

The Working Customer – an Emerging New Type of Consumer

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ABSTRACT¹

In many sectors, self-service is replacing service. Moreover, customers not only serve themselves, they also serve other customers. Our main hypothesis is that a new aspect of the relationship between consumption and production is developing. Consequently, a new type of consumer is emerging, the working customer. These customers are characterized by three features: a) working customers create use value; b) their skills are valuable economic assets and c) they are systematically integrated into corporate structures, much as if they were employees. Three current research projects are presented, that analyze changes in the everyday life of customers caused by the development of the working customer. The research shows that the challenge of acting as a working customer is already an important part of everyday life. The result is an erosion of private life, the sanctity of which has previously been an important characteristic of our society.

Keywords

Self-service – working customer – everyday life – working conditions – service quality

1 Introduction

That customers are active is not a new idea. Customers have always and in many ways, contributed to some extent to the process of service provision. They have always had to inform themselves about the products and services on offer, they had to get to the point of sale, transport the goods, prepare them at home and to dispose of the wrapping and packaging. Customers have thus never been completely inactive. However, the role of the customer has been changing since quite substantially over the last century. Enterprises have increasingly been transferring functions from employees to customers, clients and patients. Early milestones of this development are outlined below.

- One early step was the opening of warehouses in major American and European cities at the end of the 19th century (Porter Benson, 1988). For the first time, customers could take the products they wanted themselves and carry them to the cash-point.
- In food retailing, the first self-service store, the Piggly Wiggly Store in Memphis, Tennessee, opened in 1916 (König, 2000). In Europe, supermarkets began to spread in the 1950s. Substantial activities, such as acquiring information on the

goods, selecting and bagging them, were now accomplished by the customers themselves. This allowed enterprises to save a considerable amount of costs. However, successful self-service did require certain things from customers. For instance, they had to be able to read to understand the written information on the products that substituted for the sales advisory service (König, 2000).

- In the 1970s, self-service spread to many different sectors of the economy, including gastronomy (with the very familiar example of McDonald's), gas stations, home improvement stores and drug-stores. IKEA even went one step further and shifted product assembly to the customers (Grün & Brunner, 2002).
- From the 1980s onwards, banks began to use automated teller machines (ATMs), the first EC machines, and subsequently, bank statement printers and automatic machines for payment and bank transfers (Voß, 2006).

Since then, customers have taken over many more activities which were formerly conducted by employees (see below). There have been at least three different driving forces to this development. One important factor was the aim to further rationalize processes (Ritzer, 2010). A second factor was the development of

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new self-service technologies (most importantly the Internet, but also new ATMs and vending machines, see Rosenbloom, 2010). A third factor was the desire of consumers to gain more control of the consumption processes of products and services. This latter factor is especially important in the field of health care, where concepts like empowerment and shared-decision making are of growing importance (Rieder & Giesing, in press).

2 The academic debate on the active role of customers

Although consumer research has paid little attention to fundamental changes in corporate-consumer relations (Scherhorn, 1977; Rosenkranz & Schneider, 2000), other research traditions began to draw attention to these phenomena in the 1970s. Three separate research perspectives have each separately investigated different aspects of the active participation of consumers (Voß & Rieder, 2005).

Sociology and economics treat consumer behavior as a part and outcome of larger social and economic transformations. Research into the tertiarization of the economy, coupled with the realization that the cooperation of consumers is often necessary for the provision of services, gave an important impetus to investigations of consumer „co-production“ activities (Gartner & Riessman, 1974; Gross & Badura, 1977). Active consumption became more and more widely investigated from the early 1980s. One central term emerging at this time was that of „prosumers“ (Toffler, 1980), who consume what they produce themselves. Another core concept was „McDonaldization“, first mentioned by Ritzer (1983), which is the rationalization of service routines whereby consumers themselves are expected to perform certain essential steps.

