

CUSTOMER INSIGHT FOR GOODISM INC FUTURE PRODUCT DEVELOPMENT: A LADDERING APPROACH

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Abstract. GOODISM Inc. is a startup business established on September 2013. GOODISM Inc. creates a unique and one-of-a-kind leather wallet with a focus on its main functions. As a new startup company, GOODISM Inc. should do rapid research and development to compete with the competitor. For the initial step, GOODISM Inc. is going to develop the direction to be more in line with the customer needs. Therefore, this research has objective to know the important factors of a wallet product based on consumer preference and to explore GOODISM Inc. target market core values by using the hierarchical value map. The study was conducted using laddering method in form of direct interview with the help of Mean-ends Chain Theory. Descriptive analysis used to explain the attributes come out from the interview result. The result of this study shows that the concrete attributes that customer want in a wallet are Size, Card Slot, Money Slot, Material, and Extra Slot. Moving to abstract attributes, the respondents pointed out three points of slim, unique, and elegant. For functional consequence, there are handy, pocketable, contain more items, well organized, and durable. As for psychological consequence, there are comfortable, practicality, safety, distinction, and pride that all leads to the values of self-confidence, self-fulfilment, and social recognition. By those results, the recommendation for GOODISM Inc. for its future development is to create big size compact wallet, small size compact wallet, and small size slim wallet.

Keywords: Startup, Wallet, Means-end chain, Laddering approach, Customer insight

Introduction

In Indonesia, there is still no specific local brand that focuses on providing wallets for its customers; most of the brands treat wallets as a subset from their original product line (i.e. shoes, bags, etc.) This market gap created an opportunity for new brands to thrive in the wallet sub-category, especially for the young demographic target market. GOODISM Inc. creates a unique and one-of-a-kind leather wallet with a focus on its main functions. It has a labeled partition that can help the user to budget their daily or weekly cash money into several categories: food, transportation, and entertainment. It also has a hidden partition that can help the user to set aside cash money that they don't want to use so in daily life the money is hidden from plain sight, thus reducing the probability for the user to use the intended money accidentally. With all the features that it has to offer, The Goodism Wallet has been launched to the market since January 2014 and it has received a moderate market acceptance. In the first 4 months, GOODISM Inc. successfully sold around 400 units of its product. After that, the company started running slower with a few number of SKUs. And then at the end of 2015, GOODISM Inc. was decided to be active again and start to develop products by creating a new product line up for wallet.

GOODISM Inc. is going to develop the products to be more in line with the customer needs and desires. Based on the paper by Namkyung Jang (2001) that discussed about success factor in fashion product new product development success, the process of product development and introduction should be guided by consumer needs and desires. That study suggested that management should pay attention to consumer involvement in product development process. Up until today, GOODISM Inc. still does not have a foundation of data that is specific about what is really needed by the customers. There is no comprehensive research to find what customer needs toward a wallet product. Therefore, it is required by goodism explore the needs and important attributes for customer by conducting in-depth research. To accurately determine why consumer buy certain product, laddering should be used to examine the in-depth underlying motivators affecting their purchase decision (Wansink, 2000).

Literature Review

GOODISM Inc.

GOODISM Inc. is a startup company established on September 2013 focusing on “carry goods” industry. In GOODISM Inc., they believe that everyone wants to live a good life, and there are a lot of simple ways to make it come true. One of the problems that slow people down in reaching a good life is the way they organize their cash. There at GOODISM Inc., they believe that the solution for that problem stay in everyone’s pockets all the time: their wallet and their smartphone. How can this unlikely-combination help you in living a good life? The good people at Goodism inc. have come up with a new approach to ease you in starting and maintaining good habits.

GOODISM Inc. created the GoodCash Wallet, a functional yet fashionable leather wallet and GoodCash Apps, a financial manager mobile app for iOS and Android. To enjoy the complete *goodism* way of living, these two items must not be used separately. If both are used regularly, it will help the customer to form a new habit, in order to live a good life that people always dreamed of.

