How can a holistic offering of well-being services be created to improve students' individual well-being? A Transformative Service Research approach

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Dedication

This thesis is dedicated to:

My Mum and Dad for providing the most amazing start to my life.

Emeritus Professor William (Bill aka Poppa) Hawkey, MBE, OAM.

Doctor Ian Alistair McDougall (Grandad)

Thank you for passing on the necessary academic brains to get me through this thesis.

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Abstract

This study investigates what is needed to create a holistic offering of well-being services, aimed at improving the well-being of individual tertiary students. This study used a constructivist approach to explore and understand the participants' experiences and perceptions of using well-being services within a university in New Zealand. This was critical as participants of this study included consumers of these services as well as providers, thus generating a holistic understanding of the entire service eco-system.

Current literature lacks an understanding of what is required of all actors within a service eco-system in order to provide a holistic offering of well-being services. Furthermore, no one has examined how each of the levels within a service eco-system impact tertiary students' well-being. Using empirical research, this study sought to discover the perspectives of all actors with a service eco-system. A total of 42 participants from a university in New Zealand took part in the study; each was assigned to one of six focus groups. Due to the nature of their role within the university, one participated in a face-to-face interview. The data gathered from this qualitative study was analysed, which resulted in the identification of three major themes or factors necessary for the creation of a holistic offering of well-being services: 'actor engagement,' 'perceived service approach to well-being' and 'governance.' These findings highlight the importance of all actors within the eco-system being engaged. The study also found that students' perceptions of the formal services greatly impacted their use of them and that action taken at a governance level impacted all actors.

This study breaks new ground on TSR, well-being, and co-creation, by incorporating all actors' perspectives. Additionally, this study demonstrates how each level impacts a tertiary student's individual well-being and that issues identified at one particular level are not mutually exclusive. This study expands the current work on co-creation and provides a conceptual framework showing how each level within the service eco-system can co-create and engage with one another. This study provides recommendations for strategic planning related to the creation of a holistic offering of well-being services that can improve the well-being of not just tertiary students but also university staff members.

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Chapter One - Introduction

1.1 Background

This study utilises a qualitative research approach to examine what is required to create a holistic offering of well-being services in order to improve the well-being of individual tertiary students. The researcher's interest in the topic of well-being stems from his own well-being journey and witnessing that of others around him. At the beginning of this study, COVID-19 had engulfed the world and New Zealand was plunged into lockdown, creating an ever-greater need for research into well-being.

Given the recent impact of COVID-19, now more than ever, the issue of well-being is forefront in the mind of individuals and governments around the world. Well-being is a broad, multifaceted topic (Jenkins & Mostafa, 2015; Lee & Ahn, 2016). It is also highly subjective. Identified as crucial for creating transformational change (Mental Health Foundation, 2019), the New Zealand Government, has developed its first well-being budget with the aim of creating lives that are filled with 'purpose', 'balance' and 'meaning' (New Zealand Treasury, 2019). This emphasis points to the importance of understanding the roles of various individuals in creating and promoting systematic well-being.

This study is critical to the well-being of New Zealand citizens, as their state of well-being (now referred to as a crisis) has deteriorated greatly; a reported one in five people in New Zealand suffer from mental distress (Paterson et al., 2019). Furthermore, New Zealand is also ranked amongst the worst in the developed world for youth suicide in the Organization for Economic Co-operation and Development (OECD) (New Zealand Treasury, 2019). With such alarming mental health statistics, the need to understand how to improve well-being systemically is critical if we hope to avoid an ever-bigger crisis than the one already underway.

COVID-19 is set to increase the need for substantial investment in mental health services (World Health Organisation, 2020). However, even before the pandemic, New Zealand had undergone significant events such as the 2010-2011 Canterbury Earthquakes and the 15th of March 2019 terrorist attacks which have had a significant effect on the nation's well-being. With such a significant chain of events having occurred on top of the already alarming rates of mental well-being deterioration, it is crucial that more research is undertaken to understand how well-being can be improved.

1.2 Problem Orientation

As well-being is a multifaceted issue, the concept of well-being is open to individual interpretation. Despite its complex nature, it is crucial to understand how well-being can be systematically improved in order to create a healthy population. As the literature review in Chapter Two shows, different actors within a particular service eco-system are pivotal in creating systematic change and improving the well-being of individuals (Alkire et al., 2019; Anderson et al., 2013; Hall et al., 2014; Ostrom et al., 2010; Ostrom et al., 2015).