Whereas sociology and economics focused on the linkages between consumer behavior and broad social change, the management literature concerns itself with the practical matter of developing recommendations for firms dealing with the active consumer. As early as the 1970s, and in the context of reflections on the transition to the service economy, a central question was how to integrate so-called external production factors (consumers in this case) into service provision and what risks were involved in doing so (Lovell & Young, 1979; Maleri, 1994). Getting customers involved in production processes was an important issue even for manufacturing firms, for example in the widely touted concept of the „virtual corporation“ (Davidow & Malone 1992). The customer was discovered as a central resource for corporations, which were advised to treat customer development as seriously as personnel development (Gouthier, 2005). One began

to speak of „outsourcing to the customer“ and even to think of customers as „service providers“ (cf. Grün & Brunner, 2002). The customer was seen as a source of value co-creation (Prahalad & Ramaswamy, 2000).

A third research tradition focuses on the individuals and their roles. Parsons (1951) pioneered this approach with his reflections on the complementary roles of doctors and patients. This research made clear that the quality of service provision depends just as much on how well customers play their roles, as on how well employees play theirs. Over time, both sets of roles were less often described as complementary and more often as similar. Customers were thought of as „partial“ employees (Mills, Chase & Margulies, 1985) or unpaid employees (Nerdinger, 1994). Roles even came to be understood as interchangeable (Bowers, Martin & Luker, 1990). Digital technology was often noted as a precondition for many new forms of self-service, as in the example of observations of services offered by mobile telecommunications companies (Hanekop, Tasch & Wittke, 2001). Other studies showed that consumers often did not have the skills one would expect of employees and that consumers were often confronted with unsatisfactory „working conditions“ (Dunkel & Voß, 2004).

3 The Thesis

It is characteristic of the literature reviewed in Section 2 that the active consumer is not treated as a subject in its own right, but rather tangentially, by way of answering questions of internal significance to each of the individual research traditions. We have attempted to overcome disciplinary boundaries in our review and synthesis of these separate literatures, summarizing their findings in what we refer to as the „working customer thesis“ (Rieder & Voß, 2009; Voß & Rieder, 2005). This thesis is based on both quantitative and qualitative changes concerning active customer participation.

3.1 *The quantitative increase of customer contributions*

Currently, a pronounced increase in outsourcing to non-employees can be observed, even as the forms and prevalence of self-service in all sectors of commerce and industry are multiplying (Rieder, Laupper, Dorsemagen & Krause, 2008). Traditional services are increasingly being substituted by self-services. This process is taking place not only in supermarkets, where we expect a comprehensive implementation of self-scanning cash points, at fast food chains and at banks (where the traditional counter is mostly being replaced by ATM machines and online-banking), but also for public transportation services (where tickets are sold

by vending machines and via the Internet), air traffic (e-ticket, check-in machines), mail (pack stations), internal revenue offices (electronic tax returns), health services (e-health, see Rieder & Giesing, in press) and even at the hairdresser (self blow-dry).

The range and extent of these activities are by now very substantial. This can be demonstrated by means of two examples:

- In 2005, the famous Billy-shelf by IKEA celebrated its 30th birthday. It was made public that about 30 million of this article had been sold by that time. If we estimate 30 minutes for the assembly of Billy and assign the fictitious value of 5 Euro per hour to this work, then IKEA customers have rendered services worth 75 million Euros.
- A rough calculation of services that customers provide by clearing the tables at fast-food restaurants is even more compelling. In 2008, McDonald's, for instance, had 58 million customers daily worldwide. If only 0.10 Euros per customer are assigned as the value of clearing the table (including waste separation), this sums up to 2.1 billion Euros per year. This impressive sum illustrates the level of savings for enterprises that are enabled through what is in fact outsourcing to customers.

3.2 *Qualitative changes of customer contributions*

Yet, the quantitative increase of outsourcing to non-employees is not as significant as the qualitative changes that it is causing. Indeed, we are witnessing a new phenomenon in commerce and industry. Non-employees (customers, consumers, clients, patients, patrons, citizens, etc.) are fulfilling functions themselves and contributing to the value-creation process, usually for free. This contribution can be and is being exploited commercially. That means that customers not only serve themselves, they also serve other customers and work for the benefit of the enterprise. For instance, Amazon.com customers advise other customers by writing product reviews, uploading lists of favorite books, and rating the reliability of private sellers. Customers also assume „managerial functions“ for the employees, such as feedback and acknowledgment (Jacobshagen & Semmer, 2009). This can take the form, for instance, of questionnaires on customer satisfaction, which are being made available by more and more enterprises. Another example is the Internet travel agency Expedia. Customers do not have to rely on the statements and claims of sellers when they choose their destinations and associated services. Instead, they have access to numerous customer evaluations. Most notably, the so-called crowdsourcing (see Benkler, 2006; Gillespie, 2010; Howe, 2008; Keen, 2007;

