

Introduction to Digital Mobile Services for Everyday Life Mini-Track

Pirkko Walden
Institute for Advanced Management
Systems Research (IAMSR)
Turku, Finland
pirkko.walden@abo.fi

Tomi Dahlberg
University of Turku
School of Economics
Turku, Finland
tomi.dahlberg@utu.fi

Anna Sell
Åbo Akademi University
Turku, Finland
anna.sell@abo.fi

Mobile consumer technologies are ubiquitous, present in all walks of life – from work to leisure, from personal productivity to entertainment, from personal finance to religion. The evolution to 5G will enable a range of yet new use and business cases that will affect everyday life. On the other hand, the new generations of smartphones and other mobile devices come loaded with applications that a normal user may not need, has no time to get acquainted with or is unskilled to use, and most importantly, the user may not find reasons to change daily routines to include such applications to her/his everyday life. Are the applications designed with deep understanding of user wants and needs, or are they ill-matched to individuals' everyday realities? Are some groups of users neglected by application developers and thus not finding the support they desire? These questions demand increased research attention.

Individual consumers' adoption and use of technology is increasingly a key target of information systems research. As individuals take center stage, we become aware of the importance e.g. of creating hedonic value through technology use and of understanding and applying theories of individual behavior and motivations within information systems research. Usage data can be used for advertising, marketing and/or the development of even more innovative services and applications. Conversely, consumers are increasingly aware and interested in gaining insight and value from their own data, as illustrated by the quantified-self phenomenon; drawing attention to co-creation of value. Furthermore, due to liquid expectations, there is no market or context immune to increasing user wants and needs. Market players unable to cater to individuals' desire for meaningful support in their everyday life are just a click away from being replaced with a competitor's offerings.

Our knowledge and theory building are not as advanced as would be necessary to contribute to sound dynamic modelling of the phenomena, to derive theoretical explanations or to provide guidance to the users, developers of digital mobile services and to society. To overcome this lack of understanding, the goal of the mini-track since its very start in 2002 has been to offer research contributions that open up new perspectives and

insights for a better deployment and use of mobile technologies, services and applications.

In this year's mini-track, three papers are presented offering a representative overview of topical aspects of digital mobile services for everyday life i.e. gamification, banking and coaching. The contributions were selected after extensive peer reviews and one round of revisions.

In their paper *Gameful Self-Regulation: A Study on How Gamified Self-Tracking Features Evoke Gameful Experiences*, Hassan et al. focus on how gamification leads to gameful experiences. Three categories of gamification design features and seven dimensions of gameful experience were included in their research model. The authors found that goal-setting and prompt features were positively associated with most dimensions of the gameful experience whereas self-tracking features were negatively associated with immersion and sociability while positively associated with feelings of accomplishment.

Second, Wenzel-Ruelberg et al. explore in their paper *Digital Mobile Services for Consumer Banking: Conceptualization and Implementation of Location-based Consumer Credits*, how banks may leverage the affordance of location based technologies in unlocking new business opportunities. The authors develop an algorithmic model that predicts when a client likely needs a consumer credit based on his/her location. The approach demonstrates the benefits of having a transparent and interpretable decision model for *each* individual customer.

The third paper, *Digital Coaching - An Exploratory Study on Potential Motivators* by Mezei et al. explores the importance of different sets of functionalities in a digital coaching system by employing the fuzzy-set qualitative comparative analysis to understand the users' opinions of digital coaching. The results highlight the significance of exercise program and goal setting functionalities in a digital coach. Surprisingly, feedback functionalities and social functionalities were not perceived as important. The results carry significance for developing future digital coaching systems, and raise questions about the best ways to incorporate goal setting based on the individual's own data.

|