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## Service Design in Tourism: Customer Experience Driven Destination Management

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### Summary

The competitiveness of any service product ultimately depends on customer satisfaction, which is determined by the consumer's assessment of expectations towards a certain product and the actual experiences with the product delivery process. In tourism destinations, products are service products generally consisting of multiple service touchpoints which customers perceive prior, during and after their holidays. The matching or even exceeding of customers' expectations is crucial for generating customer satisfaction and needs to be constantly designed and measured. To gain customer insights various service design tools such as shadowing, mapping, interviews, user journals, or observation techniques exist. This paper reports the development of a software for mobile phones, which enables customers to add and modify touchpoints on their customer journey which then can be aggregated and analysed to identify in detail the strengths and weaknesses of touchpoints and enable service orientation on destination level.

Keywords: *service design, tourism, destination management, customer journey, customer experience, touchpoint evaluation*

## Introduction

Tourism is a service-intensive industry focusing on the customers' service experiences not only during their stay, but also prior and subsequent to it. Since most tourism products are booked and paid for in advance, customers have to rely on the accuracy of accessible information. However, besides the information provided first-hand by tourism service providers, communication technologies enable customers to share product reviews through respective websites. People with common interests already interact through the internet using web blogs, chats, review websites and open communities focusing on special interest tourism or certain destinations (cp. Stickdorn 2007, Kirby 2006, Schertler 2006). As Holloway noted (2004, p. 197-198):

*“Information and communication technology, as it is now known, has come to play a key role in all elements of the marketing mix, and the new term recognizes the importance of communication in the interface between a business and its customers. Electronic, or ‘online’ communications have become affordable and practicable for even the smallest SMEs, and no sector of the travel industry is unaffected by this revolution.”*

But not only is the travel industry affected by the development - likewise are the customers, learning how to use these new information and communication technologies to their interest. These so-called prosumers are not longer only consuming information, but rather producing and sharing it with an open community (cp. Freyer 2009, Geser&Markus 2008). In this regard, customer rating websites become more and more popular. Tourism rating websites provide customers with open access to customer reviews in parallel with a real-time price comparison regarding transportation, accommodation, or leisure and recreational activities. Hence, the perceived service product quality emerges as the crucial factor not only for the ensuing customer satisfaction, but also for the purchase decision of potential customers of tourism products (cp. Zehrer 2009, Stickdorn 2009, Pechlaner et al. 2004, Getz&Carlsen 2000, Morrison et al. 1999, Thomas et al. 1999, Smallbone et al. 1999).

In Europe 99% of all tourism companies employ less than 250 employees and 94% employ even fewer than six employees (cp. EC 2003). In most parts of the world, the tourism industry is dominated by SMEs and has developed into a fragmented industry (cp. Pechlaner et al. 2004, Getz&Carlsen 2000, Morrison et al. 1999, Thomas et al. 1999, Smallbone et al. 1999, Buhalis&Cooper 1998). The tourism sector with its relatively low market entry barriers is comparatively attractive for SMEs, since various types of tourism firms require only minor capital investments, few staff and low operating costs. Furthermore, motivations for setting up a business in tourism are often determined beyond reasons like profit or security, but rather refer to lifestyle, location, and leisure preferences (cp. Getz&Carlsen 2005, Ateljevic&Doorne 2000, Getz&Carlsen 2000). Many tourists prefer hostels, bed & breakfasts, and likewise smaller establishments, due to the authentic experience of the

tourism product, which hereby can be intensified through genuine contact with local residents (cp. Zehrer 2009, Miettinen 2007, Wanhill 2000). However, the fragmented tourism sector involves not only an above-average proportion of SMEs and relatively low market entry barriers, but also low growth rates, weak internationalisation, and relatively poor qualification levels (cp. Pechlaner et al. 2004). Tourism SMEs are hence confronted with competitive disadvantages, such as poor economies of scale and scope, minimum potential for diversification and innovation and limited access to capital markets. Nevertheless, small-sized tourism service providers can face these identified weaknesses through a persistent service-orientated structure, a comprehensive offer of authentic tourism products and the consistent improvement of the perceived service quality, along with the recent development of tourism rating websites (cp. Zehrer 2009). The constant and effective improvement of service quality thus provides an opportunity in particular for small- and medium-sized enterprises (SMEs) to compete with larger competitors and even tourism chains, given that the purchase decision is increasingly dependent on the assessment of other tourists complementing - if not to some extent even substituting - the service providers' own marketing communication.