Kleemann, Voß & Rieder, 2008; Papsdorf, 2009) provides many examples of a new element of active contribution from customers. Jobs traditionally performed by employees are outsourced to the customer or user, most often through an open call in the Internet. Tasks outsourced in this manner can be tied to innovation (e.g. Dell IdeaStorm) or to operational activities such as marketing (e.g. Starbucks Idea) or user-generated content for social media websites (e.g. Facebook).

In all cases, however, the act of value creation is changed from a firm-dominated process to one of co-production, involving the active participation of customers and other internet users. These developments are discussed with reference to the term *interactive value creation* by Reichwald and Piller (2006). YouTube is an excellent example of the estimated worth of enterprises that are based mainly on customer contributions. YouTube was recently sold to Google for 1.7 billion dollars.

3.3 *A New Type of Consumer: The Working Customer*

The conventional and prevailing notion of consumers arose in conjunction with industrialization and is characterized by the act of consuming *as opposed* to the act of work (for more detail, see Voß & Rieder, 2005). Although some aspects of the role of the consumer in this dichotomy are active, he or she is mainly passive: consumers buy and use products and services. Even in the act of buying, they are waited upon. As discussed above, relationships between firms and consumers have recently undergone far-reaching changes. Customers have ceased to be mainly passive consumers of goods and services provided by company employees. Rather, they increasingly take part actively and directly in firms' production and service-delivery processes. Customers are no longer the classic kings to be waited upon, but are more like co-workers, who assume specific elements of a production process that remains ultimately under the control of a commercial enterprise. We interpret this development as the emergence of a new consumer type: the working customer (Voß & Rieder, 2005).

The working customer differs systematically from the „prosumer“ (Toffler, 1980) and the „co-producer“ (Prahalad & Ramaswamy, 2000; Grün & Brunner, 2002), who are involved *selectively* by enterprises. Instead, he or she is engaged *systematically* as a quasi-employee (similar: Nerdinger, 1994; Ritzer, 1983, 1996; Ritzer & Jurgenson, 2010). However, although the working customer sometimes obtains a price reduction or some form of incentive, he or she is usually unpaid. This is even the case if customers provide services they don't use themselves, but that create added value (see Reichwald & Piller, 2006) for the enterprises.

Three characteristics of the working customer are central to formulating a viable definition (for more detail, see Voß & Rieder, 2005):

- 1 The customer is no longer only a buyer and user of products and services. Instead, his or her *labor* is *used* systematically by enterprises. Hence, the private activities of consumers are integrated into the operational business processes.
- 2 Customers become an explicit *source of added value*. That means that individuals not only create added value in their role as employees in their regular place of work, but also in their role as customers. The consumptive productivity of individuals in their private lives is thus subject to a totally new form of economization.
- 3 Finally, the customer becomes an „employee“. Customers use the resources of enterprises (e.g. vending machines or software in the Internet) and the productive elements of individual consumption are subject to organisational rules and restrictions. However, these differ from people in gainful employment, in that their work has no official legal form, no legal protection and no lobby.

This characterization of a new type of consumer was developed with reference to another concept, the so-called „Arbeitskraftunternehmer“ (i.e. an entrepreneur through one’s own labor power, Pongratz & Voß, 2005; Voß & Pongratz, 1998). This concept is based on the assumption that the relationship between enterprises and employees is undergoing fundamental changes. Characteristics of this new type of labor power are: enhanced worker self-control, an efficiency-oriented self-exploitation of their work potential, and a correspondingly efficient self-management of their everyday lives.

We assume that currently, the relationship between work and private life is undergoing a process of *dual delimitation* (see Voß & Rieder, 2005). One aspect of this is the development of the „entrepreneur of one’s own labor power“. Private resources and the private life are both usurped by the employment process. The second aspect of delimitation is the development of the working customer, which implies that private resources and private life are also usurped by unpaid work (see Section 5).