GOODISM Inc. Products

As far GOODISM Inc. developed its product lineup, there must be these features because these are the ones that distinguish GOODISM Inc. from other wallet; labeled partition, frequent card slot, and saving partition. Until now, there are three kind of GoodCash Wallet, which is Goodism Classic Bifold, Goodism HipZip, and Goodism Sleek Bifold.

Customer Insight

Efforts have been made by few researchers to develop the models for designing the products based on customer requirements by considering multi attributes. Customers are shifting their preferences from traditional products to customized products. Companies that are providing product customization and increased product variety received better customer satisfaction and enjoy significant competitive advantage (Ostrosi and Bi, 2010). Product configuration has been recognized as an effective means in meeting a customer's individual needs in mass customization (Zhou *et al.*, 2008). The objective of product configuration optimization is to deliver customized products at the lowest cost while maximizing customer satisfaction.

Online product configurations have recently received much attention to enable customers to interactively specify and adapt a product according to their individual preferences (Sabin and Weigel, 1998). Using Internet technology user can specify desire features and needs of the product with product developers or manufacturers. A product family configuration reasoning system have been developed to identify common platforms from a collection of similar existing products, as well as to generate product families from these common platforms (Siddique and Rosen, 2001). Product configuration design is critical in design for mass customization. Siddique and Boddu (2004) proposed an information framework of integrating customers into configuration design using a graph grammar and templates for modules.

Organizations develop products to serve the customers with different needs. Product configuration (combinations of features) plays an important role in accepting the product by the customers. Therefore, grouping of features to develop the fruitful product configuration is a key issue in product planning (Gangurde & Akarte, 2013).

Laddering Method with Means-end Chain Theory

The laddering technique commonly used to reveal the personal buying motivation and the relationship among "attributes-consequences-ends". The technique of repeating so-called why questions is applied (Gutman, 1982): in this manner each consumer is led to a ladder construction, associating his motivations and their consequences to the attributes of the product until he finally reveals the values related to his choices. The laddering technique allowed for a better understanding of the relationship and the connections among the attributes of selected product and the goals pursued by consumers. It can be concluded that since this technique try to dig deeper and deeper a certain targeted market it also can deeply understood what actually customer wants for a certain product.

Specifically, market researchers have adapted the laddering method for use in consumer and organizational research. In addition to adapting the laddering technique itself, early marketing practitioners conceived and refined a model for describing the linkages between customers' values and their overall purchasing behavior: the Means End Chain theory. The MEC is a method which followed by a comprehensive in-depth interview with laddering technique. MEC is a technique which attempts to model the individuals' belief structure in a simple and systematic way while investigating personal values (Nunkoo & Ramkissoon, 2009).

The Means-end Chain (MEC) can be explained as model that seeks to explain how a product or service selection facilitates the achievement of desired end states (Gutman, 1982). It is based on the elicitation of constructs and has been widely used in marketing research, particularly for retail marketing, advertising, product development and branding (Reynolds et al., 1995; Reynolds & Gutman, 1988, Wagner, 2007). The MEC model moves from the more concrete level of attributes to a more abstract level which represents the consumer's personal hopes and values (Klenosky, Gengler, & Mulvey, 1993). The MEC model is based on the assumption that the product's attributes are the means which allow the consumer, thanks to the promised benefits (or consequences), to reach his specific personal ends (McIntosh & Thyne, 2005). Product attributes imply "the ability of the product to provide benefits for the consumer"; consequences may be defined as "any result (physiological or psychological) accruing directly or indirectly to the consumer (sooner or later) from his/her behavior"; ends are "valued states of being such as happiness, security, accomplishment" (Gutman, 1982).