Hence, the competitiveness of any service product ultimately depends on the customer satisfaction, which is determined by the consumer's assessment of expectations towards a certain service product and the actual experiences with the service process – the perceived service quality. Various approaches have been introduced within the service sector to improve service performance and quality. As a consequence, the adoption of a so-called service orientation has become of increasing interest for service providers in recent years. A firm's service orientation is a decisive factor in the improvement of profit, growth, and both customer and employee satisfaction and loyalty (cp. Zehrer 2009, Lytle&Timmerman 2006, Fitzsimmons&Fitzsimmons 2001, Lynn et al. 2000, Heskett et al. 1997, Johnson 1996, Rust et al. 1996, Schneider&Bowen 1995, Henkoff 1994). For most leisure tourists, their holidays are of superior value regarding both, the temporarily limited time period per year and the investment of financial resources long before the actual service is consumed. Hence, tourism products are always a matter of trust and the purchase of them highly depends on certain expectations regarding the desired experiences, evoked by all available information, both first-hand from the tourism industry as well as by reviews from other customers. Discrepancies between these sources cause mistrust, while compliance produces trust towards respective products. In the future, the perceived product quality, its consequent public assessment and a reliable marketing communication make or break the success of tourism products (cp. Zehrer 2009, Stickdorn 2009, Becher 2007).

## Destination Management

Tourism products are service products, generally consisting of multiple services and thus often referred to as a service package or bundle. Characteristically these bundles are build

around a main (or core) service, framed by auxiliary (or peripheral) services as add-ons (cp. Kandampully 2002, Grönroos 2001, Normann 2000). Moreover, tourism product bundles are seldom provided by one single service provider, but are rather linking together various services offered by different regional SME service providers. Since the perceived product quality of tourism products relies on a complex structure of local service providers, a holistic view on tourism products as tourism destinations gains importance (cp. Buhalis 2000, Weaver and Oppermann 2000, Buhalis and Cooper 1998, Palmer and Bejou 1995). Each experienced service within a destination affects the image of a tourism destination and consequently also the holistic perceived service quality of it. The fundamental product in tourism is the destination experience and thus competition centres on destinations (cp. Ritchie&Crouch 2000). Buhalis (2000) refers to destinations as “*amalgams of tourism products, which offer an integrated experience to consumers*”. Bieger (2005) defines a destination as a

*“geographic area (community, region, country, continent) that the respective visitor (or a visitor segment) selects as a travel destination. It encompasses all necessary amenities for a stay, including accommodation, catering, entertainment, and activities. It is therefore the actual competitive unit within incoming tourism which must be run as a strategic business unit.”*

Nevertheless, Bieger’s definition still lacks the important delimitation of the geographic area (cp. Wachowiak 2006). The size of a destination depends on the distance the tourist travels towards it, i.e. the farther the source market, the larger is the target destination (cp. Luft 2007, Dettmer et. al 2005). Beyond the travel distance and the destination environment, the travel motivation of respective tourists influences the determination of a destination, e.g. tourists hiking in a national park define a whole region (national park) as their destination, while wellness-tourists may narrow their destination on a spa resort (cp. Luft 2007).

Successful destinations combine diverse services, which can be structured as the 6 A’s of tourism destinations: Attractions can be natural (e.g. mountains, lakes, beaches), artificial (e.g. landmark buildings, amusement parks) or cultural (e.g. ritual places/events). Accessibility refers to both the transport to and within a certain destination. Amenities characterise all services facilitating a convenient stay, e.g. accommodation, gastronomy or leisure activities. Available packages refer to the availability of service bundles to direct the tourists’ attention to certain unique features of a respective destination. Activities refer to the tourists’ travel motives available within the destination both active ones (e.g. hiking, swimming, and skiing) and passive ones (e.g. sun bathing, wellness). Ancillary services are those services of daily use, which are not primary associated with tourism (e.g. health care, post and telecommunication) (cp. Opaschowski 2002, Althof 2001, Buhalis 2000, Freyer 2000).

Although these services are provided by various decentralized companies within a destination, a holistic destination management is crucial for a sustainable tourism success.