4 Empirical Research on the Working Customer

The thesis of a new type of consumer, the working customer, was originally published in 2005 (Voß & Rieder, 2005).

Since then, we have been able to complete an empirical research project on the development process of the working customer in Switzerland. Two further research projects are ongoing in Germany. Three projects in this field are thus presented below. We focus on the consequences of the development of the working customers for the every-day life of individuals.

4.1 Self-Service Technologies: New Challenges for Old Customers

Self-service technology, as mentioned above, is an important driving force in the process of outsourcing to the customer. Such technologies may be defined as „technological interfaces that enable customers to produce a service independent of direct service employee involvement“ (Meuter, Ostrom, Roundtree & Bitner, 2000, p. 50). As a result of the emergence of working customers, products and services are imposing major changes on the every-day lives of customers (Voß & Rieder, 2005). The aim of the Research Project *Senior Service* was to analyse the consequences of the diffusion of self-service technology for the every-day lives of seniors in Switzerland.

The project was conducted from October 2006 to June 2007 at the University of Applied Sciences Northwestern Switzerland.² It was implemented in cooperation with the Swiss *Association of Active Senior- and Self-Help-Groups* (VASOS), the *Foundation Access for All, Ergonomie and Technologie e&t GmbH* and the *Centre for Gerontology* at the University of Zurich (ZfG).

Because of the explorative character of the project, a qualitative research approach was chosen. In order to assess, as concretely and precisely as possible, the problems seniors are currently facing in their everyday lives as a result of the increasing prevalence of self-service technologies, four focus groups with 22 seniors were conducted, using the critical incident technique (CIT, Flanagan, 1954). CIT has been widely used and accepted in services research and has proven to be a useful method of exploring such issues as service quality and satisfaction, as well as service failure and recovery (Gremmler, 2004). Group Interviews were chosen as a method, because they enable interviewees to exchange experiences and complement one another (Lamnek, 1998). Participants were also asked to complete a questionnaire on the use of self-service technologies and on their attitudes to technology.

Unlike most other studies, we did not limit our research to only one or a few self-service technologies. Instead, we analysed the barriers created by these

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technologies in many different service fields, such as public transportation, postal services, telecommunication, e-banking, e-shopping and e-travelling.

The results demonstrate that self-service technologies already play a *major role* in the every-day lives of seniors. The use of automated machinery such as vending machines, bank ATMs and ticket machines was quite common in our sample. Although e-services were used less frequently than automats, a number of seniors reported experience with them. Information searches on travel, cultural events and health were the most common.

If seniors decided to use self-service technologies, they often had to contend with *usability barriers*. Small letters and low contrast on monitors or displays (ticket machines, stamp machines, self-service scales) are some of many problems that were mentioned.

Some interviewees however, consciously decided *against the use* of self-service technology, because they consider it unsuitable for their needs. One example is that self-service technology is usually associated with limited or no social contact (e.g. buying tickets from a machine and not from a travel agent). Because seniors tend to spend much of their time alone, many really appreciate the contact associated with classic services.

The study also shows that problems concerning the use of self-service technologies sometimes have serious consequences for the everyday life of seniors. These consequences can be summarised as follows:

- If the use of self-service technologies is *avoided*, this sometimes entails *substantial costs*. For example, seniors may drive a long way to a station where tickets can still be bought at the counter.
- If self-service technologies *are* used, this often also causes an *additional expenditure of time*. Persistent or ongoing learning processes, which are necessary because of the lack of consistent standards for similar self-service technologies, or because of frequent changes in self-service technologies, constitute good examples.
- The use of self-service technologies can also result in *dependence* on others. Seniors are compelled to rely on the expertise of others (e.g. relatives or neighbours) in order to use self-service technologies.

Although the focus of the project was on barriers resulting from self-service technologies, we also asked about experiences with self-service technologies that do conform to the needs of seniors. Based on these questions, we also found examples of new technologies that were embraced by seniors, e.g. travel planning in the Internet (e.g. websites of Swiss cities). This indicates that self-service technologies are not consistently disliked by seniors. Instead, it is possible to

develop new technologies that fit the needs of older working customers.