In academic literature, well-being has been addressed in a plethora of ways. Studies often focus on vulnerable consumers. However, as the literature review in Chapter 2 reveals, little is known about the well-being of all 'actors' within a service eco-system. With the majority of previous research focusing on consumers/actors immediately identified as vulnerable, this study found that although they are not typically seen as vulnerable (Robson et al., 2017), New Zealand's student population have alarmingly high levels of stress which is likely to have a negative impact on their well-being (NZUSA, 2018). Universities also have a unique ability to capture an accurate sample of the role of micro, meso and macro-level actors due to being their own 'mini service eco-system'.

This study examines the role of micro, meso, and macro-level actors within a service eco-system, shedding light on what is required to create systematic changes that improve the well-being of individual actors. Despite calls for academic research which examines the interaction between different levels (the micro, meso, and macro) and the need for research on *all* actors within an eco-system and their roles in creating systematic well-being, little is understood about what is *practically* required. Questions have been raised about how the different levels within a service eco-system interact and the role of micro, meso, and macro-level actors within specific eco-systems. This study fills this gap by investigating the role of different actors within a specific service eco-system (the university system) and how different levels within the service eco-system impact individual well-being.

The literature review in Chapter Two reveals that despite researchers calling for a holistic approach to improve well-being (Alkire et al., 2019; Anderson et al., 2013; Hall et al., 2014; Ostrom et al., 2010; Ostrom et al., 2015) there had not yet been any empirical study which investigated how all actors within a service eco-system contribute towards well-being. Furthermore, there has been no research on how each level within a service eco-system contributes towards well-being and how to develop multiple service actors in order to facilitate greater levels of well-being. Thus, a question arises, how do all of the different

levels within a service eco-system impact a tertiary student's individual well-being? This study will assist universities to understand what is required to develop a holistic offering of well-being services and expand the transformative service research, co-creation, and well-being literature.

1.3 Research Objectives

There is a lack of understanding about how transformative services can co-create to improve the individual well-being of tertiary students. This study identifies what is required to create a holistic offering of well-being services. Exploratory in nature, this study, seeks to provide information about how to create a holistic offering of well-being services in a higher education setting and demonstrate the resulting impact on a tertiary student's individual well-being. The research objectives/questions are outlined below:

1. What are ways in which tertiary students and services can co-create in order to improve the individual well-being of students?
2. How do different levels of formal and informal transformative services impact tertiary students' individual well-being?
3. What is required to develop multiple tertiary services at once to simultaneously provide well-being for tertiary students?

Utilising the methodology discussed in Chapter Three, this study provides data in the form of actors' thoughts from each of the levels (micro, meso, and macro) within the service eco-system of a university in New Zealand. Analysis of this data provides the necessary information to answer the research questions detailed above.

1.4 Study Contributions

This study presents new research and the application of TSR, co-creation, and the improvement of well-being for all actors within a service eco-system. For the first time, TSR has been applied in a New Zealand university. This study takes a holistic perspective to understand how to improve the individual well-being of tertiary students. These findings demonstrate the role of actors from within the service eco-system (at various levels - micro, meso, and macro), thus developing an understanding of what is required at each of the service levels to improve well-being. Furthermore, this study identifies the ways in which students can manage their well-being throughout their tertiary education journey (Dodge et al., 2012).

This study identifies the ways in which tertiary students' individual well-being is positively/negatively impacted through the use of services. Furthermore, this study identifies the novel 'informal' services and the impact that both formal and informal services have on tertiary students' well-being. This study also demonstrates that by utilising informal services, meso-level actors' well-being can also be improved.

The literature review highlights the impact that a transformative service can have on the individual well-being of actors. It also shows how co-creation can be utilised across all levels of the service eco-system to create an environment that promotes the well-being of *all* its actors. To summarise, these findings are of extreme importance, not only to tertiary/educational institutions and their leaders, but to organisations that wish to create an environment that supports well-being.

1.5 Study Overview

This study is structured in the following way:

Chapter Two begins by defining Transformative Service Research (TSR) and the particular nomenclature used in this study. It then delves into the components of a transformative service, well-being outcomes and the agent that binds a transformative service and well-being, which in this case is co-creation. The chapter also explains the motivation for the study and its context in relation to TSR. Finally, the chapter critiques recent articles within TSR literature before identifying gaps in the literature which provide the justification for the study.