Methodology

This research is done using empirical research methods, which is exploratory research. This type of research is conducted to get the market insight from GOODISM Inc. target market. Below are the research processes:

Problem Identification

The first step that needs to be conducted is to identify the problem that is going to be researched. Up until today, GOODISM Inc. still does not have a foundation of data that is specific about what is really needed by the customers. There is no comprehensive research to find what customer needs toward a wallet product. This research tries to explore the needs and important attributes for customer. The result from this research is highly needed for the direction of GOODISM Inc. future development.

Research Design

Data collection will use the qualitative approach. Qualitative research means the data collection method is whether using unstructured or semi-organized methods (it can be from regular methods like focus groups, individual and observation) the size of the sample is ordinarily small, and respondents are chosen to fulfill a given amount (Wyse, 2011). As this research has an objective to know what actually consumer needed the most, a direct interview was chosen as the method. The interview moreover can be a right way to dig inside consumer's mind in choosing a product. This part explained what kind of interview used, the respondents, and the reason using that kind of interview.

Interview Respondent

Because the results of this research will be used for the future development of GOODISM Inc., the respondents of this research have to be GOODISM Inc. target market. Currently, GOODISM Inc. have two type target markets. First, GOODISM Inc. targeted male who aged between 17-21 which consist of college students. Second, GOODISM Inc. targeted male fresh graduates which aged between 22-26. To make it more specific, the targeted markets have economic level AB and considered as non mainstream individuals. Lastly, the target markets are all residing in urban area both Jakarta and Bandung.

Data Collection

In addition to do the laddering method itself, there are linkages between customers' values and their overall purchasing behavior: the Means End Chain theory. This theory provides both a framework for capturing qualitative laddering research data in the consumer space and a model for assessing consumer values and behaviors. The process of means-end chain are as followed:



Those three were done step by step to figure out consumer perceptions and product knowledge. Laddering interview led participants through one area, or ladder, at a time. This allows participants to remain focused on each particular line of questioning.

Actually, GOODISM collected the database of the customer on their website. Those databases can be used as one of the consideration of these research respondents. Unfortunately, the databases do not accommodate all GOODISM previous customers. Therefore author did not directly pick some random customers on the database because there should be more specific criteria like the active customers.

Data Analysis

To analyze what already gathered, the author done the analysis based on the interview transcript. The interview transcript were typed according what exactly the consumer said. The data analysis answered the empirical research questions by gathering all information during the research. With all of the data which were already collected, can be performed a typical qualitative analysis to identify affinities and patterns across participants.

For this study, an A-C-V sequence forms a chain or ladder that indicates the relationship between a product attribute and a core value. We can collect all the ladders for a given domain to form a *Hierarchical Value Map* that illustrates all the major means-end and attribute-consequence-value connections and describes individuals' behavior based on their core values. Typically, these maps contain many product attributes that are linked to a smaller set of consequences, which are, in turn, mapped to a core set of individual values.

Table 1. Analysis Scheme Table

	Levels	Definition	Keywords Examples
Attribute	Concrete	All features of the product that you can see, or that were physically placed within the interior of the product.	- Size - Material
	Abstract	Character of attribute that the customer can feel in using the wallet.	- Unique - Elegant
Consequence	Functional	Immediate and Tangible benefits achieved from experience with the product.	- Handy - Pocketable
	Psychological	Emotional benefits achieved from experience with the product.	- Distinction - Pride
Value	Instrumental	The preferred methods of behavior in order to achieving something.	- Self-confidence
	Terminal	The goals that we work towards and view as most desirable.	- Self-fulfilment - Social Recognition

While particular individuals are likely to have specific nuances to their sets of ladders and value maps, we can recognize and document high-level patterns across different customer types or personas. The real power of the Means End Chain model is that it emphasizes *why* and *how* products are important in an individual's life, going beyond a reported description of functional attributes or properties.

