year for this.

GENERAL FACTS

The rheumatic association is Sweden’s largest association. The association work with the state and the government on association level. On district level the work is towards county councils and the union level they work with municipalities.

Christina Håkansson has noticed a cut down on the rehabilitation towards rheumatic ill patients in the municipality of Umeå. The most visible is that the rheumatologist is not available as often as previously. A few years ago larger groups of rheumatics was treated together. This resulted in a more social treatment where the participants were able to support each other and exchange experiences. Now the county council has less money which has led to a decrease of money on treatment for rheumatism patients. Not all patients use the treatment offered since they lose income from taking a few days off and it cost them money to be treated. According to Christina the trend in general for treatment of rheumatics in Umeå goes in a negative direction. This is a result of the lack of money in the municipality.

Christina Håkansson believes that there is not so much missing in the treatment, focus should lie on retaining what they have now rather than cutting it down. It matters little who is responsible for the rehabilitation as long as the staff is knowledgeable.
CUSTOMER VALUE FACTS
Christina Håkansson believes that the quality of the service is important, that the physiotherapist has the knowledge required to help the patients. But even for high quality rehabilitation the price should not be too high. Many rheumatics are not able to pay much for this kind of service. Further she values short waiting list for treatment.

The most important aspect of the treatment is that it is easily accessible. If a physiotherapist outside the hospital would be used Christina Håkansson would choose someone connected to the health insurance fund. Otherwise the treatment would be too expensive. Many of the employers do not offer any grants for the treatment.

SVENSKA-RE FACTS
The county council used to have an option of treatment abroad but not anymore. There is no research supporting that the treatment in a warm climate is better, though patients coming home from a tropical rehabilitation state that they feel better. Christina thinks this can be a result from the distance from your everyday life as well as from the warmer climate.

The rheumatic association is able to give a smaller grant for member’s treatment in a tropical climate. This support is given when the person is away for a certain amount of days and receives a special treatment. Christina Håkansson believes that all the members would want to use the service of Svenska-Re. However, Christina Håkansson does not believe that it is profitable for Svenska-Re to focus on rheumatics. It is costly for rheumatics to participate and usually treatment once a year is needed, some even twice per year.
6. ANALYSIS

The study aims to explore the potential B2B customer segments in Umeå concerning company-wellness. Through a qualitative study we will investigate the characteristics of different chosen organizations view on occupational health care services. We will also evaluate them in relation to market offerings by Svenska-Re. The analysis is structured in accordance to the categories we have investigated. We are then able to highlight interesting differences between the various organizations. Further we will try and follow the outline in the interview-guide as long as possible since it reflects the study as a whole (General, Values, and Svenska-Re).

6.1 POTENTIAL B2B CUSTOMER SEGMENTS

The companies in the analysis are segmented on the basis on if they are private or public companies, and if the main work performed are sedentary or physical. The aim is to identify the main customer segments. From this Svenska-Re can decide upon a key customer segment to serve. The key segment for Svenska-Re is the one that goes best in line with their market offering, this is their potential target market (Dibb & Simkin, 1993, p. 7). Depending on which segment that is the most favorable for Svenska-Re, the market strategy has to be adapted accordingly. (Beane & Ennis, 2007, p. 20)

The initial thought was to have four companies within the private company segment and divide them into two smaller segments, sedentary and physical work. This because of the injuries occurred in the sedentary and physical work are different. We also wanted to have two companies in each segment. However, after the interviews we noticed a change in one of the companies. Komatsu Forest AB showed to have a mixture of both physical and sedentary work rather than only physical work as stated in the beginning of the thesis. Due to this change the analysis chapter is structured differently. There is a segment with sedentary work in the private company segment. In this target market FältCom AB and Vattenfall Kundtjänst AB is to be found. Next VOLVO Trucks AB is the representatives of the physical work target market. Komatsu Forest AB represents a new target market, physical and sedentary work. This adjustment was made because of the change in the characteristics noticed in the interview with Komatsu Forest AB.

In the segment of public companies Umeå Municipality and Landstinget Västerbotten can be found. The reason to group them like this is because of the similarities they share with each other. Both Umeå Municipality and Landstinget Västerbotten are public companies financed through taxes. Because of this they have a limited amount of money to work with in the various lines of work (sedentary and physical) that has to do with health services to employees.