Hence, destinations need to be equated with business organisations following four major managerial functions, at best coordinated by destination management organisations (DMOs): Strategic planning refers to a destination's coordination capability, which involves the development, implementation and monitoring of a long-term strategy, market analyses and market positioning. Product development is a key function of DMOs, including the packaging of available services to saleable tourism products, creation of new products, provision of an information system (e.g. databases, information offices), supervision of product quality, staff training and organisation of tourism activities and events. Representation of interests is a superordinate function of DMOs with the objective of reconciling the destination's stakeholders' interests both among themselves and external. Marketing is one of the more advanced core functions seeking to establish a superior destination brand to enhance communications, public relations and sales, since strong destination brands increase the reliability of products quality. Furthermore, few DMOs assume operative functions, such as environmental management, disaster planning or heritage resource conservation (cp. Beritelli 2006, Jamieson 2006, Bieger 2005, Dettmar 2005, Müller 2002, Klemm 1983).

The variety of stakeholders along with the coordinative character of destinations involves an almost intrinsic conflict of interest, since sustainable destination management presupposes a consistent branding, although the service providers in the same line of business compete with each other. Hence, one challenge for successful destination management is to align these individual interests of stakeholders into an efficient cooperation (cp. Fischer 2009, Wiesner 2008, Bieger 2005).

## Service Design for Destinations

Service design is an emerging discipline in tourism. The persistent service and customer orientation of tourism business along with an increasing body of academic experience in both tourism and service design research provides a mutual benefit of service design and tourism (cp. Zehrer 2009, Stickdorn 2009, Strnad 2008, Miettinen 2007).

Online customer reviews, declining brand loyalty of regular customers and the complexity of tourism products facilitates the emerging focus on the perceived product quality as the key success factor for tourism. Therefore, a holistic view on tourism products as a homogenous tourism destination gains importance, requiring a likewise holistic analysis of all sequencing touchpoints between customers and service providers within the complex tourism product (cp. Stickdorn 2009, Buhalis 2000, Weaver&Oppermann 2000, Buhalis&Cooper 1998, Palmer&Bejou 1995). A respective analysis needs to include not only touchpoints during the actual service period, but also within the pre- and post-service period. Pre-service touchpoints evoke certain expectations about a particular service product, regardless whether these touchpoints are first-hand between customers and service providers, apparently

including all related marketing communications, or indirectly through reviews, such as word-of-mouth or the previously mentioned customer evaluations on web 2.0 platforms (cp. Stickdorn 2009, Egger 2005, Holloway 2004, Schweda 2004, Buhalis 2003).

During the service period, customers experience the product with all their senses and compare these subconsciously with their expectations towards them. The matching or even exceeding of their expectations is crucial for generating customer satisfaction (confirmation), while inequality leads to dissatisfaction (disconfirmation). This process-oriented model of customer satisfaction (confirmation and disconfirmation paradigm) is widely accepted as an applicable approach to measure customer satisfaction (cp. Sureshchandar et. al. 2002, Matzler 1997, Oliver 1997, Oliver 1980). Thereby, several authors indicate three types of independent variables, each one contributing to a certain extent to overall customer satisfaction (cp. Vavra 1997, Deschamps&Nayak 1996, Johnston 1995, Gale 1994, Dutka 1993). These basic, performance and excitement factors, differ in their levels of expectations and their ultimate influence on the overall satisfaction (the holistic perceived product quality). Basic factors are characterised by a high level of expectation but low impact on the overall satisfaction. Hence, basic factors are required by customers and their absence or bad performance leads to dissatisfaction, while only in exceptional cases a superior achievement of basic factors contributes significantly to the overall satisfaction. The impact of performance factors on the overall satisfaction is proportional to their expectations and thus can be classified as unimportant and important ones. Excitement factors are defined by a low expectation level but high impact on overall satisfaction. Their presence immediately results in a higher overall customer satisfaction, although they cannot compensate unfulfilled basic factors. Applying this concept on service design methods, leads to the perception of touchpoints as variables (basic, performance and excitement factors) contributing to the overall customer satisfaction, indicating the perceived product quality (cp. Stickdorn 2009, Matzler 1997, Vavra 1997, Deschamps&Nayak 1996, Johnston 1995, Gale 1994, Dutka 1993, Oliver 1997, Oliver 1980). A satisfied guest is not only more probable to return and eventually even becomes a loyal customer, but is also more likely to recommend the respective product. This is crucial for their reviews in the post-service period both face-to-face and online, which in return influence the purchase decisions of potential customers in their pre-service period (cp. Geser&Markus 2008, Egger 2007).

