How to promote participation of social services users? A competence-based approach

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Abstract:

The starting point of this research lies in the following question: why do some people relinquish their rights to apply for social benefits? We propose to identify the competences that the user has to deploy for a "successful" interaction with caseworkers, and the underlying resources the user has to integrate. Using a qualitative approach based on field observation and interviews with users of a Family benefice department (CAF), we show that the inability of some users to use "basic" competencies prevents them from communicating efficiently with CAF. Users may not have access to the minimum threshold of necessary resources, over which the service provider has no control. Other users may have the basic competencies to interact with the caseworkers, but may lack "auxiliary" competencies and thus remain dependant on the caseworkers. The objective of the service provider is therefore to help the user to become fully autonomous. From a managerial standpoint, our results confirm the service provider's role in supporting users (Breidbach et al., 2016). The technical expertise of case workers and the choice of reception arrangements according to the competencies of users permit the latter to play a more active role. These results call for the recognition of careers in reception and the design of a reception policy based on the characteristics and the competencies of users.

Keywords:

Competencies, reception policy, resources, social service, user's participation.

How to promote participation of social services users? A competence-based approach

Despite their profound impact on the well-being of vulnerable consumers, social publicly provided services are not often examined in service research (Anderson and al., 2013 ; Ostrom and al., 2015). Public services are essential to help people in a situation of economic and/or social precariousness. In France, the Revenu de Solidarité Active (Active Solidarity Income) benefits 1.8 million people and amounts to 10 billion euros per year. However, it has been shown that a significant proportion of people who might ask for this revenue does not apply for it; this phenomenon is measured at the macroeconomic level by the "non-appliance" rate, which represents between 20% and 70% depending on the subsidy[1].

The client participation is at the heart of the service relation ((Eiglier and Langeard, 1987 ; Langeard and Eiglier, 1984 ; Santos and Spring, 2015 ; Vargo and Lusch, 2004 ; Yim and al., 2012). Applying for a subsidy means that the user will get information on his rights, share personal information and comply with administrative rules. The user may ask for help to caseworkers in a reception service or use Internet to collect information. The client integrates resources and mobilises his competencies to get a favourable answer to his demand (Baron and Harris, 2008; Mende and Van Doorn, 2014; Spanjol and al., 2015). Do some clients give up their rights because of a lack of motivation or/and an incapacity to actively participate in a relation with the social service provider? Since some users are vulnerable people (Baker and al., 2005), are their personal characteristics only at stake? How can the provider help users to actively participate (Breidbach and al., 2016; Hibbert and al., 2012; Santos and Spring, 2015; Sharma and Conduit, 2016)?

Our research answers the call for more extended research about what occurs during the delivery of social services, and specifically how the user participates (Ostrom and al., 2015: 141). We focus on the interactions between users and caseworkers in reception services, where caseworkers are in charge of establishing benefit entitlements and paying them. Users depend on the caseworkers owing to the complexity of the eligibility guidelines : coming to the reception service enables users to understand these guidelines, and to co-create with the caseworker « a joint model of the situation together with a global set of solutions and approaches » (Boucheix, 2005: 101). Looking closely at the interaction is a relevant means to delineate the competencies used by the user during the « construction of the problem, the

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[1] Source : http://www.financespubliques.fr/glossaire/terme/revenusolidariteactive/.

search for solutions and the anticipation of the employees' needs » (Boucheix, *ibid*), as well as the way the caseworker assists the user during the interaction. We also agree with Bowen (2016:10) who calls for research aiming to describe the competencies a client must deploy to play out his role in coordination with employees.

We begin with a review of literature relating to the concept and measurement of participation in the service research, and we discuss which approach is relevant in the context of social services. We then present our research questions. The case study research design is presented. We introduce and discuss the research outcomes, and conclude with some relevant theoretical and managerial implications, as well as limitations and avenues for further research.