Associations, association of rheumatism, have no money within the organization. Instead the members have to finance such treatment themselves. They still are still included in the study and will represent the associations as suggested in the beginning.
### 6.2 PRIVATE COMPANIES

The private companies are divided up into three sections; sedentary work, physical work, and a combination of physical and sedentary work. The original thought of having only two segments within the private companies had to be changed. The reason behind the change was due to the different characteristics of one of the companies. It turned out to be a mixture of sedentary and physical work rather than only physical as first thought.

#### 6.2.1 SEDENTARY WORK

FältCom AB and Vattenfall Kundtjänst AB represents the segment with more sedentary work for employees. The biggest general difference here that could be of importance is the size of the companies. FältCom AB only has 20 employees while Vattenfall Kundtjänst AB has about 220 employees.

Both FältCom AB and Vattenfall Kundtjänst AB work continuously with health services. However Vattenfall Kundtjänst AB does this naturally since they are a larger company - in a bigger context. The problems of work-related injuries are more extensive in Vattenfall Kundtjänst AB than in FältCom AB. However, they are low in Vattenfall Kundtjänst AB also. Stress related problems are more common at Vattenfall Kundtjänst AB. This problem is not noticed at all at FältCom AB. This indicates that the need these companies has of services in the area is fairly low in comparison to other lines of work and are more related to the work prior to injuries rather than after. Both companies are working counteractive to reduce problems before they occur. This is done through the encouragement of health improving activities such as exercise. Both companies have chosen to buy occupational health services from an external actor. Through their chosen provider they get help with issues concerning rehabilitation and to reduce sick leave.

In order to gain knowledge to evaluate this segment and see if it is a potential target market we wanted to know more about the characteristics of the chosen segment. We then chose to use a customer value model (Ulaga & Chacour, 2001, p. 526) to see how the various

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**Table 4: Grouping of companies**

<table>
<thead>
<tr>
<th>Grouping</th>
<th>Company</th>
<th>Segment</th>
<th>Characteristics</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>FältCom AB</td>
<td>Private company</td>
<td>Sedentary</td>
</tr>
<tr>
<td>I</td>
<td>Vattenfall Kundtjänst AB</td>
<td>Private company</td>
<td>Sedentary</td>
</tr>
<tr>
<td>II</td>
<td>VOLVO Trucks AB</td>
<td>Private company</td>
<td>Physical</td>
</tr>
<tr>
<td>III</td>
<td>Komatsu Forest AB</td>
<td>Private company</td>
<td>Physical &amp; sedentary</td>
</tr>
<tr>
<td>IV</td>
<td>Umeå Municipality</td>
<td>Public company</td>
<td>Physical &amp; sedentary</td>
</tr>
<tr>
<td>IV</td>
<td>Landstinget Västerbotten</td>
<td>Public company</td>
<td>Physical &amp; sedentary</td>
</tr>
<tr>
<td>V</td>
<td>Association of rheumatism</td>
<td>Organization</td>
<td>Chronic diseases</td>
</tr>
</tbody>
</table>
organizations perceived quality. This allows an analysis of the segment and a possibility to see its match towards Svenska-Re’s services and how they possible could adapt their marketing strategy if the segment shows to be a target market (Beane & Ennis, 2007, p. 20). Since both FältCom AB and Vattenfall Kundtjänst AB are buying services externally they are clear in what they value in such service. FältCom AB does not have the need for rehabilitation solutions and work mainly to prevent health problems. FältCom AB value location most of all and actually changed the supplier they purchased the services from based on this criteria when they themselves changed location of their office. Since FältCom AB is a fairly small company and have not been in great need of a specific solution they would work on an individual basis if need were to occur. They would then create a solution customized for the specific individual. They also value competence and knowledge highly. In Vattenfall Kundtjänst AB they have more knowledge about problems that may occur and are in bigger need of services in the area. Therefore they value the availability of services. They believe that in order to get the wanted help the service provider must have an understanding of the organization. They mainly need a solution where they work side by side and together help the individual getting back to their full working capacity. This could be cases where the employee is working 50% on sick leave and working with rehabilitation. This kind of help is only possible if the supplier is located close to the office and work with them on a daily basis. Based upon the perceived values of the companies within the sedentary work location, availability and a close relationship are valuable.

Whether or not they are interested in the concept that Svenska-Re offers, both Vattenfall Kundtjänst AB and FältCom AB said that they liked the concept. Vattenfall Kundtjänst AB invests a lot of money into their internal rehabilitation services. They are therefore unlikely to reach a point where a solution provided by Svenska-Re is a necessary solution. They are in more need of services in the area that enables a work more continuously with their everyday job without leaving the company. FältCom AB on the other hand works with individual solutions. If one of their employees would need such a solution they would definitely buy it. However since they face such low rate of injuries and work to prevent them they feel unlikely to come to face such situation.