While particularly in the tourism sector the construction of services aiming to create memorable and satisfying customer experiences is not new, the intentional design of service experiences as a distinctive management discipline with its own principles, methods and tools can be said to be a new approach (cp. Zehrer 2009). This is true particularly with regard to the holistic and interdisciplinary approach of service design (cp. Mager 2009, Kimbell 2008, White 2008). The initial point of service design is the customer and thus it is essential to gather adequate knowledge about their travel motivation, and to learn more about which

constituent services compose their respective product bundle and which service products are key factors for success or failure of the relevant tourism product bundles.

Although the naming varies in literature, the service design process is principally structured in four stages. Initial phase, often named exploration or discovering, is mostly an analysis of both the existing product and the present customers (cp. Mager 2009, Stickdorn 2009). While the complexity of destinations as tourism products hinders the first, there are various methods and tools applicable for gaining insights of the latter one. In service design present customer segments are mostly visualised through personas (cp. Mager 2009, Strnad 2008, Saffer 2006, Pruitt&Adlin 2006). Personas illustrate identified customer segments through stereotypes, based on ethnographic fieldwork and/or quantitative analyses, and thus picture these in a more conceivable manner for the subsequent creative stages of a service design process (cp. Merholz et al. 2008, Miettinen 2007, Best 2006, Mager 2004).

The analysis of tourism products is exceedingly difficult, caused by the diverse customer groups with various travel motivations within the very same destination (e.g. business vs. leisure tourists), the disparate composition of each respective service process composed of different services offered by different service providers and multifaceted hierarchical touchpoint structure. The latter refers to the arrangements of possible touchpoints within a destination. Service moments subsume service touchpoints, which may be combined in terms of space, time and topic, e.g. touchpoints within a certain hotel in a destination (cp. Koivisto, 2009). However, the assessed customer journey proves to be a promising method to gain customer insights of complex tourism products.

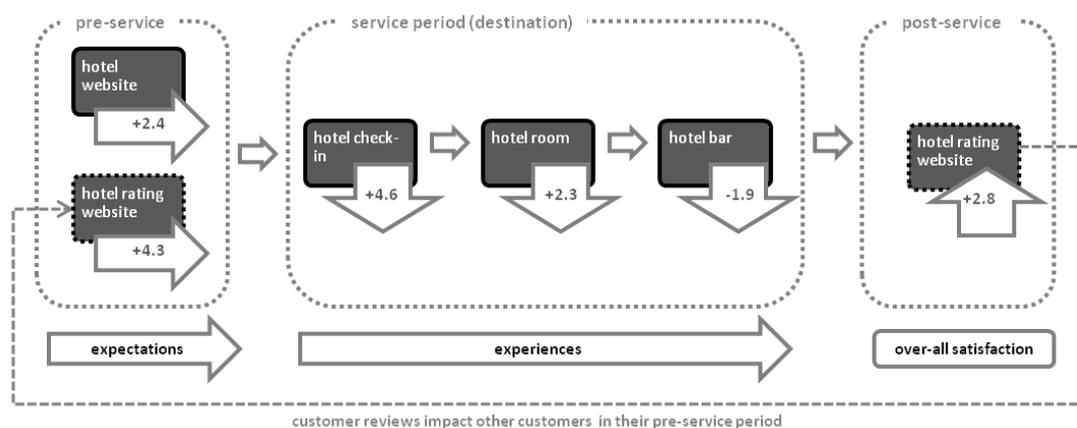
## The assessed customer journey

Especially in the tourism field, the fundamental idea of the customer journey becomes obvious. A customer experiences a service process consisting of certain touchpoints, just as the journey of a traveller follows a track with certain milestones (cp. Stickdorn 2009, Lane 2007). A customer journey includes not only direct touchpoints between customers and a respective service provider, but also indirect ones, such as the mentioned review websites. In fact, mostly these indirect touchpoints constitute the starting point of a customer journey in tourism by attracting the attention of tourists to a certain destination (e.g. tourism review websites, tourist guide books, travelogues or mouth-to-mouth). The very same touchpoints which are used in the pre-service period to gain information about certain products can be used in the post-service period to publicly disseminate information and opinions of the selected product, which thus in return influence other customers in their pre-service period as described at an earlier stage. The customer journey as a bottom-up approach illustrates the service process from a customer perspective, rather than a top-down service process conceptualisation. Hence, customers define which touchpoints are notable and which ones they ignore or overlook. To gain customer insights of this user-centred approach, there are

various service design tools available, such as shadowing, mapping, interviews, user journals, or observation techniques (cp. Partício et. al. 2008, Merholz et al. 2008, Strnad 2008, Miettinen 2007, Best 2006, Mager 2004). However the complexity and dimension of customer journeys in tourism meets the limits of the named methods. The customer journey analysis provides another benefit for the complex service structures of tourism products, since it can reveal peculiar touchpoint sequences of customer groups. Therefore, customer journey analyses can deliver additional information for customer groups and the development of more detailed personas.

