Transformative service research: An agenda for the future ☆

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ABSTRACT

This article conceptualizes and presents a research agenda for the emerging area of transformative service research, which lies at the intersection of service research and transformative consumer research and focuses on well-being outcomes related to service and services. A conceptual framework provides a big-picture view of how the interaction between service entities (e.g., individual service employees, service processes or offerings, organizations) and consumer entities (e.g., individuals, collectives such as families or communities, the ecosystem) influences the well-being outcomes of both. Research questions derived from the framework in the context of financial services, health care, and social services help catalyze new research in the transformative service research domain.

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1. Introduction

Services dominate the lives of consumers today. However, to a large extent, transformative consumer research (Mick, 2006) does not address the role of services in affecting consumer well-being. Furthermore, traditional service research rarely considers outcomes related to consumer well-being. Services constitute approximately 80% of the economy in the United States (EconomyWatch, 2010) and are an integral part of day-to-day human experiences. Consumers engage in services every day, from interactions with retailers, restaurants, financial service firms, and telecommunications companies to requests for assistance from nonprofits, government services, and health care providers that provide aid in times of crises. Thus, actions of service entities, whether carried out by service employees as part of a service process or offering or by organizations more broadly affect consumers daily and therefore have the opportunity and power to improve or negatively affect consumer well-being. The moral imperative for transforming consumers' lives through service is founded on the concept of human dignity, which advances the development of rights and responsibilities (United Nations Universal Declaration of Human Rights). As such, businesses are called to find ways to serve their customers in ways that fulfill obligations to broader measures than have traditionally been evaluated.

Since much of consumers' daily lives are spent co-creating service offerings and interacting with service employees, such experiences are likely to significantly affect their well-being. In contexts such as health care, education, and financial services, the very nature of services speaks to consumers' well-being. Although these service contexts are examined in terms of customer satisfaction and loyalty, arguably even more important is exploring their effects on well-being outcomes, such as access, decreasing disparity, and health. Well-being is relevant not only at the individual level but also at the collective level. The impact of health

care and financial services for example can greatly affect family and community collectives. Even service contexts not typically related to well-being, such as interactions in retail establishments and the use of online services, can potentially affect well-being, both positively and negatively, in ways firms may not have intended.

In addition to the ubiquity of services, their importance in relation to consumer well-being stems from consumers' potential vulnerability (Baker, Gentry, & Rittenburg, 2005). Consumers often lack a degree of control and agency within service contexts. Service consumers are frequently at a disadvantage, especially in their lack of expertise compared with service providers in the case, for example, of health care and financial services. In addition, services are experiential in nature, and thus providers must co-create services with customers (Prahalad & Ramaswamy, 2004). These interactive, potentially emotion-laden roles can affect consumers in many ways, including their emotional and physical well-being. Organizations and the individual employees who provide services can have a considerable impact on consumers and thus share some responsibility for their welfare (Anderson, Ostrom, & Bitner, 2011).

This article highlights the need for and lays out a research agenda to address key issues at the intersection of service research and the transformative consumer research area. Anderson et al. (2011, p. 3) define this emerging area, referred to as transformative service research (TSR), as "the integration of consumer and service research that centers on creating uplifting changes and improvements in the well-being of consumer entities: individuals (consumers and employees), communities and the ecosystem." Although several studies explore what some would consider transformative service–related issues (e.g., research examining the relationship between service establishments and the provision of social support (Rosenbaum, Ward, Walker, & Ostrom, 2007), work investigating the role of health care providers in disadvantaged communities (Ozanne & Anderson, 2010)), many important questions remain (Rosenbaum et al., 2011).

2. Conceptualizing TSR

This article presents a framework to conceptualize the relationship between service entities and consumer well-being and to serve as a catalyst for future research focusing on the transformative impact of services on consumers. The framework provides a big-picture view of how the interaction between service entities (e.g., service employees, service processes or offerings, organizations or service sectors) and consumer entities (e.g., individuals, collectives, the ecosystem) affects the well-being outcomes of both. To explain the framework and spotlight areas for research, a focused discussion (1) provides specific and illustrative examples of TSR in three service sectors (i.e., financial, health care, and social services), (2) pinpoints several research gaps, and (3) presents key research questions and directions for pursuit.