The project has some methodological limitations insofar as it is a qualitative pilot study. Thus, no representative statements on the range of problems for seniors caused by the diffusion of self-service technologies are possible. The results show however, that seniors in Switzerland already face a challenge in acting as working customers. The results also demonstrate that this can lead to considerable problems in every-day life and jeopardise the independence of seniors.

4.2 Professionalization of interactive work (PIA)

The project *Professionalization of interaktive Work (PIA)* is being supported by the „German Federal Ministry of Education and Research (BMBF)“ and the „European Social Fund (ESF)“ from September 2008 to August 2011. It is conducted by a network of research institutions (Institute for socioscientific research Munich e.V. (ISF), Technical University of Chemnitz, Augsburg University, Aalen University, Intrestik®) and enterprises (Accor Hotels, Arbeiterwohlfahrt Oberbayern e.V. and German Railways). The project analyzes interactive service work, that is, a kind of work that is based on the interaction of service employees and customers. The aim of the project is to find paths of professionalization, not only for the work of service employees, but also for that of customers. The project aims at identifying factors which help to improve service quality.

Elaborate studies are being conducted in cooperation with the partner companies in three sectors (hotel, railways and geriatric care). Service work is studied systematically through a combination of different qualitative and quantitative methods (including interviews, observation, questionnaire, archival analysis) in case studies at different locations for each industry sector. Because the focus of the project is on interactive service work, it is not practical to narrow our research down to the individual service workplace (Korczynski, 2009) or, alternatively, to the customer alone. Instead, three kinds of interactions are studied intensively, the interaction between:

- enterprise and customers;
- enterprise and employees;
- employees and customers.

Currently, the data collection is being completed, the data analyzed and results are reported to the enterprises. The initial results of this project also indicate that customers face many new challenges in their roles as working customers, e.g. when they are confronted with new concepts of self-service, such as self-check-out at hotels or vending machines at the German Railways. We also found examples of substantial commitment on

the part of certain customers, such as when customers actively assist others to act (successfully) as working customers. In the next step, measures of the professionalization of service work will be developed and tested in cooperation with the enterprises.

4.3 *customers@work*

The project *customers@work* also studies the integration of the working customer into the enterprises and is supported by the German Science Foundation (DFG) from September 2009 to September 2011. Here, the focus is on the process of outsourcing to the customer with the help of the Web2.0.

Typical examples are:

- product configuration, mass customization (e.g. Dell)
- product development, design, idea finding (e.g. Dell IdeaStorm)
- innovation and design contests (e.g. Starbucks Idea)
- product rating (e.g. Amazon)
- internet-mediated self-service (e.g. buying rail or airline tickets)
- execution of incentivised tasks (e.g. Amazon Mechanical Turk)
- platforms for user-generated content or user activities (e.g. YouTube, eBay).

The main aim of the project is to investigate how, why and with what consequences enterprises practice such forms of outsourcing and, why and how customers willingly engage in them. Complex case studies at enterprises are conducted with the focus on Web2.0-based forms of access to customer performance. The project refers to the phenomenon of „crowdsourcing“ in a broad sense. The objectives and strategies of enterprises, with reference to the systematic use of private labor and the production of added value through customer work, are studied and the consequences for the enterprises described. User practices and the motivation of customers to take over tasks which were formerly carried out by employees are analyzed.

The sample for this ongoing investigation currently comprises 25 enterprises, most of them small start-ups that focus on social media, some of which have already attained impressive levels of turnover. The sample is supplemented with some large firms with a well-established market position, which are experimenting with Web2.0 applications and new forms of customer integration (e.g. in the field of marketing) within specialized departments. The enterprises focus on mass customizing, design and idea contests and user platforms.

The methodological mix used for this project comprises expert interviews (with top management and especially those of departments that are responsible for Web2.0 applications), site inspections and archival analysis. On the customer side, interviews and online surveys are conducted. Currently, the data collection is largely complete and the data is being analyzed. The initial results indicate that the trend towards the working customer is not only challenging for customers, but also for enterprises. This applies especially to large and established firms, which try to integrate such new forms of exchange with customers into their usual business practices.