The following figure demonstrates a touchpoint analysis, based on the examination of several customer journeys with similar service processes in a hotel. Although this example is extremely simplified, it visualises the concept of the assessed customer journey.

Figure 1: The Assessed Customer Journey (Source: own illustration based on Stickdorn 2009, p. 260)



The outer boxes represent an indirect touchpoint, which in this case is a hotel rating website, but alternatively could be anything the service provider cannot influence directly, from mouth-to-mouth advertising to newspaper articles or television reports. The inner boxes correspond to any touchpoints upon which the service provider has an impact. However, considering the complexity of tourism products, it must be remembered that rarely all touchpoints within the service period are under direct control of the service provider, as indicated earlier. Nevertheless, in trying to keep the example simple, these touchpoints have to be seen as exemplary in nature rather than true to detail. The numbers in the vertical arrows underneath each box stand for the mean values of each respective touchpoint as rated by the customers on a scale from minus 5 to plus 5. Therefore, negative values represent bad experiences with the particular touchpoint, while positive ones indicate satisfying ones. Moreover, the horizontal arrows illustrate the aforementioned confirmation and disconfirmation paradigm of customer satisfaction. The touchpoints of the pre-service period build up the customer expectations towards the service product, which are later confirmed or disconfirmed by the perceived experiences of the very same product and result

in over-all satisfaction or dissatisfaction with the whole product. Considering the indirect touchpoints, the over-all rating influences other customers through media or word-of-mouth by information-producing consumers, the so-called prosumers. The respective touchpoint ratings thereby provide a review of each touchpoint's satisfaction within the service process and allow identification of critical incidents. Incident-oriented methods are based on the assumption that customer satisfaction derives from the judgment of concrete incidents during the service delivery process (cp. Bitner et al. 1990). Critical incidents are touchpoints with the lowest, even if not negative, rating. Hence, these incidents should be the starting point for a constitutive service design process. In this simplified example, it would be the hotel bar with a mean assessment of -1.9. However, the touchpoints with the highest rating also deem a closer examination, since they are most beneficial to the overall satisfaction and therefore can be seen as profit drivers causing follow-up visits and online evaluation highlights, such as the hotel check-in in the example. The distinction between basic, performance and excitement factors is crucial for the correct interpretation of the evaluation (cp. Stickdorn 2009).

Beyond the customer journey it is also important to reveal the touchpoint sequence from the perspective of service providers to allow a holistic analysis and thus reveal the associated backstage processes (cp. Teboul 2006). Only when the underlying processes are uncovered, the real complexity of service processes becomes apparent and hence permits an effective improvement, redesign or innovation. However, considering the complexity and dimension of destinations as tourism products, the variety of diverse customer groups and the extensive method of the assessed customer journey, currently available tools of gaining customer insights permit only fragmentary analyses.