Research Result

There are five important attributes for a wallet product based on this research; which is Size, Card Slot, Money Slot, Material, and Extra Slot. However, there is a level of each of the attributes that appear based on the preferences of the respondents. Beside that, there are several abstract product attributes that highlighted by the respondent. Abstract attribute consists of the intangible aspect of the wallet. It means that it is the character of attribute that the customer can feel in using the wallet. Abstract attribute are mentioned consist of Elegant, Unique, and Slim.

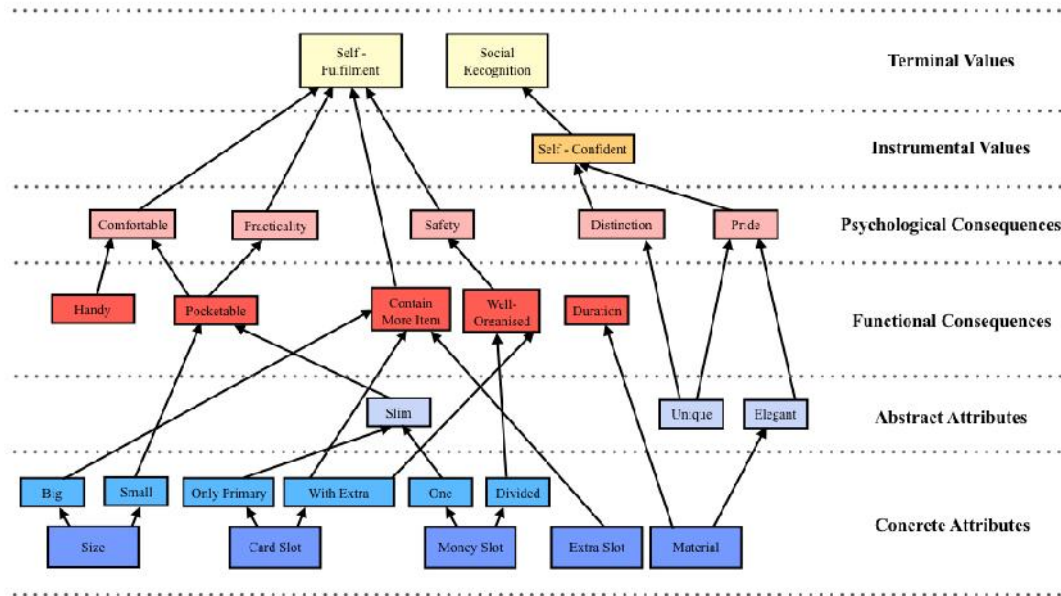


Figure .1 Hierarchical Value Map of Wallet Usage

Linking the perceived product attributes of a wallet product to the core values, results of the means-end chain trace the ladders between the identified constructs. Firstly, the 5 major concrete attributes that were mentioned during the interview are size, card slot, money slot, extra slot, and material. These 5 points are basically the essential elements that a wallet should take care of, and different consumers have different level of preference for the attributes. Moving to abstract attributes, the respondents pointed out 3 points of slim, unique, and elegant. For functional consequence, there are handy, pocketable, contain more items, well organized, and durable. As for psychological consequence, there are comfortable, practicality, safety, distinction, and pride that all leads to the values of self-confidence, self-fulfilment, and social recognition.