The conceptual framework, shown in Fig. 1, depicts the interactions between service entities and consumer entities and the macroenvironment in which they occur. In our conceptualization, the term interaction is viewed very broadly. It refers to any contact between service and consumer entities. This not only includes interpersonal service encounters but also any time a consumer entity, whether that be an individual, collective or the broader ecosystem, is exposed to any aspect of a service entity during value creation processes. Therefore, this framework examines both micro- and macro-level service entities and individual, collective, and ecosystem consumer entities to highlight the various interactions that may influence a wide range of potential well-being outcomes. Table 1 provides definitions and examples of the different service and consumer entities and showcases several well-being outcomes on which TSR could focus.

2.1. Different service entities

Services are pervasive in the consumer environment and, as such, can and do extensively affect consumer well-being. In addition, different
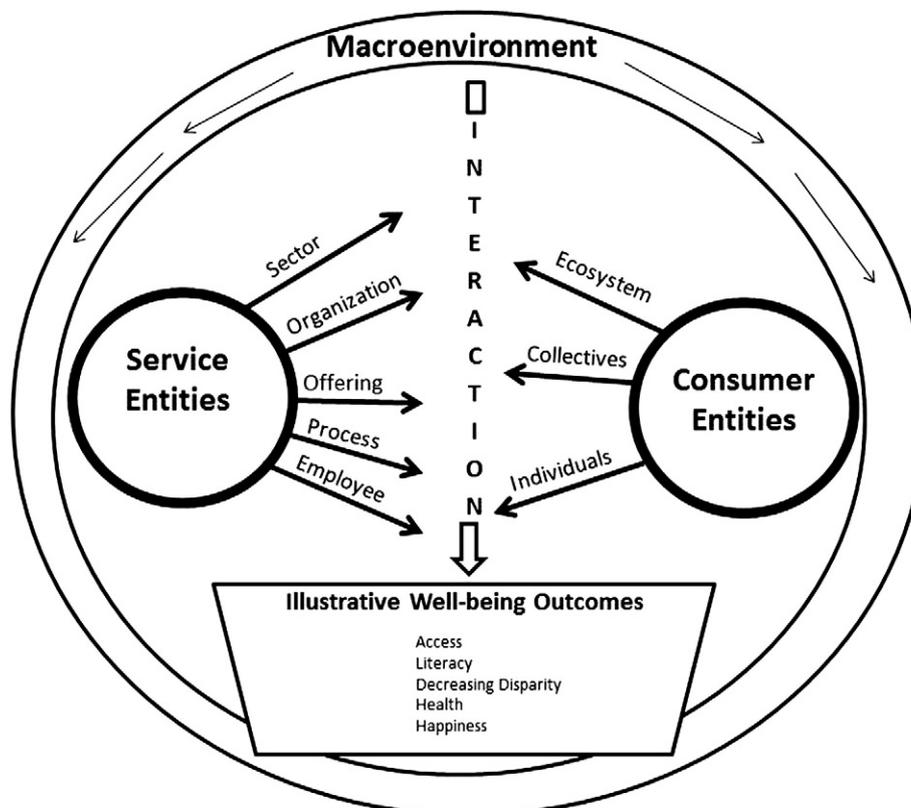

Fig 1. TSR entities and outcomes framework.

Table 1

TSR entities and outcomes framework component definitions and examples. References cited in this table (Anderson & Viswanathan, 2009; Goldstein et al., 2008; Minority health and health disparities research and education act of 2000; Rosenbaum & Wong, 2012; Viswanathan et al., 2008; World Health Organization, 2012).