In the sedentary work field the product related component and the promotion related component (Ulaga & Chacour, 2001, pp. 533-535) are of highest value for the investigated organizations. Both organizations analyzed showed these similarities even though they are of different size. Because of their answers of what they value, relationship and closeness to the service provider, it seems unlikely that they would use the service of Svenska-Re. If Svenska-Re wishes to reach this segment they have to adapt their marketing strategy and find a way to reach this segment and create the closeness they value. Knowledge about the customer’s preferences is of help in the development of a market strategy. This since it helps in the understanding about the segment which is an important part in the development of the marketing strategy (Tonks, 2009, p. 352). To understand how the private customer segment acts and know what they value can help Svenska-Re to compete against other health care providers in Umeå. (Lancaster & Wensley, 1983, pp. 79-80) Craven & Piercy (2009, pp. 4-5) bring up five characteristics for market driven strategies. The company can adapt its strategy depending on what the markets values. The focus on customers is an important aspect in the development of market driven strategy. First, the
target market has to be identified by Svenska-Re and then the marketing strategy is adapted. Through the knowledge about what this segment values, Svenska-Re can create a specific marketing program towards them (Dibb & Simkin, 1993, p. 7). This could mean a change in delivering of service by Svenska-Re in order to target this segment. Because of the high value of a provider located in the area by this segment it would mean that Svenska-Re would have to be located in the region in order to meet the need of the market. They have to adapt their marketing strategy and be able to meet with the company and employees in order to be able to provide their service to this segment.

Table 5: Private companies, sedentary work

<table>
<thead>
<tr>
<th>Company</th>
<th>Field of work</th>
<th>CVA</th>
<th>Main value</th>
</tr>
</thead>
<tbody>
<tr>
<td>FältCom AB</td>
<td>Sedentary</td>
<td>Product related components</td>
<td>Local provider</td>
</tr>
<tr>
<td>Vattenfall Kundtjänst AB</td>
<td>Sedentary</td>
<td>Promotion related components</td>
<td>Close relationship with provider of company wellness</td>
</tr>
</tbody>
</table>

6.2.2 PHYSICAL WORK

VOLVO Trucks AB, are investing a great amount of money into the area of occupational health services every year. VOLVO Trucks AB has 2000 employees and 70% of them have a physical work. VOLVO Trucks AB has a well developed company health care service. They do not use an external provider but have a company doctor and a health care program. This made our questioning a bit different towards VOLVO Trucks AB in what they value. Our focus then was to understand why they have chosen to work this way. The largest problem areas were back, shoulders and neck. Further, VOLVO Truck AB mentions stress-related problems of the staff in more sedentary work.

VOLVO Trucks AB values a relationship with the provider and a local service. Hence the reason to why they developed one inside the company. The doctor and rehabilitation center knows what kind of injuries the employees face and what they need to think about in their everyday work to avoid injuries. This will lead to a full understanding of the company and good advice and help that fit them the most. That is partly why VOLVO Trucks AB chose to have an internal solution of the health care service.

Looking at the customer-perceived product value (Ulaga & Chacour, 2001, pp. 533-535) there are some differences between the values of the company in the physical work sector and Svenska-Re. VOLVO Trucks AB has a health care program already adapted after the company. Hence the product related component in the model is not completely in line with Svenska-Re’s offering since they already have a well developed program for health care. Further, VOLVO Truck AB is characterized mainly by physical work. If an employee then were to go on a three week rehabilitation program abroad their station at the assembly line will either be still during that period or a supplement worker has to be put in. This go into the service related component as well, the speed of which the employee can join the program will be slower if using the service of Svenska-Re rather than their internal
solution. The private health care within VOLVO Trucks AB also indicates that the company values a good relationship with the provider, the promotion related component is relevant for them. The representative from VOLVO Trucks AB stated that it would be more likely for the clerks to be using the service, but they would still use their internal rehabilitation program first hand.

According to the five characteristics for market driven strategies (Cravens & Piercy, 2009, p.5) there is little Svenska-Re can do in order to reach this specific company. Due to the changes made there now is only one company investigated in the segment. This since the original two companies no longer shared similar characteristics (Doyle & Saunders, 1985, p. 25). It is because of this difficult to draw conclusions about this segment as a whole. Further it makes it difficult to see if this is a potential target market for Svenska-Re. Hence, it is challenging to determine the marketing strategy and how to adapt it to fit this segment from the information gained (Jobber & Fahy, 2009, p. 117). If other companies in the same segment also have their own health care service there is little Svenska-Re can adapt in their market driven strategy. Even if they were to focus on the customers, VOLVO Trucks AB has their internal solution which they seem to be unlikely to abandon. Svenska-Re knows what the company value but this will be of little help when competing against the company’s internal health care service. If other segments in the same segment would act differently and do not have their own health care service Svenska-Re can adapt their market strategy in order to compete on the market and gain market shares. But in order to create a successful market strategy they would have to investigate more companies in the segment.