5 Discussion

What are the consequences of the postulated trend towards the working customer for the everyday life of individuals? Some considerations concerning this question are presented below with reference to initial empirical results of the projects described in the previous section.

The process of outsourcing to the customer means that, in our society, work invades the *private lives* of individuals in a completely new way. Looking back, the separation of public and private life originated at the beginning of the modern age (Ariès, 1991). In the middle ages, public and private life were integrated. Individuals knew each other personally and they operated almost permanently in the public domain. Not until the modern age, did privacy become important. Around 1800, the family became the mainstay of private life. Employment and housework were separated with regard to content, location and time (Hausen, 1978). Hence, work outside the sphere of paid employment (in this case, housework) is nothing new. At the same time (at least in the middle classes) housework was assigned to women, and „gainful“ employment to men. While paid employment was dominated „by the rhythm of the business“ (Martin-Fugier, 1992, p. 207, translated by B.B.), private life acted as a retreat in which the male breadwinner could organize his time according to his own desires and preferences. Later, with the first and the second women’s movement, the gendered segregation of work became an object of criticism.

The current linkage of work for enterprises with the private lives of individuals is, however, completely new. Over time, the customer ceases to be a private person. He or she is a *working customer* and the „employer“ for such work is the enterprise. Accordingly, it makes sense to speak of a current *erosion of private life* which, until now, characterized society. The working customer uses resources and has to face the demands and restrictions imposed by enterprises in his or her

private sphere. Moreover, the result of his or her work is being commercialized actively and deliberately by enterprises.

What are the consequences of this erosion of private life? To answer this question, a definition of privacy is needed. Rössler defines privacy as the ability to control access to something (Rössler, 2001, p. 25.). This includes three aspects of privacy (ibid.): decisional privacy (protection from external influences), informational privacy (protection from external access to one's personal data) and local privacy (protection from external access to one's place of abode). If customers „work“ for enterprises in their private lives, each of these aspects of privacy may be compromised. For instance, *decisional privacy* of the customer is affected, if customers are forced to use a self-service option (e.g. ticket machine) because the service option (buying the ticket at the counter) is no longer available. Another example refers to self-service when using hotlines with interactive voice recognition, where the customer has to strictly follow the script formulated by the organization.

If enterprises like Google or Amazon collect substantial data on customer activities, *informational privacy* might be affected as well. Moreover, enterprises „capture“ private households and transform them into a kind of work station at their working customers, with all the necessary technical equipment, internet access and software. This affects the *local privacy* of customers. Even the private social network of the customer can be involved, if we consider the experiences of the seniors in our study in Switzerland, who depended on the help of others to use some self-service technologies.

However, the capturing of private life through work for enterprises is not entirely negative. Through their connection to enterprises, customers also gain new options to their advantage. They can access the resources of enterprises that were not available to the classical buyer-customers and apply them for their own purposes. For instance, customers may use the vast databanks of enterprises in the Internet, in order to obtain information on products and services (e.g. Information on books at Amazon or travel-information at Expedia).

Moreover, as Ritzer and Jurgenson argue in a very recent publication (2010), so-called digital prosumers are more difficult to control than employees. Ritzer and Jurgenson (2010) focus on the changes caused by the Web2.0 and what they call „digital prosumption“ (p. 51). They postulate the rise of a new form of capitalism, in which customers produce surplus value. They argue that the relationship between digital prosumers and enterprises differs systematically from that of employees and enterprises. One main aspect is that there is a greater likelihood of resistance from

prosumers than from conventional employees. This is because enterprises depend on the genuine willingness of users to do unpaid work.

Moreover, the Web2.0 offers options to inform a great number of other customers with minimal effort about one's experiences with a particular product or service. Therefore, Web2.0 is not just a tool for enterprises to put customers to work. It is also a powerful instrument in the hands of customers, which may significantly influence the image and turnover of enterprises.