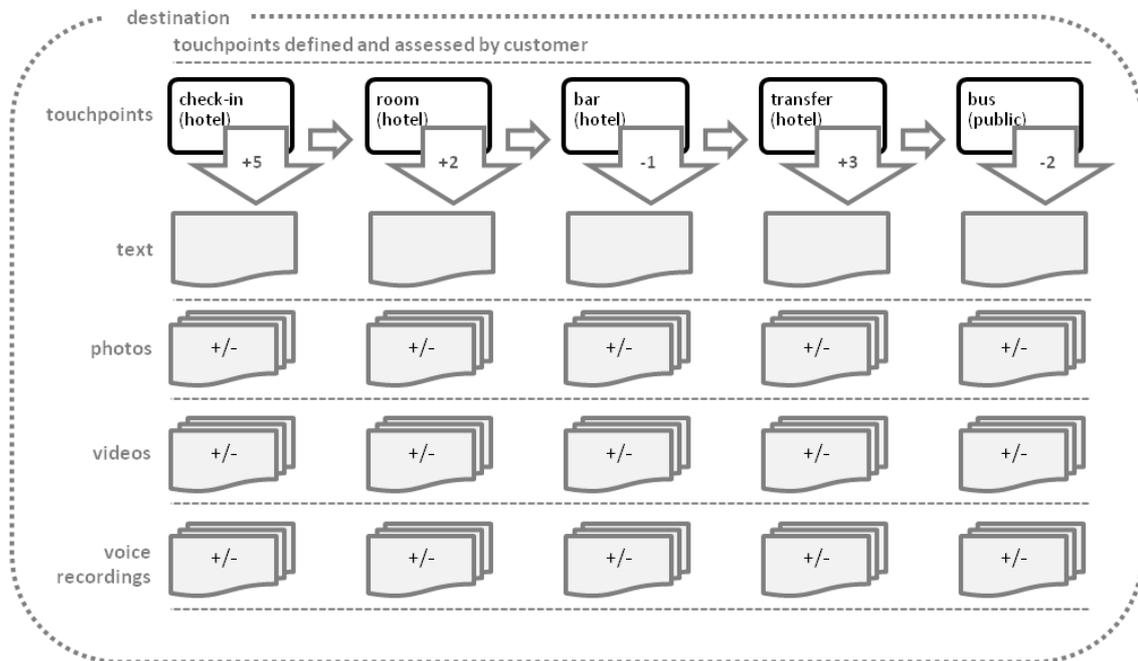
## **Document and assess customer journeys with mobile devices**

This paper reports a research project of the Management Center Innsbruck – MCI Tourism, financed by the Tyrolean science fund (Tiroler Wissenschaftsfonds) and the hardware kindly supported by mobilkom Austria. The project aims to enable service designers - and in later project stage even customers autonomously - to capture customer journeys digitally with ordinary mobile phones. Ever more mobile phones support features like taking pictures or videos, voice recording or even locating geographic positions with GPS. Since the approach of the assessed customer journey consequently follows a bottom-up approach, it is reasonable to delegate the identification and assessment of touchpoints to the customers, using mobile phones as devices to gain structured and genuine customer insights (cp. Stickdorn 2009). The outcome of this project is a prototype for a software for mobile phones to capture customer journeys and a means to aggregate and analyse these journeys, according to the concept of the assessed customer journey.

The mobile tool is an application for mobile phones, which enables the customer to add and modify touchpoints. When adding new touchpoints a dynamic database, generated by the names of other customers used for touchpoints, proposes name suggestions for each new touchpoint to standardise the naming. Besides data automatically saved when adding touchpoints, such as date, time and position (GPS), the customer is able to add text to each touchpoint for a more detailed description. Furthermore, the software allows adding photos, videos and voice recordings for a more convenient and detailed touchpoint description. Since the evaluation of touchpoints is induced by multifaceted factors, each picture, video or voice recording can be tagged as having a positive or negative impact on the evaluation – simply by tapping a good or bad smiley button. Fig. 2 provides an overview about the procedure of the touchpoint documentation and assessment by customers with a mobile device.

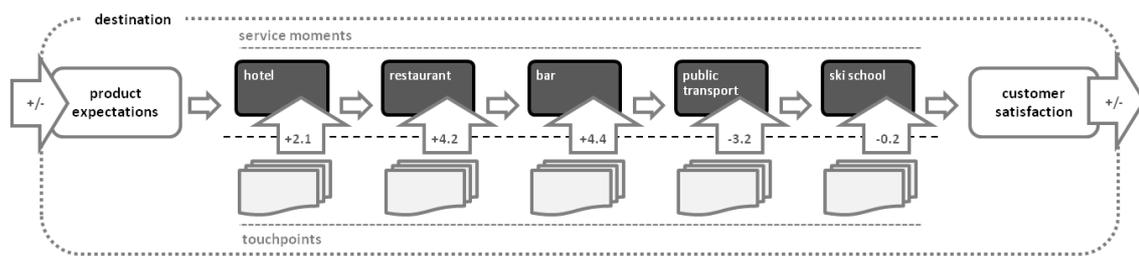
The following figure demonstrates a touchpoint analysis, based on the examination of several customer journeys with similar service processes in a hotel. Although this example is extremely simplified, it visualises the concept of the assessed customer journey.

Figure 2: Procedure of documentation and assessment of a touchpoint sequence by customers (Source: own illustration)



The captured customer journeys are then aggregated with the analysing software and the touchpoints are clustered according to the respective service moments (e.g. service providers), as illustrated in fig. 3.