Table 6: Private company, physical work

<table>
<thead>
<tr>
<th>Company</th>
<th>Characteristics</th>
<th>CVA</th>
<th>Main value</th>
</tr>
</thead>
<tbody>
<tr>
<td>VOLVO Trucks AB</td>
<td>Physical</td>
<td>Promotion related components</td>
<td>Relationship with provider</td>
</tr>
</tbody>
</table>

6.2.3 PHYSICAL AND SEDENTARY WORK

Komatsu Forest AB was first thought as a company operating within the field of physical work. However, in the interview with Kia Ronnhed it was noticed that the company is characterized by a combination of both sedentary and physical work. Because of this they now belong to a new segment, a mixture of physical and sedentary work segment.

Komatsu Forest AB has 400 employees where 50% of the employees are mainly conducting sedentary work and 50% have a physical work. The company is currently buying the service from an external health care provider. They have worked with the same provider for the last 20 years. This since they value a close relationship with them and someone who knows exactly what the need of the company is all about. The long relationship has led to that the supplier show a great understanding for their organization during the years and what kind of injuries they face. The service provider have a good understanding of what the employees have to think about in their work to avoid injuries and educate them in what they can do on their own. Komatsu Forest AB strongly values their strong long term relationship with their supplier.
In the physical and sedentary work field the product related component (Ulaga & Chacour, 2001, pp. 533-535) is of highest value. Komatsu Forest AB emphasized the importance of a health care provider that understands their organization and the needs in their different areas. They show a result that is a combination of the result from the sedentary work field and physical work field. In the production the company is less likely to be using the service provided by Svenska-Re. This since it would mean a stop or delay in production. The sedentary side of the company would be more likely to use the service. However, they are already using a provider which has been with them for a long period of time. They are because of this less likely to hire Svenska-Re. The value of a close provider of the health care service indicates that Svenska-Re would have to adapt their marketing strategy in order to reach this segment. (Anderson & Naurus, 1998, p. 54)

Svenska-Re gain market orientation through the knowledge about what customers’ value. This can be seen when looking at the five characteristics for market driven strategies (Craven & Piercy, 2009, p. 5). Through this knowledge they are able to adapt their strategy and become competitive on the market. Further, this knowledge allows Svenska-Re to focus on their customers since they know what it is that they value and look for in a health care provider. It allows them to create an attractive marketing towards this segment if it is seen as the target market for the company (Dibb & Simkin, 1993, p. 7) However since there is only one company in this segment it is difficult to draw conclusions about the segment as a whole and through this create a customized marketing strategy for the segment. The lack of more companies who share similar characteristics makes us unable to understand how other companies in the same segment act (Doyle & Saunders, 1985, p. 25). If other companies in the same segment act in the same way as Komatsu Forest AB, that would mean that Svenska-Re would have to establish a relationship with the companies in order to meet their needs. If Svenska-Re were to adapt their market strategy they can meet their needs and values. However, Komatsu forest said that the use of Svenska-Re’s service would mean a stop in their production. It is difficult to adapt the marketing strategy and avoid this problem when the services offered by Svenska-Re take place abroad.

Table 7: Private company, physical and sedentary work

<table>
<thead>
<tr>
<th>Company</th>
<th>Characteristics</th>
<th>CVA</th>
<th>Main value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Komatsu Forest AB</td>
<td>Physical &amp; sedentary</td>
<td>Promotion related components</td>
<td>Understanding of the company and their problem areas</td>
</tr>
</tbody>
</table>

6.3 PUBLIC ORGANIZATIONS

Both Landstinget Västerbotten and Umeå Municipality are large employers. The work within both organizations is a combination of sedentary and physical work. Which of the two that is dominant depends on profession and different section of work.

Landstinget Västerbotten has their own unit for occupational health services for employees while Umeå Municipality uses an external actor. Both organizations have low costs as a criterion when it comes to the services when they are buying from another actor. This since they operate with tax money and therefore has a tight budget. They try to think
economically in their choice but at the same time make sure that the quality is in line with what they request.