Finally, if customers are not content with the offers on hand, they may become creative themselves. Customers may now use the resources of enterprises to participate in so-called open innovation (Chesbrough, 2006). This may be interpreted as a way of democratizing innovation (von Hippel, 2005). What could be considered exploitation of the consumer also goes hand in hand with his or her self-actualization (Zwick, Bonsu & Darmody, 2008). Following Foucault, Zwick, Bonsu and Darmody argue that, with co-creation, enterprises leave surveillance and discipline behind, and develop a new form of power.

Accordingly, the customer may lose a form of privacy that was established with the rise of capitalism, but he or she may gain a new means of participation. Customers acquire access to information and sometimes even participate in decisions such as on the production of new products, not in their role as buyers, but as working customers.

The literature on changes in the active contribution of customers to corporate activities usually focuses either

- on societal changes (e.g. McDonaldization of Society, Ritzer, 1983 or the rise of a new form of capitalism, Ritzer & Jurgenson, 2010),
- on the strategies of enterprises and their potential success (value co-creation, Prahalad & Ramaswamy, 2000) or
- on the individuals involved and their roles (e.g. roles of employees and customers are regarded as interchangeable, Bowers, Martin & Luker, 1990).

With the concept of the working customer, our aim was to integrate these different strands of research. We wanted to show that the changes described from the perspective of different disciplines and with different focuses are in fact associated with one another. The development of a new type of consumer, the working customer, is the result of corporate strategies (some made possible by technical progress, especially the Internet). This process itself is associated with societal changes, and entails an erosion of private life, which has its roots in the beginning of the modern age. Furthermore, it brings about fundamental changes in the everyday lives of individuals. The „long arm of work“

now reaches deep into the former sanctuary of private life. Yet, for the working customer, this change is not always prejudicial but may constitute a new opportunity. Which of the two ultimately prevails depends on the specific nature of customer work and on its conformity to the needs of individuals in their everyday lives.

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A new normal emerges as people become accustomed to crisis. Events that would have had a significant impact feel part of business as usual. That doesn't mean that people become blasé about them; on the contrary, it creates a consumer who is defined by a greater sense of general alertness. People are more cautious and pragmatic, both in their day-to-day lives and in their decisions around travel or event attendance, for example. Companies must adapt to a new kind of consumer – one with priorities, attitudes and behaviors shaped by the experience of living through a global humanitarian crisis. This will require digital change at an extraordinary pace. Can leaders implement five years of digital progress in six months? Consumer insights are real truths about customers. They're gathered from data on the human behaviors and perceptions. They provide a holistic construct of the types of consumers interested in buying from your brand, enabling you to deliver impactful messages, at the right time, for the best return. But what does it really take to create a consumer insight that drives meaningful creativity? By working with other consumer-facing colleagues across teams and departments, combining what they know with in-depth consumer data, you can paint a more holistic picture and trigger the ideas that make a difference. Drawing inspiration from the most powerful examples of brands putting consumer insights into practice is one way to spark these ideas. Handling these types customers is a challenging task because they always want quick and brief help for all the useful products available with the supplier. They mostly listen to the recommendations provided. The prominent example of these type of customers is a woman out for the shopping of home interior decoration things. A new customer is the one who has just bought something for the first time from you. However, he bought that product for the first time and novice at using it. This is the right time for you to provide them assistant and give them knowledge on how to use that product. The most common example of these types of customers is a group of college students come to kill time in malls. They enter any store and make queries about the random products. A convenience product is a consumer product or service that customers normally buy frequently, immediately and without great comparison or buying effort. Examples include articles such as laundry detergents, fast food, sugar and magazines. As you can see, convenience products are those types of consumer products that are usually low-priced and placed in many locations to make them readily available when consumers need or want them. Most new innovations are unsought until consumers become aware of them. Other examples of these types of consumer products are life insurance, pre-planned funeral services etc. As a consequence of their nature, unsought products require much more advertising, selling and marketing efforts than other types of consumer products. He is a consumer of the product. So a consumer does not also have to be a customer. A client is someone who comes to you for information or for a service and not normally for a product. A customer is a one who's the recipient of a good, service, product or an idea - obtained from a seller, vendor, or supplier via a financial transaction or exchange for money or some other valuable consideration. We have a hope that customer will return and thus we need to satisfy them i.e customer satisfaction an important term in sales.