FRAMEWORK COMPONENTS	EXPLANATION/DEFINITION	TYPES	EXAMPLES OF SERVICES WITH WELL-BEING IMPLICATIONS
Service entities (exemplars)	Service entities are aspects of services that consumer entities interact with that can positively or negatively affect their well-being. Well-being can be affected by how an employee delivers a service, the design of a service process or offering, the policies an organization puts in place, or the structure of a sector.	Employee	• A doctor does/does not provide culturally sensitive service quality during an interaction with a patient that negatively influences patient wellness.
		Service process	• Small businesses are serviced differentially regarding loan applications for ethnic minorities, leading to disparities in access to capital (Bone, Williams and Christensen 2010).
		Service offering	• Internet users become addicted to an Internet service or game leading to reduced mental health (Rosenbaum & Wong, 2012).
		Organization	• A religious university does not allow its private insurance plan to cover birth control, reducing patient access.
		Sector	• Difficulties in transferring credit hours across institutions of higher education affect student financial well-being.
Consumer entities (exemplars)	Consumer entities are different levels (from micro to macro) of consumers that interact with service entities and that can be positively or negatively affected by those interactions. Collectives involved could be families, communities, and other groups. The broadest level is the ecosystem that highlights the influence of service entities on the natural environment as well as the people who reside within it. The ecosystem captures the interdependencies between nature and people who service entities may positively or negatively affect.	Individuals	• A woman receives a loan through a charitable organization to start a small agricultural business to support her family and community, improving quality of life.
		Collectives	• A health clinic reduces health disparities by offering diabetes screening in a highly affected community.
		Ecosystems	• Hotels utilize innovative approaches to reduce excessive water use due to guests' low reuse of towels (Goldstein, Cialdini, & Griskevicius, 2008).
Well-being outcomes (exemplars)		Eudaimonic	
	Access: The ability or right to make use of a service.		• Minority populations are required to meet additional or more stringent criteria in order to obtain business loans (Bone, Williams, & Christensen, 2010).
	Literacy: Ability to interpret and communicate meaning through socially constructed symbols and texts (Anderson & Viswanathan, 2009).		• The development of marketplace literacies by subsistence entrepreneurs facilitates innovative new opportunities (Viswanathan, Gajendiran, & Venkatesan, 2008).
	Decreasing disparity: Decreasing the differences in the incidence, prevalence, mortality and burden of adverse conditions that exist among specific population groups (Minority health and health disparities research & education act of 2000).		• Innovative educational service models aim to reduce higher attrition rates in education for specific ethnic populations.
	Health: "A state of complete physical, mental and social well-being and not merely the absence of disease or infirmity" (World Health Organization).		• Government and nonprofit service organizations develop programs and reduce chronic stress in subsistence consumers and families regarding their ability to afford health care services and prescriptions for family members with diseases such as diabetes.
		Hedonic	
	Happiness: A component of subjective well-being related to higher levels of positive affect relative to negative affect (Diener & Lucas, 1999).		• Positive customer-service employee interactions contribute to consumers' and employees' everyday affective state, emotional health and self-esteem.

levels of service entities can differentially affect the well-being of different levels of consumers. From a macro to a micro level, such effects may stem from consumer interactions with service sectors, specific organizations, service offerings, service processes, and individual service employees. For example, as the current financial crisis demonstrates, the financial services sector as a whole can have a negative impact on individual consumers and society more broadly. However, a particular organization can also exert special efforts to ensure customers' well-being, such as USAA's offer to cease interest payments on credit cards during military deployment. Conceptualizing service entities at these various levels helps spotlight different types of interactions that can influence well-being and identify different research questions to pursue.

2.2. Different consumer entities

As the framework illustrates, consumers engage and can be affected at different levels—namely, individual, collective, and the broader ecosystem—in their interactions with service entities. Beyond the

individual level, it is important to consider collective consumer entities, which include groups such as families, social networks, neighborhoods, communities, cities, and nations. The ecosystem entity entails a system of systems of both humans and nature. This broad level consumer entity is included given the importance of recognizing the impact that service entities can have on the natural environment and, by extension, all people.

In their interactions with consumer entities, service entities are sometimes forced to choose between focusing more on one consumer entity's well-being than another's well-being, especially when they conflict with each other. For example, a developer wanting to install offshore windmills in Nantucket Sound to collect electricity to improve community and societal well-being came into conflict with individuals in the neighboring region who believed that doing so would negatively affect their well-being (Mehren, 2002).

2.3. Macroenvironment

An integrative research framework focused on service and consumer well-being must also recognize the impact of the macroenvironment. Although all aspects of the macroenvironment are pertinent, the most important aspects for TSR are likely the public policy, cultural, technological, and economic environments because of their potential influence on service and consumer entities. In particular, public policy is responsible for the good of the people and thus, by definition, can affect well-being, often with unanticipated results. For example, the policy to bus children to school may have a positive impact on a minority child's access to and quality of education, but the policy might also marginalize

Table 2
Questions for future research.