1. How to assess user participation in social services

Many concepts are used in the literature to delineate the active role of customers during his interactions with a service provider : participation (Chan and al., 2010 ; Eiglier and Langeard, 1987 ; Gallan and al., 2012 ; Yim and al., 2010), coproduction (Bancel-Charensol and Jougleux, 1997 ; Mende and Van Doorn, 2014 ; Spanjol and al., 2015), value co-creation (Frow and al., 2016 ; McColl Kennedy and al., 2012 ; Vargo and Lusch, 2004) and resource integration (Baron and Harris, 2008). According to Santos and Spring (2015: 86), customer participation refers to « customers'willingness to offer constructive feeedback, comply with rules, follow providers' instructions, provide *inputs* and make joint decisions during the service delivery ». The authors make a difference between participation and co-production (which focuses mainly on the supply of labor and other *inputs* of the service process) and value co-creation which refers to the influence of providers on customers' value co-creation processes during the interaction between the parties. According to Yi and Gong (2013), participation is one of the two dimensions of their customer value co-creation behavior scale, together with the customer citizenship behavior dimension.

McColl Kennedy and al. (2012) evaluate health care customer participation by describing what patients with cancer actually do beyond their interactions with doctors to include broader aspects of their lives. From data collected from interviews and field observation, they identify activities (such as collating information, combining complementary therapies, engaging in emotional labor) and interactions with different stakeholders. Five groupings of customer co-creation practice styles are uncovered, where the role of the patient is more or less active. We see two advantages to this approach: firstly, it gives a practical overview of participation, and secondly, it shows that customers differ concerning the intensity and the nature of their involvement in a service relation. However, this study does not explore the antecedents of

each practice style, and specifically the reasons that may hinder the display of one particular syle.

It has long been recognised in the literature on consumer participation that consumers must draw on personal resources or on resources of other people to create value (Baron and Harris, 2008: 115): they act as resource integrators to produce micro specialised competencies that are demanded in the market place. Consumers' resources have been classified by Arnould, Price and Malsche (2006) as physical, social and cultural resources:

Table 1.- Classification of customer resources

Resource classification	Sub-classification
Physical resources	Physical and mental endowment, emotion, strength
Social resources	Family relationships, consumer communities, commercial relationships
Cultural resources	Specialised knowledge/skills, history, imagination

source : Baron S. et Harris K. (2008), Consumers as resource integrators. Journal of Marketing Management 24(1-): 115.

Describing the resources integrated by consumers during the interactions may help us understand why some clients are more or less active while participating: the most active clients do integrate resources either because they own these resources, or because they draw on others to get them. We may assume that the most active patients described by McColl Kennedy and al. (2012) have a good physical and psychological profile (physical resources), have many people supporting them (social resources), and know how and where to collate information (cultural resources). On the contrary, patients who do not own these resources or who cannot turn to others to get these resources are probably more passive during the interactions. In this latter case, it seems all the more relevant to study the role of the service provider to help customers find and integrate resources.

Evaluating the participation in social services through the lens of the resources to be integrated seems all the more relevant as social services generally target vulnerable people. According to Baker and al. (2005:134), vulnerability arises from the interaction of personal characteristics (such as poverty, isolation, disability) and external conditions within a context where consumption goals may be hindered: the consumer feels vulnerable because of a state of powerlessness that arises from an imbalance in marketplace interactions. People experience vulnerability because they do not have the resources (eg money, geographic location, transportation) to solve their problems nor the means to address the challenge they face

(Schultz and Holbrook, 2009). Even though consumers who experience vulnerability are not just passive recipients of bad things that come their way, and may use a variety of coping strategies (Baker and al.,:132), the market has the responsibility to facilitate individual agency and control in future encounters. A "fine grained" description of the resources needed from the users to interact with the social service provider should help understand if users may feel vulnerable or not, and why.

Different words are used by the aforementioned research to speak about the integration of resources, such as skills, activities, competencies. Our proposition is to make a distinction between resources and competencies[2] with the help of Tardif (2006) for whom « a competence is a complex knowing-how-to-act built on the successful mobilisation and combination of a variety of internal and external resources inside a cluster of situations ». This definition highlights the necessary access to resources to be able to participate in a service situation, which may be limited for some people. Conversely, people may find solutions to compensate for a personal lack of resources drawing on the resources of other people and integrating them to produce skills. The distinction between resources and skills paves the way for detecting different situations of vulnerability: vulnerability may stem from a difficulty to get access to resources, and/or a difficulty to integrate them and to produce a skill. It also elicits the role of the service provider who may help the customer to get access to the resources and/or to help him integrate them to be competent.

Our research questions are the following: what are the competencies mobilised (deployed) by users in a successful service interaction (we will explain what do we mean by a successful service interaction in the next part)? What are the resources needed for these competencies? How does the organisation and the frontline employee help the user become competent by contributing to the integration of these resources? Can they compensate for the lack of resources and of competencies?