Figure 3: Example of an assessed customer journey in a winter destination (Source: own illustration)



Based on the customer's expectations towards a destination (product expectations), the customer assesses and documents each touchpoint, which then can be combined in service moments and hence as well get evaluable. Through the digitalisation of the customer journey, service designers are enabled to deal even with most complex tourism products, gaining a straightforward scheme of the service processes within a destination from a genuine customer perspective, differing service moment or touchpoint sequences of various customer groups and detailed information for each respective touchpoint. Critical touchpoints both exceedingly positive and negative ones can be the initial starting points for a subsequent design process. The consolidated documentation then permits service design consultants to identify in detail the strengths and weaknesses of touchpoints.

Furthermore, the raised GPS-data allows a geographical analysis of touchpoint evaluations and touchpoint sequences, which are highly valuable information for geographically widely distributed tourism products, such as national parks, ski resorts or zoos. These data enables a mapping of touchpoint sequences in combination with duration timeframes between respective touchpoints.

Although the possibility of gaining these accurate, structured and genuine customer insights is alluring, the delegation of identifying and assessing touchpoint sequences towards the customer assumes the risk of inaccuracy, e.g. as a result of absence motivation. Besides financial incentives, and with particular attention to tourism and the needs of tourists, a rather intrinsic motivation would be preferable. One possible solution would be the free of charge offer of an online or printed photo album or rather travelogue as an outcome and in return of the documented customer journey. Moreover, this approach underlies the common limitations of mobile research tools, since only web and mobile phone affine persons come into consideration as target groups for research objectives.

However, as a result of the phenomenon widely known as Web 2.0, the tourism business is undoubtedly facing a radical change as discussed earlier (cp. Egger 2005, Holloway 2004, Buhalis 2003). People with common interests already interact through web blogs, chats, review websites and open communities focusing on special interest tourism or certain destinations (cp. Stickdorn 2007, Kirby 2006, Schertler 2006). But not only is the travel industry affected by the development - likewise are the customers, as they learn how to use

these new information and communication technologies to their own interests. These so-called prosumers are not longer only consuming information, but rather producing and sharing it with an open community (cp. Freyer 2009, Geser&Markus 2008). This development certainly reduces the mentioned limitation over time, since the bias of excluding non-new-media-affine persons declines.

## Conclusion

Tourism is a service-intensive industry that is dependent on the quality of customers' service experiences and their consequent assessments of satisfaction or dissatisfaction. From a demand perspective, the new tourist is increasingly well informed, more quality sensitive, and more willing to quickly react towards shifts in the tourism market following postings on tourism rating websites. Hence, the perceived service product quality emerges as the crucial factor in the pre-purchase phase of tourism products (cp. Zehrer 2009, Stickdorn 2009, Pechlaner et al. 2004, Getz&Carlsen 2000, Morrison et al. 1999, Thomas et al. 1999, Smallbone et al. 1999). From a supply perspective, the constant and effective improvement of service quality provides an opportunity in particular for the small- and medium-sized structured tourism industry to compete with larger competitors. The adoption of a so-called 'service orientation' by tourism businesses has thus become of increasing interest in recent years as a crucial factor in the enhancement of profit, growth, customer satisfaction, customer loyalty, and satisfaction. However, destinations generally consist of multiple services often referred to as service packages or bundles, which render service orientation more difficult to perform.

A useful technique for visualising the service-delivery process is the so-called critical incident technique, which helps identifying and documenting the various touchpoints of customers within a destination. Since the approach of the assessed customer journey consequently follows a bottom-up approach, it is reasonable to delegate the identification and assessment of touchpoints to the customers, using mobile phones as devices to gain structured and genuine customer insights (cp. Stickdorn 2009). The outcome of this project is a prototype for a software for mobile phones to capture customer journeys which can then be aggregated and analysed by destination service providers. The consolidated documentation permits service design consultants to identify in detail the strengths and weaknesses of touchpoints and enable a service orientation on destination level. Furthermore, raised GPS-data allows a geographical analysis of touchpoint evaluations and touchpoint sequences, which are highly valuable information for destinations. The discussed software may not only be used in the tourism field, but can equally be applied in other service-related industries as the fundamental characteristics of services - be it a tourism service or a non-tourism service - are such that the project outcomes developed here might well be applicable to a service orientation and service design in a variety of service industries (such as banking or financial services).

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