Illustrative research questions for TSR
Sector specific
Financial services
• How are access to financial service offerings and the well-being of financial service consumers related?
• How do changes in financial public policy (e.g., Consumer Financial Protection Bureau and its measures) impact financial service firms, their interaction with consumers, and consumer well-being?
• How are the well-being of financial service consumers and their loyalty/profitability to financial service firms related to one another in the short and the long term?
• What are the full effects of predatory lending and other questionable lending practices on individual and collective well-being?
• How can financial services offered to consumers at the base of the pyramid help enhance financial literacy and other aspects of consumer well-being?
Health care
• How can organizations better incorporate cultural differences into their services in order to increase healthful behaviors (e.g., community health efforts in developing countries)?
• What impact do generalized best practices have on the well-being of individual consumers? Is there a differential impact on well-being of best practices applied at the individual level versus at the collective level?
• What aspects of health care offerings, service models, or service designs help reduce health disparities?
Social services
• How can social services and their employees identify consumer misuse without negatively affecting the well-being of other consumers?
• What aspects of the dialogical process that occurs during the provision of social services facilitate or harm consumer and employee well-being?
• How can social services increase employee well-being in order to improve their services and, ultimately, consumer well-being?
Overarching
• How do service entities contribute to disparities in well-being experienced by poor consumers and ethnic minorities?
• How do service design and delivery decisions advantage or disadvantage individuals compared with collectives?
• How does the nature of co-creation influence consumer and employee well-being?
• What change agent strategies increase consumers' willingness to engage in sustainable service behaviors, and what strategies could businesses, nonprofits, and governments use to increase service sustainability?

the student (by placing the student in a setting in which he or she is in the minority) and remove needed social support resources.

2.4. Well-being outcomes

At its core, TSR advocates concern for the well-being of consumers and employees—both collective and individual—as they are affected by services. Thus, measures such as profits, market share, and consumer satisfaction on which service researchers typically focus do not capture issues central to TSR. Although many well-being outcomes exist, the framework highlights those that are most germane and/or novel to service research. In addition, because of considerable extant research on organizational well-being, the focus is limited to the well-being of both service employees and consumer entities.

The framework focuses on two key types of well-being: eudaimonic and hedonic. Eudaimonic well-being emphasizes the realization of potential (Ryff, 1989). This definition is consistent with Sen's (1999) conceptualization of the quality of life as the development of human capabilities and freedom. Furthermore, eudaimonic well-being is appropriately applied to individual, collective, and even ecosystem levels. Dimensions such as access, literacy, better decision making, individual and collective health, decreasing health and well-being disparities, consumer involvement, harmony, power, respect, support, and social networks reflect this well-being orientation. Hedonic well-being is rooted in the ideas of pleasure and happiness (Diener & Lucas, 1999) and thus can also be applied to individual and collective levels of consumer entities. Bhutan's measure of Gross National Happiness, which is defined as "the peace and happiness of our people" (Gross National Happiness, 2012), illustrates such a collective consumer well-being. Life satisfaction, positive affect, and the absence of negative affect fall into this category, also frequently referred to as subjective well-being. In this research the presence of happiness, satisfaction, and joy in employees and consumers reflects hedonic well-being, and the presence of negative affect, such as tension, fear, strain, and stress, reflects the absence of hedonic well-being.

3. Overview of TSR research questions

This article samples three service sectors to highlight the key aspects of the framework and to develop focused research questions to pursue in these important areas. In particular, the financial services discussion highlights issues of access and literacy as they relate to consumer well-being. The health care services discussion illustrates the necessity of viewing consumer entities holistically in a sociocultural context and the importance of focusing on collective levels of consumer entities. The social services sector enables examination of the intense influence of the macroenvironment, specifically public policy. The social services discussion also vividly illuminates the importance of service employees' well-being and its impact on consumers' well-being. Each discussion includes a brief summary of the state of research in the area, several existing research gaps, and research questions that TSR could pursue based on the framework. Table 2 illustrates relevant research questions.

3.1. Financial services

Financial services are inextricably linked to consumers' well-being throughout their lives (e.g., credit cards, mortgages, retirement planning, insurance services) (e.g., Tufano, 2009). More specifically, as Fig. 1 illustrates, the well-being of individual consumers and consumer collectives can be influenced both positively and negatively not only by the financial services sector, as a component of the broader macroenvironment (e.g., global recession), but also by specific service organizations, their focal service offerings, processes, and employees.