The interview with Landstinget Västerbotten was conducted a bit differently since they are in the health industry and can provide themselves with such service. However, it was clear that they are in need of a service if they do not have a solution to use and they had tried everything else without result. They have used similar services as the ones from Svenska-Re, and were pleased with the results. However it is not financially possible for Landstinget Västerbotten to use a service provided by Svenska-Re, at least not at present. Umeå Municipality values providers located in Umeå and a good relationship with the provider. They seem to be loyal to one provider and look for companies with high knowledge in the health care area.

Looking at the model of customer perceived value (Ulaga & Chacour, 2001, pp. 533-535) some of the values are in line with Svenska-Re. Both Landstinget Västerbotten and Umeå Municipality look for high quality services. However, the price will decide whether or not a specific service is used even if the quality is good. Another issue for both of these companies is within the field of product related components, the location of the service. Landstinget Västerbotten and Umeå Municipality wish for a service provider which is located in the region. Further the service related component showed a problem. Both companies in the public segment are in need of instant treatment and a communication with the provider. This is difficult if they send the employee to Gran Canaria and the provider is located outside of Umeå. The value of a local provider influences how Svenska-Re should reach their customers and also how to market their service. The knowledge of what public companies look for in the choice of a provider make them able to go through how they are different from competitors and what can be done to compete with them in the best way. This gives could be an advantage against their competitors. (Anderson & Naurus, 1998, p. 54)

Svenska-Re has to make some changes in the market driven strategies to meet the demand of this segment (Cravens & Piercy, 2009, pp. 4-5). Since both investigated companies in this segment acted alike it is fair to assume that other companies in the same segment value similar things. This would mean for Svenska-Re that in order for them to focus on the customers they would have to offer cheaper services. This would be a part of the marketing strategy for this specific target market (Dibb & Simkin, 1993, p. 7). Further they would have to be located in the region of Umeå. This would allow for Svenska-Re to meet with the customers in order to fulfill their needs. If Svenska-Re succeeds in the adapting according to the value of this segment they will be market orientated and through this their performance will be better than if they would not adapt after the needs of this segment.
Table 8: Public companies, physical and sedentary work

<table>
<thead>
<tr>
<th>Company</th>
<th>Characteristics</th>
<th>CVA</th>
<th>Main value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Landstinget Västerbotten</td>
<td>Physical &amp; sedentary</td>
<td>Product related components</td>
<td>Local provider</td>
</tr>
<tr>
<td>Umeå Municipality</td>
<td>Physical &amp; sedentary</td>
<td>Product related components</td>
<td>Local provider</td>
</tr>
</tbody>
</table>

6.4 ASSOCIATIONS

The association of rheumatism is treated a bit different since they do not have finances to pay for their member’s health care. However they are of interest for Svenska-Re and gave us some important insights to the study. As a consequence of cutbacks done by Landstinget Västerbotten some of the facilities and possibilities have been withdrawn for the people with chronic rheumatism. From this interview it is clear for us that the quality of high competence in the area is important for this group. Due to financial reasons it is difficult for them to pay for such a service provided by Svenska-Re.

The association of rheumatism has values in line with the offerings of Svenska-Re. The main problem is the cost of the services. If the employer would offer a grant for this kind of treatment the association would be likely to use this kind of service. Especially the quality aspect in the model of customer perceived value show a match. The product related components match in the location, specific program and service of Svenska-Re. Svenska-Re offers a warm climate and heated pool which is preferable for rheumatics. Further the company offers a specific program adapted for rheumatics. However, the cost is the main issue to why the association of rheumatism would not use such service.

The price is the most important aspect from the model of components of customer-perceived value (Ulaga & Chacour, 2001, pp. 533-535) for the association of rheumatism. Besides from this they are in need of a service that is located in a place which is easily accessible for them, the product related components are valued. Further the service related components (Ulaga & Chacour, 2001, pp. 533-535) are an important feature. The rheumatics are in need of a program adapted for them which Svenska-Re offer. However, the price of such service in combination to the loss of income during treatment makes them less likely to use it. The promotion related component seems to be of less importance in the choice of treatment method.