2. Method : a case study within a CAF

We carried out a case study (Yin, 1994) in the reception service of a Family benefice department: CAF (Caisse d'Allocations Familiales). The CAFs provide a public service mission to support families through the payment of legal family benefits (eg family allowances, housing subsidies, solidarity income, disabled allowances) and individual financial assistance based on personal situations. 102 CAFs are spread throughout the French

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[2] For us, skill and competence are synonyms.

territory to provide services to 19 million users, and are affiliated to a network managed by the national headquarters CNAF (Caisse Nationale d'Allocations Familiales). Some beneficiaries have individual characteristics exposing them to experience vulnerability in their daily interactions with service providers. The allowances paid represent an additional income or even the only income for some of them creating a situation of high dependence on the social provider (Bardaille et Outin, 1992). The reception service is the point of contact between the users and the administrative services in charge of the examination of the demands; it thus appears a relevant place of observation to carry out our analysis.

Since 2010 the CNAF has been leading a plan to modernize the service relationship with users including all means of contact: the telephone, the Caf.fr website, the physical reception services, the digital media (sms, e-mails) and the interactive kiosks. A new service policy based on the combination of dematerialization, reception of users by appointment and partnerships with other organizations has been implemented since 2014. The aim is « to adapt the reception policy to the dematerialization of the service relationship whilst guaranteeing access to rights and services through a real digital inclusion policy »[3]. One of the objectives is to change the current situation of a massive walk-in reception policy where users come physically to the CAF and are taken care of by a caseworker according to their arrival time. Improvement of the service quality, of the efficiency of the reception services, especially in terms of human resources, and of the working conditions of the personnel in charge of the reception are the main objectives of this policy. All CAFs have implemented this policy, which however results in differentiated reception practices and for which various results are observed. The dematerialization of the service relation raises question about the ability of users to appropriate the digital media on their own.

The CAF we studied operates in a territory characterised by high economic and social precariousness. It chose not to follow the national policy of reception which it considers inadequate to their audience. Since the end of 2015, it has replaced the former walk-in reception system by one offering three physical reception arrangements, including the walk-in reception area: a reception service by appointment and a public-access computer workstation (area equipped with computers connected to the internet and allowing users to make formalities via the website caf.fr with the help of the caseworker if needed). From the moment of entry, after a short discussion, a caseworker directs the user towards one of these three

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reception arrangements. Appendix 1 gives more details about the reception service in which we conducted our research.

The object of study is the interaction between a user A and an agent[4] B within these three reception arrangements. According to Cerf and Falzon (2005), the user and the agent are in a situation of complementarity insofar as they need each other during the delivery of the service. The user's participation and his cooperation with the agent have to take place. The user is both an actor of and is mobilised through the interaction: alongside simple and routine problems (such as the filling of a voucher or obtaining a document), some interactions give rise to much more complex problems requiring a long discussion, a diagnosis, a deepening of the information and of the actual needs of the user (Cerf and Falzon, 2005:93 and following). Previous research on reception service has shown that requests spontaneously made at the beginning of an interaction are ambiguous: a « process of interactive diagnosis or interactive understanding that will lead to a categorization decision into a technically treatable problem » is needed. In view of this characteristic, we propose to define a successful interaction (mentioned in our first research question) as one where the user and the agent reach a joint representation of the user's situation, together with a set of solutions or steps to undertake, regardless of the actual satisfaction of the request. Indeed, some requests may be impossible to satisfy, but it does not call into question the competencies of the user nor the answers provided by the agent; conversely, some users may get satisfaction because of a positive response to their queries, without having participating in the interaction. In an interactive construction with an agent, the user mobilizes specific competencies which rely on the integration of resources: this is the object we propose to study in this research.

The methodology of our approach is based on an interpretative approach. Three methods were used to collect the data: a documentary research based on internal documents, a non-participant observation of the interactions between users and caseworkers, followed by semi-structured interviews with the user. These interviews were conducted in an office apart from the reception area in order to ensure confidentiality. Detailed note-taking was performed during the observations; the interviews were recorded and transcribed. The observations enabled us to learn about the situation of the users, and to describe the interaction in detail: what does the user do, which tasks does he carry on? What resources and competencies are mobilized during the service interaction for a «successful» interaction? How does the user behave? Is he lost, disoriented, aggressive? Or does he control the situation and behave

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[4] Agent and caseworker are used as synonyms.

calmly? We also observed the activities and the behaviour of the caseworker. The semi-directive interviews aimed to deepening the user's situation knowledge, the reason why he came at the reception service and the difficulties he encountered during the interaction. Users were also asked about their satisfaction with their file processing.