Research has begun to examine the positive and negative impact of financial service entities on consumer well-being. For example, in

terms of their intended positive impact on consumer well-being, some industry- and company-level service entities focus efforts on improving financial literacy by increasing financial education (e.g., National Endowment for Financial Education, Wells Fargo's "Hands on Banking" program). In assessing the impact of such services, academic research investigates whether and how various forms of financial education improve consumers' knowledge, attitudes, or motivations and help them make better decisions (Bone, 2008; Lyons, Palmer, Jarayatne, & Scherpf, 2006; Monticone, 2010; Walstad, Rebeck, & MacDonald, 2010). Related research focuses on the financial literacy of at-risk populations, such as high school students (Mandell, 2008), college students (Lyons, 2008), older adults (De Vaney, 2008), low-income populations (Lyons, Chang, & Scherpf, 2006), and minorities (Bowen, 2008). However, according to this research, consumers often lack the basic skills and understanding needed to make informed financial decisions (Lusardi, Mitchell, & Curto, 2009; Rutledge, 2010). In parallel, from a macroenvironment policy standpoint, in response to the economic crisis, recent legislation focuses on protecting consumers and helping them increase their financial literacy in the hopes of improving their financial decisions (e.g., Credit CARD Act of 2009). Of particular relevance in this context is the inauguration of the Consumer Financial Protection Bureau, whose mandate is to safeguard consumer interests in financial services markets (Campbell, Jackson, Madrian, & Tufano, 2011).

Research on the effects of financial services entities on consumer well-being is dispersed but its unifying tendency reveals both the potential for and actual harmful impact of financial services. Such harmful effects can emerge as a function of the service design, the service process, or the lack of access to a service. For example, predatory lending, often by design, targets the elderly, the impoverished, or minority consumers (Hill & Kozup, 2007). With regard to the process, some firms deliberately engage in misleading marketing that disproportionately emphasizes the benefits versus the risks of financial products (Braunstein & Welch, 2002), leading consumers to make decisions that harm their well-being. Finally, research demonstrates a lack of access by low-income consumers to financial services (e.g., credit and checking accounts) (Andreasen, 1993). Bone, Williams, and Christensen (2010) show that such limited access and market restrictions still persist; specifically, they reveal a systemic restricted choice process for racial minority consumers seeking access to financial resources for their business. Taken together, this research demonstrates that the practice among financial services entities of favoring their own interests over those of their (vulnerable or disadvantaged) customers can have serious negative impacts.

Research related to the transformative realm in financial services is primarily generated by economic, finance, public policy, and consumer researchers rather than service scholars. However, service scholars can contribute to this discussion because of their unique understanding of service processes. First, inspiring research opportunities exist in light of the new Consumer Financial Protection Bureau, which has broad latitude to conduct consumer finance research (Campbell et al., 2011). For example, researchers could use event studies to examine the impact of the Bureau's actions on financial service organizations, their interaction with consumers, and, ultimately, consumer financial literacy and protection. Equally important would be investigating how novel service models can help improve consumers' financial well-being (e.g., peer-to-peer lending).

Second, service research could examine the short- and long-term impact of financial services consumption on well-being (beyond satisfaction and loyalty). Understanding consumers' satisfaction with and loyalty to a financial service firm and how these factors influence well-being over time would be a promising research area. Conversely, exploring how organizational contributions to consumer well-being influence customer loyalty to the firm would be fruitful.

Third, consumer finance research often examines individual consumers' perspectives. Pertinent opportunities moving beyond this perspective include taking a more collective approach. First, TSR could

study the financial strategies and service offerings that consumer communities at the base of the pyramid use (Hill, 1994) and also examine the well-being of employees working in financial service firms that target disadvantaged or vulnerable consumer groups (e.g., collection agencies) or use deceptive marketing. Second, TSR could go beyond the individual level and account for broader consumer entities by examining the linkages between individuals and the collective levels in their environment (e.g., well-being of families, communities, and cities). For example, TSR could examine the individuals involved in a foreclosure experience (consumers and employees) and investigate how this process affects their social network (family members, friends, and neighbors). Ultimately, TSR could include entire neighborhoods as the unit of analysis (Sampson, Morenoff, & Gannon-Rowley, 2002). That is, because consumer well-being levels are linked to long-term macroeconomic financial stability, TSR should examine the role that the financial service sector and certain financial service offerings and practices along with interpersonal, societal, and environmental factors (e.g., public policy, financial crises) play in collective consumer well-being.

3.2. Health care services

Consumer health is a long-standing interest of researchers who explore the transformative potential of health care services with the objective of improving individual health. These efforts have generated considerable knowledge about how individuals undergo psychological processes that affect their health-related decision making or how specific cognitive and situational factors affect their information processing and attitudes toward health (e.g., Duhachek, 2005; Fishbein et al., 2001; Keller, 2006; Keller & Lehmann, 2008; Moorman, 1990). Although such models advance understanding of individual consumer health, they do not thoroughly account for (1) the pervasive impact of the sociocultural context (e.g., family, community) on individual experiences and preferences or (2) the collective level of consumers and health disparities.