If looking at the answers received from the association, it seems like Svenska-Re do not have to change their market strategy a lot. Considering the fact that price seemed to be the most valuable factor for them, there is little Svenska-Re can adapt in their marketing strategy (Anderson & Narus, 1998, p. 54). Svenska-Re offer customized programs for this kind of association with special treatment of rheumatism. The idea that a warmer climate benefits rheumatic ill patients indicates that the offering from Svenska-Re is suitable for this segment. However, it is difficult for them to change prices of the service since the price includes the living expenses abroad. This goes in line with the market driven strategies. Market orientation is gained through the knowledge about customers values and through
this the company is able to focus on their customers. (Craven & Piercy, 2009, pp. 4-5) Svenska-Re can become more market orientated towards this segment by offering a discount or similar for them. This segment has in that case a higher chance to afford the treatment offered. Rheumatics’ usually are in need of treatment at least once a year. This means that it will be expensive in the long run to use the service of Svenska-Re no matter the price of the treatment.

Table 9: Association of rheumatism

<table>
<thead>
<tr>
<th>Association</th>
<th>CVA</th>
<th>Main value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Association of rheumatism</td>
<td>Price</td>
<td>Price</td>
</tr>
</tbody>
</table>

6.5 EVALUATION OF MARKET ATTRACTIVENESS

Both companies within the private sector and in specific sedentary work target market put emphasis on the product related component and the promotion related component. They look for a rehabilitation provider located in the surrounding area and a company with services relevant for their company. Another valuable characteristic was the relationship with the provider. With this in consideration we believe that the whole target market share some features within the sedentary work segment. That is, the different segments show similar characteristics making some of them to act like one larger segment (Jobber & Fahy, 2009, p.109). The two private companies in the sedentary work field investigated showed similarities in what they value even though the size between the two was significantly different. Both Vattenfall Kundjänst AB and FältCom AB use external providers and emphasize quality and a local provider. Due to this it can be fair to assume that more companies within this segment also value product related components and promotion related components. If this is the case, that more companies within this segment act the same way, Svenska-Re can adapt their marketing strategy in a similar way to the whole sedentary target market. Further both companies valued personalized health care service. The service related component could therefore also be assumed to be valid for the rest of the target market within this segment of the overall market. This statement is based on the similarities of answers of the investigated companies. As Varadarajan wrote (2009, p. 123) the strategic marketing will influence the company’s achievements. By looking at what customer value a useful market strategy can be developed by the company (Cravens & Piercy, 2009, p. 14) Competitiveness is gained through a well thought through market strategy. The development of such consists of finding a prospect target market and their needs. (Bessom & Jackson, 1975, p. 77) The knowledge about what customers’ value means that Svenska-Re could be more competitive on the Umeå market.

Because of the changes made in the segment of private companies in the physical work field and Komatsu Forest AB being a mixture of physical and sedentary work, it is difficult to draw a conclusion of the private company segment with a majority of physical work. If other companies within the same segment are smaller than VOLVO Trucks AB they are less likely to have an internal health care program. If that is the case, parts of the segment can be of interest for Svenska-Re. VOLVO Trucks AB has some shared values with the previous section, private companies within the sedentary work field. Both value the product related components and promotion related components highly. It could therefore be assumed that this would be the case for the rest of the market in the physical work field.
However, in the interview with VOLVO Trucks AB it was stated that it is difficult to send assembly line workers away for a longer period. This since that part of the production then is stopped unless a temporary worker is found. If the rest of the segment works with assembly lines also they can face the same problem and therefore not want to use the service from Svenska-Re. This since each employee then acts as experts on that specific area in the assembly line and is difficult to replace. The segment might not have their own solution but look for a provider which is located and operates in Umeå as the relationship seems to be of value for VOLVO Trucks AB.

Komatsu Forest AB represents the combination of sedentary and physical work. Because of the change of segment of Komatsu Forest AB it is difficult to generalize with the rest of the companies within this segment since we only analyzed one company in this field. However, Komatsu Forest AB and VOLVO Trucks AB showed similarities. They value similar things as other companies who participated in this investigation. Hence, the promotion related components and product related components were important parts in the choice of a health care provider. It is likely that the rest of the companies in this segment act in a similar way. It seems to be the part of the organization with sedentary work that is more likely to be using the service of Svenska-Re. This since if a physical worker goes away for a longer period the company suffers more with stop in production or having to train a new employee into that role. This was mentioned in VOLVO Trucks AB also and we therefore believe that it is same for other companies operating in the physical work field.

When it comes to the public sector the similarities are highly visible. Both organizations participating in this analysis have a tight budget with a certain amount allocated to each department. It is fair to assume that all organizations operating within this segment have price as a main trait when choosing provider because of the limit of money available. Svenska-Re would therefore not benefit from targeting this sector at the moment. If there would be a change in budget for the public companies they might use the service offered by Svenska-Re, especially since such service have been used previously.