Chapter Three discusses the study's methodology. Firstly, it justifies the researcher's epistemological beliefs and theoretical perspective, and details how knowledge is communicated. The chapter then outlines the researcher's methodological choices and provides justification for these. This includes, but is not limited to a discussion of both qualitative and quantitative approaches, potential approaches that could have been used to conduct this research and the justification for using focus groups and a semi-structured interview. The chapter also explains the research methods, the use of a focus group moderator, the development of the interview guides, and the results of the pre-tests. The chapter also provides further justification of the study's context and explains how data was collected, before discussing how the participants were recruited, the data was analysed and the ways in which the researcher ensured the credibility of the research.

Chapter Four provides a summary of the study's findings. The chapter begins by providing a context for the findings. It then discusses each of the three major themes and the sub-themes identified in the analysis. The chapter discusses the sub-themes in relation to each of the levels within the service eco-system. Each of these sub-themes is supported by text units from the data gathered during the focus groups and interview.

Lastly, Chapter Five discusses the findings in relation to the pre-existing literature. More specifically, it explains how the findings answer the research questions and discusses each in relation to the relevant levels within the service eco-system (the micro, meso, and micro). Chapter Five explains the implications of these findings for theory, managers, external organisations, and communities. The chapter concludes by outlining the study's limitations and providing ideas for future research.

Chapter Two - Literature Review

2.1 Introduction

This chapter reviews the Transformative Service Research (TSR) literature in order to provide a context for this study and to aid the interpretation of the results. Firstly, this review considers various definitions of TSR and how this field of study has been conceptualised. The chapter provides a summary and justification for the study's nomenclature. The chapter outlines the various service levels within TSR before addressing the 'binding agent' of co-creation. The chapter discusses the topic of well-being and outlines the motivation for the study's context before applying TSR. A critique of the most recent academic articles reveal further gaps in knowledge which provides the starting point for this study.

2.2 Defining Transformative Service Research (TSR)

Rosenbaum et al., (2007); Ostrom et al. (2010), Anderson et al. (2011) and Anderson et al. (2013) have all conceptualised and expanded the definition of TSR. The concept of TSR originated at a transformative consumer research (TCR) conference that sought to solve "real consumer problems" (Mick, 2006, p. 1). Rosenbaum et al. (2007) was the first person to use the term; it was originally designed to explain the role employees, customers and the workplace play in providing social support during customer interactions.

Ostrom et al. (2010) developed the concept of TSR. They defined TSR as "service research that centres on creating uplifting changes and improvements in the well-being of individuals" (2010, p. 6). Anderson et al (2011) provided the first widely used definition of TSR: "the integration of consumer and service research that centres on creating uplifting changes and improvements in the well-being of consumer actors: individuals (consumers and employees), communities and the ecosystem" (2011, p. 3).

Nasr and Fisk (2019) expanded Anderson et al's (2011) definition, summarising TSR as a type of service research that centres on creating uplifting improvements in consumer well-being. Nasr and Fisk (2019) expanded the definition to include the phrase 'relieving suffering'. Relief from suffering may be obtained by service practitioners when developing and designing services that work together to relieve, or to minimise consumer suffering that often transpires during service encounters. Anderson et al.'s (2011) definition is most applicable to this study as it focuses on the well-being of individuals and the eco-system they

operate within. Anderson et al. (2013) provide a framework which shows the relationship between the macroenvironment, service providers, and consumers, and how these factors impact on the consumers. The following discussion provides a broad overview of Anderson et al.'s (2013) proposed framework.

2.3 Conceptualisation of TSR

Anderson et al.'s (2013) TSR components are shown below in Figure 2.1.