Yet this trend is gradually changing. Both researchers and practitioners increasingly recognize the limitations of the traditional illness-focused approach and are beginning to adjust their orientation to address social conditions, psychological states, and other conditions that define patients' lives and their ability to efficiently take control of their health (e.g., Adkins & Corus, 2009; Ozanne & Anderson, 2010). In addition, researchers are turning to a sociopolitical model of health care, often focusing on prevention, addressing social justice issues, and highlighting the power structures that underlie public health disparities (e.g., Thompson, 2003). Service researchers also are beginning to investigate the collective levels of the consumer, community participation, and public policy measures, including initiatives for health screening and prevention programs (e.g., Blumenthal & Yancey, 2004; Ozanne & Anderson, 2010).

Meager research adopts a holistic view of the health care service consumer and incorporates the sociocultural context, thus exposing an opportunity for TSR. In contrast with the World Health Organization's admonition to include physical, mental, and social well-being, traditional research in health care focuses mainly on the psychological processes involved in the reduction or elimination of particular sets of illnesses, conditions, or maladies in individuals (Raghubir & Menon, 1998; Senécal, Nouwen, & White, 2000). The discipline knows considerably less about how consumers' societal circles (e.g., family, community, group membership) and the sociocultural context in which they reside affect their health decisions. This rather narrow view presents research opportunities to adopt the transformative potential of health care and explore a holistic view of patient care. TSR on health care has the potential to align its objectives with other movements and streams of research, including medical humanism (e.g., Bandman, 2004), appreciative healing (e.g., Cowling, 2000), and patient experience (Berry & Bendapudi, 2007; Merlino, 2011). This holistic view of the individual raises important TSR questions. For example, how generalized should

"best practices" be? What aspects of a patient's sociocultural context have the most impact on their health? Do these aspects vary from individual to individual? From collective to collective?

A second significant opportunity for research is the inclusion of collective levels of consumer entities. Service researchers are just beginning to examine the collective level of consumers, community participation, and public policy measures (e.g., Blumenthal & Yancey, 2004; Ozanne & Anderson, 2010). These studies highlight the transformative potential of health care services beyond their original objective of improving individual health. New research could focus on services' effects on different levels of consumer well-being and guide practitioners to build healthy communities, reduce health disparities in groups, and establish service processes and offerings to improve collective consumers' lives.

Recognizing the importance of studying health disparities among collective consumer entities in greater depth, in 2010 Congress established the National Institute on Minority Health and Health Disparities (NIH News, 2010). Research finds that patients often feel vulnerable because of their lack of medical knowledge and, as such, seldom take the opportunity to challenge decisions about their own health. Such vulnerability occurs more frequently among individuals from socioeconomically disadvantaged groups, whose marginalization may be further entrenched by their interactions with medical service providers (e.g., Adkins & Corus, 2009). The interpersonal dynamics between health care staff and consumers aggregate to influence consumers' well-being at a collective level and sometimes in an unintended direction in which power hierarchies occur and the inequality between the rich and the poor deepens (Bloche, 2007; Sirgy, Lee, & Yu, 2011). This shift highlights the importance of research that focuses on collective consumers and their well-being and recognizes significant disparities. For example, in the United States, disparities exist in the quality of health care poor patients receive compared with their rich counterparts on almost all measures of quality care (Sirgy et al., 2011). Disparities also exist in the rate of diabetes and obesity among ethnic minority groups (America's Health Rankings, 2010). Many research questions thus emerge. Why do the same health service offerings have different impacts on different collectives (e.g., poor versus rich) or different ethnic groups? What are the characteristics of service offerings that are successful in decreasing health disparities among different collectives?

3.3. Social services

Service research pays little attention to social services. This section examines both nonprofit social service organizations and government agencies. In line with the framework, the social services sector highlights the intense influence and importance of the macroenvironment, specifically public policy and the resultant public services, the expansive impact of social services on many consumer levels, and the importance of service employee well-being and its effect on consumer well-being. In addition, social services poignantly highlight examples of unintended impacts with implications for consumer well-being.