A first phase of data collection was carried out by the two researchers, each of us alternatively carrying out observations and interviews. A second data collection was carried out by a single researcher. 57 observations and 43 interviews were conducted as shown in table 2:

Table 2.- Summary of observations and interviews for each reception arrangement

Reception by appointment	Walk-in reception	Public-access computer workstation
12 observations	27 observations	18 observations
10 interviews	15 interviews	18 interviews

The researchers pooled all the collected data and carried out a vertical and transversal thematic analysis associated with the research questions. Each observation was coded according to the following items: user, activities, behaviour, competencies, resources. Transcripts were coded with NVivo in order to identify the determinants of the user satisfaction.

3. Findings and discussion

We identify four competencies that the user has to deploy for a successful interaction.

The deployment of four competencies

Two competencies are qualified as "basic competencies", since the interaction cannot occur correctly if they are partially or completely absent.

The first competence is the *explanation of the situation* by the user: he can clearly explain why he has come, the problem he needs to solve, the information he needs to obtain, the help he needs to complete a statement or an online procedure, particularly in the public-access computer workstation. The second competence is the *assimilation of the response* given by the caseworker: the user understands the answer to his question, and subsequent responsibilities such as returning for another appointment to complete his file, soliciting the services of other entities such as the Caisse Primaire Assurance Maladie[5], Pôle Emploi[6],

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[5] National health insurance
[6] French employment agency

Maison Départementale des personnes Handicapées[7], and returning with further documents or uploading them online, if requested. During the interaction, the user may seek to clarify the response provided by the caseworker in order to align his representation in line with that of the caseworker, whom he trusts for guidance throughout the procedure. These two competencies are necessary for the user to participate, but the user remains dependent on the caseworker for guidance.

Two other competencies have been observed during some interactions, and reflect a higher degree of autonomy and reflexivity of the user. These are only used by people who already master the two basic competencies. We refer to them as « auxiliary competencies » as unlike basic competencies, they do not have a crucial impact on user participation in interaction. The first is *distancing*, which consists of questioning the response given by the caseworker and insisting on further clarification. The user may compare his situation with that of another user, mention information that he obtained from other sources and which contradicts the caseworker's response, or he may even confront the answers provided by two different caseworkers. Distancing enables users to obtain favourable decisions when they can prove they are within their legal rights, as seen twice during observation sessions in the field. This competence may potentially lead to conflicts during the interaction since the user and the caseworker are negotiating the joint representation of the issue. Distancing also occurs when the user is capable of anticipating future decisions concerning his dossier without the help of the caseworker; for instance, a user who is eligible for the RSA (minimum income allowance) who knows that he has to declare his income once every three months to avoid the suspension of the payment. The user has more active interactions with the caseworker.

The last competence is the *monitoring of the customer journey*. Some users have good knowledge of all the possibilities offered by the CAF to manage their dossier: they regularly log into their personal account on the CAF.fr website, come to the walk-in reception service if they cannot find the information they need on their account or have technical problems uploading documents, and know that they can ask for an appointment if the situation is too complex. Conversely, users who cannot deploy this competence will come to the CAF offices, where they are generally referred to the walk-in reception service. In distancing, the user shows autonomy through his questioning of the contractual rules relayed by the caseworker, whether this questioning is sound or not; in monitoring, the autonomy of the user is seen via the use and monitoring of the communication tools provided to clients by the CAF.

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[7] Local agency for persons with disabilities.

Table 3.- Four competencies that users deploy in their interactions

Competence	Definition	Notes
Explanation of the situation or problem.	The user clearly explains the reason for his visit to the CAF, and the problem he needs to solve.	Basic competencies: essential prerequisites for the interaction. The user is confident that the caseworker will successfully guide him throughout the interaction.
Assimilation of the answer.	The user understands the answer and undertakes the recommended actions.	
Distancing from the response.	The user questions the answer and/or anticipates the recommended steps of action (i.e., he becomes proactive).	Auxiliary competencies: not essential for the interaction, but reflect the autonomy and the reflexivity of the user either through the questioning of the rules, or the use of the communication tools to manage interactions.
Monitoring of the customer journey.	The user knows how to use the tools provided to communicate with the CAF (reception, website).	