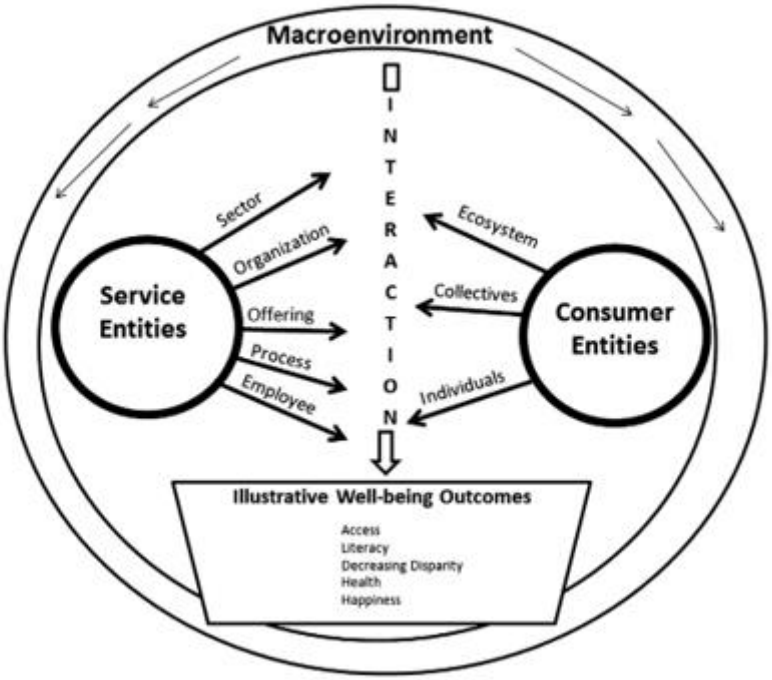

Figure 2.1: Anderson et al's framework (2013, p. 1204)

Anderson et al.'s (2013) framework provides a visual illustration of the relationship between service entities and consumer entities. In particular, it illustrates the transformative impact services have on consumers. The framework provides an overview of various service entities and consumer entities and the resulting well-being outcomes for both service and consumer entities. The framework also foregrounds the role of the macroenvironment where interactions occur. Anderson et al. (2013) have defined the phrase 'interaction' broadly as any contact between service and consumer entities, or, where a consumer entity is exposed to any aspect of the service entity during the value creation process. In addition to explaining the elements of Anderson et al's. (2013) framework, the following section examines the agent which binds services and consumer entities: co-creation.

2.4 Definitions within TSR

In TSR literature, the different parts of the service eco-system have been defined in a variety of ways. As service eco-systems and TSR has evolved, it has become harder to define what all of these components mean. The following discussion analyses the various ways in which these components have been described, followed by justification of this study's choice of nomenclature.

2.4.1 Service Eco-Systems

We begin this discussion with a broad definition of the 'service eco-system' which is commonly used in recent service and TSR literature (see for example, Finsterwalder & Kuppelwieser, 2020a; Frow et al., 2019). Pioneered by Alderson, (1965) who first argued for a broader view of marketing, the term eco-system has been adapted in service literature to describe the role of different actors within an 'eco-system'. Service eco-systems are defined as self-contained, self-adjusting resource integrated actors connected by institutional arrangements and mutual value creation (Lusch & Vargo, 2014). Voss et al. (2016) highlighted the importance of exploring specific eco-systems, and in particular, the levels and actors within these systems (Chandler & Vargo, 2011). While these specific levels are described in Anderson et al.'s framework (2013) as micro, meso, and macro levels, the framework does not explain what an 'entity' is. The eco-system levels (the micro, meso, and macro levels) are where the confusion begins. The authors do not explain the roles of the various actors, nor do they explain what the entities are.

2.4.2 Entities and Actors

While Anderson et al. (2013) have described entities at the various levels (service and consumer), they have failed to acknowledge that an employee who works for a service may be viewed as a micro level actor as opposed to a meso level actor. She/he may therefore be impacted at an individual level, but not necessarily at a meso (service) level. Recent works by Frow et al. (2019) have provided a clearer explanation of the various 'actors' in the three service levels proposed by Anderson et al. (2013). Despite being grounded in Service Dominant (SD) literature, Frow et al. (2019) has clearly identified the components of micro, meso, and macro levels within an eco-system using a hospital ward as an example. The authors used the term 'actors'. The term refers to individuals working at each of the eco-system levels. Critically, this allows for oscillation between each of the levels, highlighting

how an individual working at the meso level (service) is actually a micro-level actor. Finsterwalder and Kuppelwieser (2020a) used the same approach in their well-being service eco-system framework.

The current study uses the term ‘actors’ to describe participants within the various service levels. The use of this particular term allows for the oscillation eluded to by Frow et al. (2019). It also means that individuals are not relegated to a particular level. Critically, this definition also aligns with this study’s conceptualisation of well-being (Section 2.6) and how each individual actor’s well-being is affected and/or changes as a result of interactions between the different eco-system levels. This study defines actors as “entities capable of acting on potential resources to co-create value, either positively or negatively valanced” (Vargo & Lusch, 2019, p. 740). The table below (Table 2.1) provides a summary of the study’s nomenclature .