a. Functional Based Grouping Conclusion

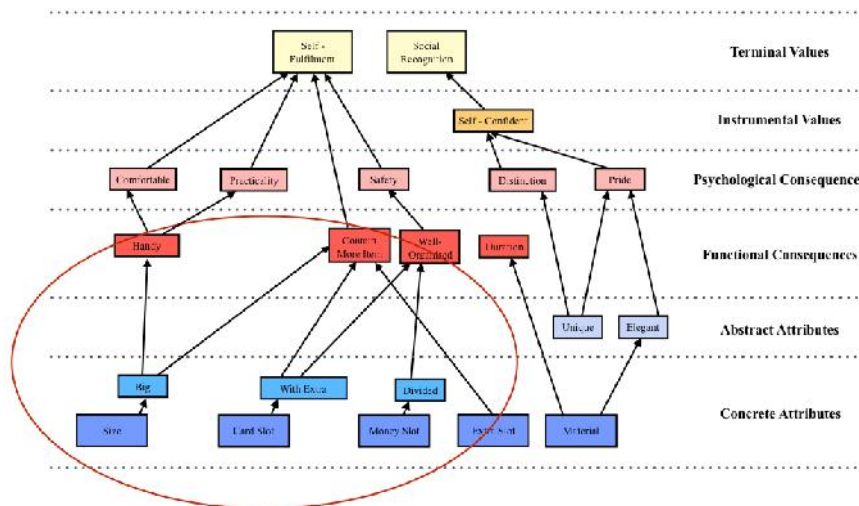


Figure 2. First Customer Insight Grouping (Functional)

The first grouping is for people who preferred big wallet, in which they usually also preferred extra card slot, divided money slot, and having extra slot such as Photo slot or coin slot. These customers are those who aim to have functional consequences of having a wallet that contain more items and well organized. The consequence also links to the feeling of safety and in the end, the terminal value of self-fulfillment. These set of people are those who carry more items in their wallet, and prefers a one-size-fits-all solution for carrying their daily needs. Currently, GOODISM Inc. has not yet provided a wallet that is suitable for this target market since the current wallet offerings are not large enough for them and it contained too few slots. Therefore, a future development of larger wallet with bigger capacity is needed in order to fulfill the target market's needs. With this new wallet, GOODISM Inc. must tap into more conventional psychological consequences such as comfortability, practicality, and safety when developing this new wallet in mind.

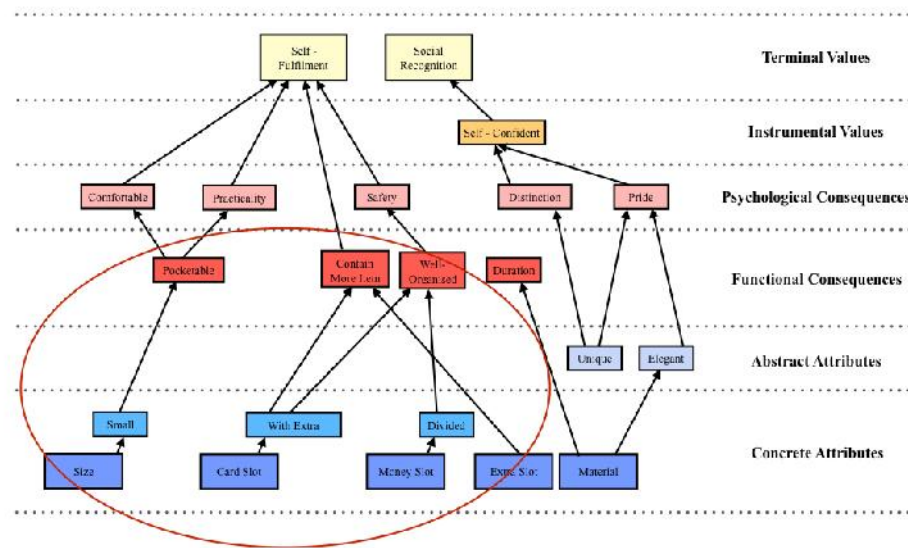


Figure 3. Second Customer Insight Grouping (Functional)

The second grouping is for people who preferred small wallet, in which still want to have extra card slot, divided money slot, and having extra slot such as Photo slot or coin slot. These customers are those who aim to have a functional consequences of having a wallet that contain more item, well organized, but still highly pocketable. The consequence also links to the feeling of safety, practical, and comfortable while in the end, reaching the terminal value of self-fulfillment. These set of people are those who carry more items in their wallet but still want to have a compact wallet that they can easily put in their pocket. GOODISM Inc. already has a product line-up that caters for this consumer group, which are the Goodism Classic Bifold and Goodism Sleek Bifold. Both wallets have more compartments and slots to keep daily needs without sacrificing the size. Therefore, future development of already existing GOODISM Inc. products is highly needed in order to satisfy this target market insight and improving the product performance of past GOODISM Inc. line-up.