Our observations show that users deploy these competencies to varying degrees: which resources are « missing » here? Can the caseworker, and the organisation in general, compensate for this lack of resources, and how?

The necessary internal and external resources for interaction competencies

The observations and the interviews helped us to identify the necessary resources for the use of competencies. These resources are either internal (i.e., they come from the user) or external (i.e., available within his environment). We differentiate the resources for the basic and the auxiliary competencies.

Table 4.- Resources needed for the basic competencies

Competence	Internal resources	External resources
Explanation of the situation.	<u>Cognitive and social</u>: the ability to speak French, communicate and have correct social behaviour (i.e., the person is polite and addresses people in a suitable way). Knowledge of rights to benefits and of the CAF, knowledge of the relevant personal information. <u>Physical</u>: the physical, financial, emotional and spoken ability to come to the CAF.	<u>Social</u>: - Caregivers (family, friends, other people) who have the necessary resources and can represent the user, - Social services: social workers, county hall employees. <u>Physical</u>: have access to a means of transport, have access to Internet, have a postal address for mail from the CAF.

Assimilation of the answer.	<u>Cognitive and social</u>: the ability to process information, reason, listen to people, write, complete a form, take notes, be well organized (i.e. deal with personal paperwork), use Internet and accept frustration.	<u>Social</u>: Caregivers, social services (see above), agencies and employers (if the user needs a proof of employment certificate, a pay-slip or an application form for his file). <u>Physical</u>: see above.

The distinction between internal and external resources is useful to understand the different situations of vulnerability. Some users may compensate for the lack of internal cognitive and social resources (such as people with low literacy, migrants, people with disabilities) by using external resources provided by people who assist them or even take their place during interactions: these people will help users to explain their situation, make a request and assimilate the answer given by the caseworker. The following three examples illustrate this phenomenon : an asylum seeker who is unable to speak French and who is at the end of his entitlement to benefits is assisted by his sister-in-law during the interactions; a woman who cannot speak French is assisted by a young woman from her community who speaks French perfectly and who regularly helps people with administrative procedures (this young woman is now well-known to the caseworkers); a man and his sister asked their neighbour if he could lend them his computer and help them to log into their personal account and make an appointment with a caseworker. The CAF does not have any control over these resources, yet there are vital for interactions to occur. Some vulnerable people are able to use external resources to participate in interactions and find solutions for a difficult situation (in the third example, the woman had been waiting for a payment for several months).

By contrast, some users do not have the means to compensate for their lack of resources, and are faced with difficulties during the interaction: a couple had great trouble explaining the reason for their visit and became aggressive towards the caseworker who could not identify their needs, while another couple who had already had an appointment was unable to send the required documents, and could not make an appointment on the CAF website. Another typical example is one of a homeless man who came to apply for the RSA (a minimum income allowance to return to work): this young man, who had previously been instructed to ask the social aid centre of the city where he lives for a certificate, had great difficulty during the

interaction, and left without responding to the caseworker's offer of an appointment to deal with his matter.

This last example shows that the explanation of a request by the user does not necessarily lead to its assimilation: both competencies are essential for a successful interaction, to avoid the risk of users not fulfilling the requested tasks and returning to reception.

This opens up the debate concerning the role played by the caseworker and, more broadly, the CAF, in the assistance of these vulnerable users. Although this issue is not part of our empirical work, it should be made clear that the CAF and the legislation bear part of the responsibility for the difficulties encountered by vulnerable users. As a matter of fact, one of the reasons users approach the CAF is the complexity of law and its numerous changes, as well as the malfunctioning of the back office, with lengthy delays in the processing of files that can generate concern. Although the focus here is on the micro level of reception, it seems that the use of appropriate means can help to cope with particular situations: one caseworker can provide sign language, another can speak English. More specifically, the association of the technical expertise of the caseworkers and a comprehensive information system is crucial (Bancel-Charensol and Jougleux, 2004). This expertise is a support for users who have difficulties explaining their situation: our observations show that one in three users at the walk-in reception area needs the help of a caseworker to make their request clear.