Svenska-Re offer special programs for rheumatics, psoriasis ill patients and heart sick patients. All of these potential customer groups would have to pay for the treatment themselves. Because of the self financing and loss of income the customer groups would face it can be troublesome for Svenska-Re to attract this customer segment. This even though they would receive high quality treatment adapted after their disease. At the interview with the chair of the association of rheumatism it was stated she believed that it would not be profitable for Svenska-Re to target them. Because of this we believe that the same goes for the other associations in the region of Umeå. The associations sometimes offer grants for their members but they are still to pay for part of the treatment on their own. Since the price was a big issue not all would be able to use Svenska-Re’s rehabilitation program.
Since the different segments seem to show some similarities in characteristics it can be difficult to identify one target market among them, one that is more beneficial to serve. (Tonks, 2009, p. 345) If Svenska-Re is able to find a target market among the investigated companies they are able to customize their offering and can create a stronger marketing campaign towards this market. (Digg & Simkin, 1993, p. 7) A customization will be of help to become competitive on the market since other local companies have a relation with the companies.

7. CONCLUSION

The first research question in our study was directed to investigate which the potential B2B customer segments were. The choice of the potential B2B customers was based on recommendations from a representative of the industrial life in Umeå Municipality. We then managed to identify a target market within the B2B context. We identified five target markets in different work fields. The main characteristics of the target market were sedentary work, physical work or a combination of the two. The companies within the target market were grouped together based on the characteristics of the work and segment they belonged to. The main segments found were private companies, public companies and associations.

Further the study aimed to investigate these potential B2B customers. What the characteristics of these organizations were within the field of health services and later on to evaluate these to market offerings by Svenska-Re. The organizations all have well developed systems for how to deal with company wellness and rehabilitation of employees. It is clear that all organizations could see themselves work with Svenska-Re if they have nowhere else to turn. The public organizations says no to the kind of services provided by Svenska-Re for financial reasons but still claims that they are in need of a solution when they have tried all other options offered. Availability and close location is most important for the service oriented companies that are conducting sedentary work while a close relationship that involves knowledge and understanding of their own organization is highly valued in the bigger companies that are in physical work. Combined the service-companies and those characterized by physical work are more positive to the idea of buying the services provided by Svenska-Re. However, they are doubtful to see that they would actually reach a situation where it was needed since they are investing a lot of their own funds in the prevention of injuries and to promote a healthier life. All privately owned companies are capable of using Svenska-Re’s services if they have tried everything they already are working with. The public organizations could use this kind of services but are not financially able to. Companies within the sedentary work seem more likely to use a general rehabilitation program offered by Svenska-Re than those operating in the physical work field. This since the production line of that worker would be stopped if a worker from that assembly line goes on a three-week rehabilitation program. The investigated organizations wish for a close relationship with the health care provider. We assume that this means that they think it is difficult to create such relationship with a provider located far away. These assumptions are based on the similarities of values among the interviewees. If Svenska-Re still wishes to operate in this market we suggest for them to try to resolve these problems.
In the assumption that the whole market share characteristics with the respondents for the thesis Svenska-Re would have to adapt their marketing strategy in order to reach the target market. The respondents showed similarities in their values of a health care service which made us believe that this is applicable for the target market as a whole. Both the private and public companies values promotion related components highly. We therefore believe that other companies in our segments would value health care service providers that are located in Umeå. This allows the company to create a relationship with the provider which also is valued among the companies. The public sector has a limit of money available and this change only if the municipality as a whole has larger finances. For the associations they are self funding of such service and therefore less likely to afford the participation of the customized rehabilitation program Svenska-Re has to offer.

7.1 PRACTICAL CONTRIBUTION

The market in Umeå is continuously growing and the industrial environment is attractive for newcomers. This would mean that an expansion here is favorable. In this industry there are several actors already but from our study we have found that a last solution for rehabilitation is requested from several organizations, a solution to use when everything else has already been tried by the company. This is something that not only Svenska-Re can use, but also other providers of similar services in this particular industry.

When looking at companies of approximately the same size as the respondents and within a similar segment, it could be assumed that they act alike regarding the health area and value same things. Two of the main characteristic valued in the segments investigated is a relationship and a provider located in the surrounding area. These values could be used as base for Svenska-Re when deciding if they will expand to this market. If they decide to expand they could adapt their marketing strategy accordingly. Since there also are other actors operating in this industry, they could have some use of this information if they choose to expand in the Umeå market.