Nonprofit and charitable organizations focus on solving societal problems. The scope of services can be local (e.g., classroom learning materials for underfunded school districts), national (e.g., funding childhood health care in the United States), or global (e.g., Gates Foundation's global vaccination programs). Consider, for example, the life of a woman named Priya in India, who, after obtaining a few microcredit loans (from a microcredit nonprofit in New York City), now has a growing agricultural business and is able to work toward economic independence. This growing business serves as a transformational catalyst for Priya (e.g., achievement, self-esteem), her family (e.g., adequate housing, access to health care and education), her employees (e.g., job creation), and the broader community (e.g., affordable, locally grown produce for the village). As this scenario illustrates, outcomes of nonprofits and charities can be transformational for consumers, their families, their employees, and their communities.

Public social services serve millions of consumers annually. More than 20 million households in the United States take part in the Supplemental Nutrition Assistance Program (formerly food stamps) each month (U.S. Department of Agriculture, 2011). Other services (e.g., child services, housing assistance programs) reach millions of other disadvantaged and vulnerable populations. Consider, for example, John, who, until the recent downturn in the economy, was a small business owner. Now out of work, he needs public assistance for the first time. He and his wife go to the local "welfare" office and encounter a strange and bureaucratic service that is both invasive and frustrating. How this family will react, however, is unclear because service researchers largely ignore this vital and far-reaching group of services. TSR can further inform how social services affect the well-being of individuals, their families, and their communities by examining consumers' (and collectives') interactions with social services and the resultant outcomes.

Public social services serve consumers and families by providing vouchers, subsidies, or other monies for food, shelter, and the ability to work. Some programs (e.g., Supplemental Nutrition Assistance Program) distribute resources directly to consumers so that they can engage in the marketplace more equitably. Other programs (e.g., unemployment benefits) serve as financial safety nets, and still others (e.g., Medicaid) ensure the health of the impoverished and aged.

Social services have the potential to make positive differences in consumers' well-being. However, many services often fall short or worse; many unintended negative consequences are due to social services' inaction (Caplow, 1994). For example, "under-the-table" earnings can result from strict compliance requirements coupled with the fear of losing benefits, which may be more than some consumers can bear (Caplow, 1994; Hill & Macan, 1996; Shipler, 2005). TSR could consider the structure and balance between motivation and safety nets in services and address the larger structural issues that present barriers to subsistence consumers' quality of life.

Public social service designs, budgets, and operationalizations are subject to macroenvironmental—economic and political—conditions. Much of the original design and continuing reform of social services focuses on appeasing middle-class constituents and tends to operate on the notion of "less eligibility" (providing resources at levels less than obtainable at a full-time minimum wage position), rather than identifying and providing what is required for above-subsistence living (Hill & Macan, 1996; Hill & Stephens, 1997). In addition, stringent eligibility and compliance guidelines are in place, in which considerable effort is placed on monitoring compliance and policing cheating in the system (Hill & Stephens, 1997); that is, service entities may be more focused on ensuring that John does not cheat than on helping John and his family gain economic independence. Thus, individuals often report inadequate resource provision and frustration with service providers. For some individuals, this tension leads to premature exit (Shipler, 2005). Conversely, consumers who stay in programs often describe their interactions with social services as strained or worse, but many do not buck the system for fear of retaliation (Shipler, 2005). Reports of abuses perpetrated by providers are as mild as extended waits for resources and as extreme as caseworkers actively discouraging consumers from applying for assistance or maintaining arbitrary case rejection rates (Caplow, 1994; Shipler, 2005). In these conditions, consumers experience disadvantage that can result in negative well-being for all but the most resilient. Thus, TSR in this area should address the following important questions: What are the antecedents and consequences of tension between service providers and clients during the co-creation and co-production of social services? What aspects of the dialogical process that occurs during the provision of social services facilitate or harm consumer well-being?

Recognizing the stress on service providers in social services is also important for TSR. A recent study of more than 2000 nonprofit employees (Professionals for NonProfits, 2011) reveals that 41% of

respondents indicate a lack of respect, trust, and support from management; 74% report that internal politics interfere with their work; and 65% report that hard work and outstanding performance are not recognized. Of these employees, only 33% had been in their jobs for more than three years, and only 5% had been with their organizations for 10 years or more. Public social service caseworkers, many of whom enter their professions altruistically (Stevens et al., 2012), are often overworked, stressed, and, in some cases, fearful (Pasupuleti, Allen, Lambert, & Cluse-Tolar, 2009). TSR could help identify what happens on the job and further explore the following questions: How do emotional factors affect the people service providers intend to help? How do these factors also affect the well-being of employees and, by extension, their families?