Some situations are however beyond the scope of the CAF. Some users refrain from exercising their rights even though they are eligible: very often, these people suffer from mental illness or social isolation, which prevent users from contacting service providers, and from using resources and personal competencies. Research on social services for these users is beyond the scope of the relationship between the user and the provider, and has to take the social power and knowledge of these people into account (Edvarsson and al, 2011). From a theoretical point of view, this result shows the necessity for a more detailed analysis of why users do not deploy their competencies: is this a deliberate choice that is assumed by the user? Or is this situation due to the user's inability to obtain access to resources? This raises the question of how to approach socializing and customer learning for vulnerable customers (Goudarzi et Eiglier, 2006 ; Hibbert et al., 2012). The caseworker should closely assist these users, in cooperation with other actors such as social workers and social assistants. Close and direct contact seems to be indispensable for these users, who do not have the opportunity to be active in the service relations.

The design of the CAF reception area where we made our observations seems to work in this direction. First, this CAF has set up reception on appointment in the same way as any other

CAF in the territory. Appointments last approximately 15 minutes, during which the caseworker has the possibility to check all the details and the background of the user via the information system. Our observations and interviews show that the interactions are successful, and that users are satisfied with the reception they receive. Secondly, this CAF has decided to maintain reception without prior appointment (a walk-in service) despite the reticence of central headquarters (the CNAF) owing to the cost of human and financial resources. However, it has to be noted that the walk-in service is the main point of access for the most vulnerable users, who have difficulties in deploying the basic competencies. The walk-in service users are faced with social and economic difficulties (such as parents whose children have been placed in care, and people with disabilities who are unable to get a full-time work), and want the caseworkers to address their issues immediately: for example, the payment of allowances has been suspended and the user has no other income, or he cannot log into his personal account and check his situation. A change in family status may also change the allowance sum. In each of these situations, the users perceive their situation as an emergency: they do not want to wait a week for an appointment, and prefer to come to the CAF to meet a caseworker. Half of the people observed in the walk-in reception come with a third party (family member, friend or community member) who provides help during the interaction. They want an immediate answer and seek a solution from the caseworker. Clearly, they cannot be referred to the online reception service: whatever their technical skills, how can a user complete online formalities if he cannot explain his request, let alone assimilate the answer? The walk-in reception turns out to be essential to deal with this type of user. The vast majority of the users that we objectively observed to be faced with difficulties claimed to be satisfied that this walk-in service provided immediate answer to their questions.

The ability to use the two basic competencies enables the user to deploy two further competencies, thus contributing to his growing autonomy in exchanges with the CAF. The following table presents the specific resources needed for the use of these auxiliary competencies:

14

Table 5.- Resources needed for the auxiliary competencies

Competence	Internal resources	External resources
Distancing from the caseworker's response.	Cognitive: specialized knowledge (administrative and legal rules). Psychological: self-confidence, shame management (ability to challenge authority, and not feel embarrassed or ashamed).	Social: user network (family, neighbours, work colleagues). Physical: websites, documentation.
Monitoring of the customer journey.	Cognitive: understand how an organisation works and be able to adapt to it, have the capacity to use the different channels without systematically coming to the walk-in reception. Psychological: « emotional stability» avoids over-investment in the relationship with the caseworker	Social: see above. Physical: see above.

The cognitive resources needed here are more specialized than those of the basic competencies: users have to understand the rules to be entitled to allowances, the structure of the reception service (possibility to obtain an appointment, possibility to use a computer). Users may obtain this information by themselves or from people such as colleagues, neighbours or friends. Distancing when challenging the caseworker requires self-confidence which might be too « costly » for some users: users are expected to come to the reception service, to explain the situation, to question what the caseworker says, and to take the risk of having their request rejected. In two of our observations, the users were right and "won the case". Distancing can also be used when the user does not trust the caseworker with whom he has already worked. One woman told us that she avoided dealing with a specific caseworker because of the inaccuracy of his answers, which was confirmed by our observations and our exchanges with the team manager. Some users therefore have the capacity to detect inconsistencies from caseworkers, and to cross-check the information they receive.

Monitoring the customer journey requires what we have called « emotional comfort », meaning that the user does need to personalize his relationship with a specific caseworker. Our observations show that some users overinvest in the interaction, leading to a refusal to complete formalities online or even to speak to another caseworker. Dialogue and close contact with a caseworker is not just important for these users, it is expected. With the exception of cognitive resources, a lack of resources is not simply due to the vulnerability of

users. Some users need time and repeated interactions to develop their knowledge, understand the customer journey and start using these competencies. Users applying for allowances for the first time typically face this situation. Although user vulnerability can explain the lack of necessary resources for the basic competencies, this is not the case for resources needed for the auxiliary competencies.