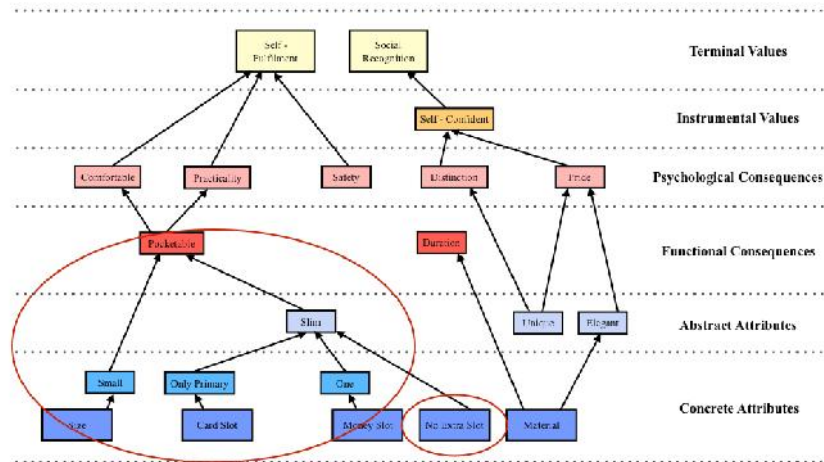


Figure 4. Third Customer Insight Grouping (Functional)

The last grouping is for people who preferred small wallet, with basic primary function such as primary card slot, one money slot, and without having any extra slots as all. These customers are those who aim to have a functional consequences of having a wallet that is slim and very comfortable to be pocketed. The consequence also links to the feeling of practicality and comfortability that leads to the value of self-fulfillment. These set of people champions the comfort of bringing a slim wallet in their pocket, by sacrificing extra capacity that it can offer. GOODISM Inc. has not yet developed any wallets that fits with this target market insight grouping, since for some people the current product line-up is still seen as too big and too thick. Therefore, developing a slim wallet is important for GOODISM Inc. to fill in the product offer gap.

b. Psychological Based Grouping Conclusion

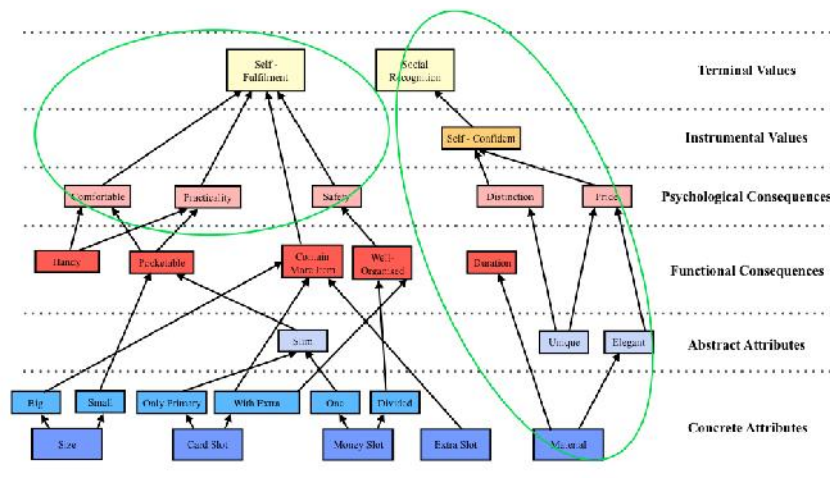


Figure 5. Customer Insight Grouping (Psychological)

Another pattern that emerges during the laddering interview is highly connected with the psychological state of the wallet user, which can be divided into comfortable, practicality, and safety that leads to self-fulfillment and another category is distinction and pride that leads to self-confidence and social recognition. The first category has been discussed in the previous section, in which it is

highly connected with the concrete attributes of the wallet. Meanwhile, the psychological consequence of feeling proud and distinct is gained through the abstract attribute of having a unique and elegant wallet.