4. Directions for future research

This article describes the emerging research domain of TSR and presents a conceptual framework that can serve as a catalyst for future research focusing on the impact of service entities on consumer and employee well-being. The framework highlights examples of how the interaction between service and consumer entities and the macroenvironment in which these interactions occur affect well-being outcomes. Research questions derived from the framework pertain to the contexts of financial, health care, and social services. In addition to these sector-related questions, several overarching potential research themes also emerge from the framework and examples that warrant recognition and special attention in TSR.

First is the disparity in well-being across service sectors. Each of the service sectors discussed—financial, health care, and social services—recognizes the disparities in the level of well-being and that these disparities are most pronounced among poorer consumers and ethnic minorities. Thus, service research should examine the reasons for these disparities. For example, are they due to access? Do the services not match the sociocultural context of the consumers? Another, more positive approach to this concern would be recognizing and researching the creativity of those with the least resources (subsistence, poor consumers) in consuming and developing services that increase their well-being (Rosa, Geiger-Oneto, & Fajardo, 2012). It may also be that, in this realm, education as a service can transform students' lives by, among other things, teaching in culturally sensitive ways and functioning as a lever for reducing disparities in status and earning potential. How and when this might occur are important research questions.

A second theme integral to both well-being and services is the predominant extant research on the individual consumer and the paucity of research focused on collective levels and their well-being. Long-term individual well-being cannot exist without collective well-being. This concept is especially critical for services because services, although co-created individually, are often designed not for the individual but rather for the collective or segment. The collective lens also makes apparent the trade-offs and choices in service design and delivery that might advantage one collective over another. Understanding such choices and trade-offs is an important research avenue.

Third, research should examine the impact of co-creation on employee well-being. For example, given the widespread use of self-service technologies across service sectors (Meuter, Bitner, Ostrom, & Brown, 2005), TSR could explore how self-service technologies have high potential for positive impact on consumers, but may also have actual unintended consequences that reduce employee well-being in that they may affect employees' identity and self-esteem or even lead to the loss of a job. Further work can examine the elements of the co-creation process that influence employee stress and feelings of happiness (Chan, Yim, & Lam, 2010).

Finally, to complete our framework, we end with research issues surrounding the increasingly important ecosystem level. Service activities cannot be achieved without relying on the earth's ecosphere resources. However, human economic behaviors often harm the vigor of nature, which affects future human well-being. Future research should strive to transform the relationship among social, economic, and environmental systems to ensure sustainable relationships. Shirahada and Fisk (2011) define service sustainability as satisfying the needs of current providers and recipients to engage in mutual value co-creation without decreasing the quality of future value co-creation. Services now dominate the economies of the world, and thus they have a tremendous environmental impact. For example, consumers who choose to ride a city bus rather than drive their car reduce their environmental footprint. When consumers decide to use a green-focused search engine, they contribute to environmental conservation (Ruch, Schmidt, Jasmin, & Kolbe, 2011). Only a few pioneering service studies examine environmental sustainability (Edvardsson & Enquist, 2008; Grove, Fisk, Pickett, & Kangun, 1996; Sebhatu, 2010); thus, many questions still remain. For example, what change agent strategies for consumers might increase their willingness to engage in more sustainable service behaviors? Are consumers even aware that service consumption has the potential to impact the environment? Do they have knowledge of strategies to mitigate that impact? How does their current service consumption impact other consumer entities now and in the future?

Also of interest is the question of which change agent strategies businesses, nonprofits, and governments could employ to increase service sustainability (Drumwright, 1994). How can regional governments (e.g., cities) develop unique strategies for persuasive policy making and design service systems that contribute to sustainability? How can governments incentivize citizens to help cities transform into sustainable cities? For example, the social entrepreneur Jim Poss noticed the inefficient usage of city garbage trucks in Philadelphia and used his social network to spark ideas for addressing the problem. He then created the BigBelly Solar system, which offers the world's first integrated waste collection system that uses renewable power and information technology to dramatically lower operating costs, fuel consumption, and greenhouse gas emissions (Wilson, Greenberg, & McKone-Sweet, 2011). To become more sustainable in the future, cities and other organizations could benefit from TSR that focuses on rethinking how services such as water, sewage, transportation, and energy are delivered and consumed.

Ultimately, across service sectors, there are numerous well-being related questions that are yet to be examined. This article provides a framework to begin to address these questions.

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