We have seen before that the CAF has limited means to provide users with the necessary resources for the basic competencies, but the CAF can intervene when it comes to the auxiliary competencies by informing and even training users during interactions to steer them towards the specialised knowledge. Users are trained as time goes on: we have observed interactions where the user asks for help to fill in a form, to be sure that he is doing it correctly; he asks for explanations about ceased payment of his allowances, and the caseworker (re)explains the procedures to be followed. Reception by appointment seems to be an efficient tool for user training: before the appointment, users are contacted by phone to remind them which documents they need to bring to the CAF; during the appointment, the caseworker has sufficient time to explain the formalities the user has to complete, including those that should be carried out in his personal account on the CAF.fr website. Some users say they also liked being assisted for practical aspects: a user told us that he appreciated the phone call from a counsellor advising him to leave his home early to avoid morning traffic and arrive on time for the appointment. Other users highlight the importance of being looked after correctly on arrival and of being directed to the appropriate place.

The caseworker may also guide users to the public-access computer workstation to make an appointment, fill in a form or print documents, which helps the user to increase his cognitive resources and monitor the progress of his claim.

However, our observations have identified areas needing further progress: some users expressed dissatisfaction about the quality of support provided by caseworkers for online formalities. The question of whether users will be able to complete these formalities alone in the future cannot be answered in this study due to the synchronic methodology it requires. However, the interviews do reveal that some users stress the progress they have achieved, while others say they still need help to avoid making mistakes, being paid late or even being charged with fraud. The CAF also uses tools to train users before they come to the reception service, as indicated by the users who said they had received emails from the CAF informing them about the changes in their administrative rights and proposing an appointment to come and update their situation. While enabling users to expand their administrative knowledge and gain a better understanding of how the reception service is organised, these mails help users to

use their competencies in distancing and monitoring their customer journey. It is worth noting that during our observations, users made very little use of the documents (booklets and leaflets) made available at the entrance, suggesting that the training of users calls for a personalized relationship through verbal interaction or individual emails.

The role played by the CAF and caseworkers to help users strengthen their psychological resources seems to be more complicated: how can they help users to increase their self-esteem and their psychological stability? We have observed that some users not only expect a technical answer, but also need human contact. This is illustrated by comments by users, who said: « the caseworker has got a soft voice », « he heals my pain », « I need human warmth ». These emotional demands may make the caseworkers feel uncomfortable. The vast majority of the users we interviewed highlighted the politeness, the empathy and the consideration they were shown. We must highlight here that contrary to other CAF offices, all the caseworkers at this CAF office are voluntary to receive users, and see this as a full-time task during which they do not carry out other tasks such as handling files in the back office. Careers in reception are fully recognised as a profession in its own right that is based on complex technical and interpersonal skills. This recognition is part of the strategy implemented by this CAF to prioritize the reception service, and is central to the individual and collective involvement of the caseworkers. Confronted with a very strict regulatory context, caseworkers may sometimes be flexible with users, as seen when a woman came on behalf of her daughter without the written authorisation of the latter, which is required for the caseworker to provide the information. After bargaining and arguing, the caseworker accepts to send an SMS to the daughter, enabling her mother to obtain a code to print a certificate. In this case, the caseworker has circumvented the rules.

One outstanding question is how users gain access over time to the resources necessary for competence use. We have discussed the role that caseworkers play in helping users to increase their knowledge; is this knowledge a means to increase the psychological resources of users? Do users increase their self-esteem while improving their cognitive resources, and does this improve their use of competencies? Our interviews with users of the public-access computer workstation highlight the pride of users when they can complete online formalities unaided. If this result is confirmed, it should encourage caseworkers to make further efforts to train users during interactions, and even monitor users to assess the time needed to improve their competencies. These benchmarks could be useful for reception services aiming to increase the use of resources by their users.

Conclusion

The starting point of this research lies in the following question: why do some people relinquish their rights to apply for social benefits? The wellbeing of vulnerable people is at the centre of this question. This study shows that the inability of some users to use specific competencies and resources prevents them from communicating efficiently with CAF services. Users may not have access to the minimum threshold of necessary resources, over which the service provider has no control. This result confirms previous studies highlighting the role social policies play in accompanying the most vulnerable populations. The present study enriches this field of research by revealing that the managerial responses of the service provider can be improved by recognising the necessary competencies for successful interaction. This is particularly true for the design of the reception service: some users may have the basic competencies to interact with the caseworkers, but may lack auxiliary competencies and thus remain dependant on the caseworkers. The objective of the service provider is therefore to help the user to become fully autonomous. Our results show that although the CAF can help some users increase their knowledge through training, these services have little influence over the psychological resources that are needed for an efficient use of the competencies related to distancing and monitoring the customer journey.