7.2 THEORETICAL CONTRIBUTION

In this study we can see similarities in need between the different segments of the target markets. Even though the companies belonged to different segments many of them said that they value a relationship with the service provider and someone who operates locally so they are easy to get in touch with. This study shows that in some work fields the segments does not act so different even though they do not share similar characteristics otherwise. Because of the fact that this is a service and that services cannot be evaluated before they are used, it can be assumed that more customers value a relationship with their service provider. If they have used the same company for a long time they know the quality they provide and that they know their company and what their needs are. However the information gathered is somewhat limited since it is a sample investigated in this study. Therefore the information should be used carefully depending on company and industry it operates in.
7.3 LIMITATIONS AND FUTURE RESEARCH

The study is limited in different areas. In the extensive process to make a thorough market analysis both an external and internal analysis should be made. Our study focused more upon the internal analysis. This since Svenska-Re recently made an external analysis. However if generalizing the study to all companies that are thinking about expanding to Umeå we suggest that a thoroughly external analysis should be made.

We have only interviewed two companies in each segment (except from associations where there was only one respondent) due to the limit of time and scope. In a larger investigation more companies would have been included in order to make a generalization within each segment. Further only interviews were made in order to get in depth answers for the analysis. If we were to extend the work a quantitative research method could have been chosen to complement the qualitative study. An additional quantitative study would enable us to reach more respondents and therefore also create a greater overall picture. The limitations were made according to the time allocated for the thesis and still enable us to conduct the research in a correct and scientific manner.

For future research we suggest to look more in depth of the benefits the services offered by Svenska-Re ha, to make a comparison of the rehabilitation in Sweden versus abroad. The research should focus on the cost differences between the two options as well as the result of the rehabilitation. This would enable us to show the prospect customers the benefits of using such service.
LIST OF REFERENCES


**PERSONAL COMMUNICATION**


APPENDIX 1: INTERVIEW GUIDE

GENERAL
1. Could you tell us about you and your role/position in the company?
2. What is your connection to the company’s health services policies?

QUESTIONS FOR LANDSTINGET/ASSOCIATIONS
Explain we act on mission of Svenska-Re, and a brief explanation of their concept and what could be of interest for them (for Landstinget for patients that need specialized care that they cannot provide/for the association the specialized programs aimed at those)

3. Have you noticed something missing in the occupational health care service on the Umeå market that does not exist at the moment?
4. What kind of need do you see in Umeå regarding rehabilitation in the area of chronic diseases not possible to treat well in Sweden (such as psoriasis, rheumatism etc.) today?

QUESTIONS FOR COMPANIES
3. How many employees are there within your company?
4. What is the main field of work for the employees, physical or sedentary?
5. What kind of injuries do employees risk of being afflicted with in the performance of this work?
   a. Physical as a consequence of heavy body work
   b. Physical as a consequence of sedentary work
   c. Stress related problems related to work
6. Is the degree of work related injuries/problems high in the organization? - In the business as general?
7. Have your company ever had the need to have company-solutions for rehabilitation of work related injuries?
8. What is the occupational health-care policy today in your company?
   a. Company wellness and rehabilitation
   b. Current policies and current solutions
CUSTOMER VALUE

This section aims to enable us to gain knowledge about the prospect customers’ values when it comes to the choice of an external firm as health service provider. What they are valuing and why when it comes to a supplier of health services.

1. If you are looking to buy health services from an external firm. What do you find most important when it comes to occupational health-care service? Is it something that you value more?
   a. Price
   b. Quality

2. What does quality mean to you when it comes to occupational health-care service?

3. When choosing a supplier for occupational health services what is important when it comes to the actual service?
   a. Characteristics (of services)
   b. Variation of products (services)
   c. Location

4. If you look at the occupational health-care as the main service, how important do you find the surrounding activities related to the service?
   a. Reliability and speed of supply (in a service-aspect)
   b. Support (meaning the support given surrounding the actual service such as follow-ups)
   c. Service innovation

5. When thinking about the firm which provides occupational health-care to your company, what do you find important/valuable with them? With the actual firm? The relationship?
   a. Image
   b. Personal
   c. Reliability
   d. Public relations

6. Looking back at the three previous questions and your answers, what is most important among these? Is it the main service, the services surrounding the main service or that it is a particular company (brand)?
SVENSKA-RE

*Explain we act on mission of Svenska-Re, and a brief explanation of their concept.*

1. The cornerstone in the work of Svenska-Re is their specialty on work orientated rehabilitation and is delivering high quality results.
   a. What does high-quality service mean to you?

2. There are both benefits and sacrifices with sending your employee on rehabilitation in another country. Can you see yourself working with Svenska-Re? Concept?
   a. Why/why not?