From this analysis, we can see that GOODISM Inc. can focus more on creating wallet designs that are unique, but still maintaining the elegant look of the men's wallet itself. This look can be achieved by selecting the right material, which is also durable for the wallet as well.

Recommendation

Basically, there are three types of products that can be a guide by GOODISM Inc. to develop future products. Three types of these products appear based on a combination of level attributes that emerged from the results of this research. This combination appears based on the relationship between each of the attributes with the expected consequences to create value in accordance with customer needs. Three types of products that are recommended consisting of:

c. Big Size Compact Wallet

In order to facilitate customer who want a wallet that contain more Items. This type of product has never been developed in GOODISM Inc. product development. Therefore, it is highly recommended for GOODISM Inc. to develop this type of wallet with the following specifications:

- Creating a big size wallet so that more and more features that can be applied in this wallet.
- Number of card slot that there can be more than 6 cards. It aims to facilitate the customer to put each their own card and also make it easy to take.
- The amount of money the slots around 2-3 slot, so that the customer can divide their money according to their needs and make it well organized.
- Add extra slots both photo slot and coin slots so that customers can better carry many personal items into the purse well. Coin slots can be included in this wallet because the user of this kind of wallet doesn't put their wallet in their pants pocket so that coin that in the wallet couldn't damage the wallet itself.

b. Small Size Compact Wallet

For the customer who wants a wallet that contain more items, but still want the pocketable one. In fact, this type is the kind of wallet that had been made by GOODISM Inc. Therefore GOODISM Inc. still advised to develop this type of product with the following specifications:

- Creating a wallet with the same specifications with compact wallet big size, but with a smaller form factor so the wallet will be more pocketable. However the specifications that use in this wallet is still adjusting to the feasibility based on the size of the wallet.
- For the slot card, GOODISM Inc can create 6 primary card slots for the frequently used cards, and for the secondary extra cards can be made as a hidden partition that can be used to stash unused cards.

c. Small Size Slim Wallet

In order to facilitate customer who want a small and slim wallet. This type of product has never been developed in GOODISM Inc. product development. Therefore, it is highly recommended for GOODISM Inc. to develop this type of wallet with the following specifications:

- Minimizing the elements of attributes that are used in order to achieve a certain level of thinness of the wallet. The target market of this wallet does not need much function to carry a lot of items.
- Use only one slot of money that is not divided.
- Use only primary card slots because they don't carry extra cards.

- Search for a material that can achieve the thinness of the wallet, be it a thin leather or other material that can make the wallet slimmer.

All of these wallets must be developed with a **design** and **material** that resonates abstract attribute of **uniqueness** and **elegance**. These two design elements can fulfill the value of self-confidence and social recognition because the wallet design is different with the current offering that is available in the market.

Further Research Recommendation

This research attempted to find the important factors of a wallet product based on consumer preference and to explore GOODISM Inc. target market core values by using the hierarchical value map. The result can be the base for future research.

1. Future research should focus on finding the best combination of attributes for a wallet product. This combination should emerge from the customer itself. Therefore, GOODISM Inc. should do further research to find sets of important design attributes that is most preferred by the consumer using **Conjoint Analysis**.
2. With the aim to increase the line up of the wallet product, GOODISM Inc. should add any different kind of their target market. This should be done because of the different target markets have different needs. So if GOODISM doing this research to the different target market, the results that came out are likely to be more varied.
3. GOODISM Inc. could also explore new product possibility while doing the research, such as doing means-end analysis for bags, phone cases, card cases, and other carry goods that can be developed in the future.

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