From a managerial standpoint, our results confirm the service provider's role in supporting users (Breidbach et al., 2016). The technical expertise of case workers and the choice of reception arrangements according to the competencies of users permit the latter to play a more active role. These results call for the recognition of careers in reception and the design of a reception policy based on the characteristics and the competencies of users. Our study shows that a purely online reception service, even with the possibility to make an appointment, entails the risk of a growing number of users relinquishing their rights. A few observations in the walk-in reception service have shown that even competent and autonomous users may need a direct contact at one moment or another to get a quick answer. It is therefore easy to imagine how the absence of this contact could affect people who barely possess the basic competencies. Methodologically speaking, his study shows that observation is a crucial tool to obtain a more detailed understanding of interactions, and can provide recommendations to complement data from conventional satisfaction surveys. The latter fail to highlight which of

the necessary competencies are not used during the interaction, and also do not include the opinions of the most vulnerable people.

We acknowledge there are some limitations to our study. Our presence when observing the interactions introduces a bias for data interpretation due to a possible effect on users or caseworkers. Despite having explained the objectives of our research to the caseworkers in order to allay any legitimate concern, it would be naive to say that they were totally at ease. Some caseworkers felt the need to justify their decisions to the researchers after the observation, and prove their professionalism. The caseworker knew the user would be interviewed and thus felt compelled to explain his comments. The cross-sectional methodology is also a limit and may not be appropriate to evaluate the lasting impacts of the service provider's contributions to competence use. This study could be followed by the monitoring of a group of users over a certain period of time to evaluate the development of competencies, and particularly the auxiliary competencies. Finally, our case study needs to be supplemented by studies in other CAF agencies with different reception arrangements.

Appendix 1: presentation of the reception service of our case study

The reception service is open to the public from Monday to Friday, 8h30am to 16h30pm. In order to deal with the growing influx while providing quality service (there are 500 users a day on average), the CAF has implemented a new reception policy since november 2015. At the entrance, an agent asks the user the reason why he came and directs him to the relevant reception service. The Orientation Table (OT), situated in the entry hall, is for processing queries requiring short time (such as asking for Internet codes, for a certificate). There is also a mailbox where the users may drop off their documents. Three reception arrangements are available: the public-access computer workstation, the reception service by appointment, and a walk-in reception service.

The public-access computer workstation proposes 10 computers and 1 printer, two caseworkers assist the users and answer their questions.

The reception service by appointment consists of a few booths preserving the confidentiality and where the user can sit in front of the caseworker. Appointments may be made on the Internet website CAF.fr by the user at home or at the on-line service reception with the help of a caseworker. Before each appointment, a phone call to the user enables to check the motive, and to list the documents the user has to bring. The appointment may be cancelled if the caseworker solves the problem. When the user arrives in the entrance hall, he is oriented

to the service, and is registered on the computers of all the caseworkers. If an appointment ends earlier, or in case a user did not come, the user does not have to wait and will be called by a caseworker. Once the appointment is closed, the caseworker closes the file and the procedure. This visibility leads to better reactivity.

The walk-in reception service is for users facing an urgent problem, or for those who do not want an appointment nor being assisted in the public-access computer workstation. The user has to enter his beneficiary code on a terminal, and waits for being called by a case worker. Contrary to the reception service on appointment, the user stands up in front of the caseworker during the whole interaction.

These arrangements are run by 17 caseworkers managed by a supervisor physically on site and accessible at every moment. No caseworker is dedicated to a specific reception service, the maximum length spent in a specific reception service is half a day, except for the Orientation Table (1 hour maximum). The objective of the supervisor is to increase the number of appointments: for the time being, 11% of the demands on average are solved by appointment, whereas the target is 25%. The optimal solution lies in combining the public-access computer workstation reception service and the reception service by appointment. The CAF urges the users to make their formalities on line in order to get their payment delays reduced. The CAF has made a partnership with the French company La Poste to offer the possibility to users to create an e-mail address on their website. The CAF also encourages initiatives to promote e-inclusion.

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