Table 2.1: Study Nomenclature

Phrase	**Definition**
Transformative Service Research	“The integration of consumer and service research that centres on creating uplifting changes and improvements in the well-being of consumer actors: individuals (consumers and employees), communities and the ecosystem” (Anderson et al. 2011, p. 3).
Service Eco-System	Self-contained, self-adjusting resource integrated actors connected by institutional arrangement in mutual value co-creation (Lusch & Vargo, 2014).
Actors	“Entities capable of acting on potential resources to co-create value, either positively or negatively valanced” (Vargo & Lusch, 2019, p. 740).

2.5 Components of a Transformative Service

The following section discusses the various TSR components. It explains each level (micro, meso, and macro) and the role of actors within each service eco-system level.

2.5.1 Micro Level: Consumer Actors

In TSR, consumers can be individuals, families, social networks, communities, cities and nations (Anderson et al., 2011). Consumer actors operate across the various levels, from the micro level to the macro level, with the highest level being the entire eco-system which demonstrates human's interaction with their surrounding natural environment (Anderson et al., 2013). Consumer actors engage and can be positively or negatively affected at varying levels based on their interaction with service actors (Anderson et al., 2013). Consumer suffering often occurs when service actors are forced to focus on a particular consumer actor (Anderson et al., 2013). Kuppelwieser and Finsterwalder (2016) have provided a vivid illustration of this using the example of emergency units. They have explained how, after a major disaster, emergency units often deal with the closest group of people, despite there being individuals or communities who require more urgent attention. This group of consumers are often left without help due to hazardous environmental conditions which prevent the emergency team from reaching them.

On a micro-level, this may include how an individual service employee interacts with a customer (McColl-Kennedy et al., 2017). In a healthcare service context, McColl-Kennedy et al. (2017) found that repurposing services to support emotion, including how individual staff members behave, improved individual patient's (and their family's) well-being. The finding of improved social connectedness and increased well-being is echoed in Feng et al.'s (2019) work. This study found that social-connectedness with elderly care employees improved the well-being of elderly patients. These articles empirically demonstrate the cross-context nature of TSR and the significant impact it can have on well-being across a variety of contexts at a micro level. They also reveal how employees can improve the well-being of individual consumers.

2.5.2 Meso Level: Service Actors

In TSR literature, service providers are key components of services, that alongside other actors (consumers), interact and negatively or positively engage with one another (Anderson

et al., 2013). Service actors define the supply side of a service; this term encompasses organisations, service sectors, employees of a service firm, service processes, or service offerings (Kuppelwieser & Finsterwalder, 2016). Firms interact with consumers (Kuppelwieser & Finsterwalder, 2016) at various levels (micro, meso, and macro) (Hall et al., 2014). Each of the levels explains how services can interact with consumers in varying ways. Frow et al.'s (2019) study has highlighted how the various levels of a transformative service impact a particular service eco-system (healthcare). Focusing on the meso level, Frow et al. (2019) have argued that more research is needed to address how the various levels of an eco-system interact with one another.

At a meso-level, interaction refers to how the entirety of the service improves the well-being of individuals. Rosenbaum et al.'s (2019) study found that outside of its operating hours, a healthcare service clinic in low-income areas could be repurposed as a community hub; this would be particularly beneficial in areas where consumers lack social and government agency support. This study has demonstrated how, at a meso level, services can be used to improve individual and collective well-being in a community.

2.5.3 Macro Level: Macro Actors

The macroenvironment is a critical component of TSR. The importance of the macroenvironment on TSR is demonstrated through public policy, cultural, technological and economic environments, and their influence on both service and consumer actors (Anderson et al., 2013; Kuppelwieser & Finsterwalder, 2016). The macroenvironment has a positive or negative effect on co-creation between a particular service and its consumers. It foregrounds the boundaries to well-being outcomes within a particular system (Kuppelwieser & Finsterwalder, 2016).

Kuppelwieser and Finsterwalder (2016) have used the example of New Zealand education policy (macro level). While the government must provide education for all children, it must also consider the needs of various ethnic groups such as Pacific Islanders and Māori. This example highlights the importance of public policy and how the macro-environment affects consumer actors.

2.5.4 Well-Being Outcomes in TSR

At its core, TSR advocates for the well-being of consumers and employees at both an individual and collective level; both are affected by services (Kuppelwieser & Finsterwalder, 2016). In order to develop the sustainable well-being eluded to by Rosenbaum (2015), we first need to understand the interactions between different actors (Anderson et al., 2013).

With regards to well-being, TSR focuses on two schools of thought: eudaimonic and hedonic well-being. A hedonic approach represents the culmination of happiness and satisfaction with life (Diener & Lucas, 1999). In contrast, a eudaimonic approach highlights positive psychological functioning and human development (Ryff, 1989). Keeping these definitions in mind, Anderson et al. (2013) has discussed positive and negative service outcomes, whereby services have intended service outcomes for certain members of society which result in negative consequences for others. A co-creation approach that considered all consumer actors involved in an eco-system would provide insight into how services can positively impact consumer actors and mitigate the negative. The binding agent of service and consumer actors, as well as the greater macroenvironment - co-creation - has been proven to improve the well-being of individuals and collectives in a variety of contexts (discussed in Section 2.5.5). The following section analyses co-creation in greater depth and explains how, in TSR, a co-creation approach leads to improved individual well-being in consumer actors by working with meso and macro-level actors.

2.5.5 Co-Creation

In this study, co-creation is defined as the integration and interaction of actors within and amongst service systems (Vargo et al., 2008). Simply put, co-creation can be seen as any empirical or theoretical occurrences in which actors interact with one another to generate value (Galvagno & Dalli, 2014; Vargo & Lusch, 2008). A TSR approach is used in co-creation studies to address gaps and critique co-creation in relation to its transformative aims (Vink et al., 2016). TSR can be further applied to co-creation using insights often overlooked by traditional marketing (Hurley et al., 2018).

Sanchez-Barrios et al. (2015) were the first to apply TSR to co-creation. This study found that well-being could be improved by removing complicated financial jargon and using basic language, that made consumers who were borrowing money feel more comfortable. Undertaken in Colombia, the study focused on co-creation potential at the base-of-the-

pyramid (BOP) and for those most vulnerable. The studies highlighted that even the slightest collaboration between services (being aware of the language they use), could alleviate stress for those perceived to be most vulnerable. This is significant, for tertiary students, the focus of this study, who are often overlooked with regards to their level of vulnerability (Robson et al., 2017).

Black and Gallan (2015) built on these findings theoretically. They found that co-creation and better tailored healthcare systems improved patient health and well-being. Black and Gallan's (2015) findings are replicated in Sharma et al.'s (2017) work. This latter study used two case studies comprising of interviews, focus groups and secondary analysis. Sharma et al. (2017) found that people suffering mental health issues have an increased sense of well-being if they are part of the creation of the service; they experienced improved eudaimonic and hedonic well-being. These findings could be applied to the student population; students may not only co-create services but potentially co-design the very services they seek to benefit from. Co-creation has been shown to improve the well-being of individuals in a variety of contexts, including festival services (Chou et al., 2018), innovative work places (Malik et al., 2016), and charitable services (Mulder et al., 2015).

A TSR approach to co-creation has been demonstrated to improve individual well-being across a variety of contexts. However, if the literature on co-creation has demonstrated an improvement in well-being, why has a co-creation approach not been utilised across a greater variety of contexts to address the issue of individual well-being?

Fisk et al. (2018) have theorised how co-creation or service inclusion can be achieved via four key pillars:

- Enabling opportunities: Empowering consumers by providing access to critical services and the ability to co-create and receive services.
- Offering choice: Providing people with the choice of various service offerings and the chance to leave those services if they desire.
- Relieving suffering: Providing essential services that fulfil basic human needs.
- Fostering happiness: Encouraging people to experience the pleasure that services can provide, including positive interactions with staff and an accommodating environment.

However, such inclusion and co-creation has yet to be widely applied to services that directly improve students' well-being. Kean et al. (2019) and Taylor et al. (2017) have investigated the well-being of student athletes and student perceptions of values. However, there are no studies which have investigated the impact that the entire eco-system (university) and its services have on consumer actors' (students) well-being. Having identified a gap in the literature, this study seeks to measure the impact of an entire eco-system of services designed to improve student well-being in a university context.

Fisk et al.'s (2018) pillars have highlighted how services could be improved for vulnerable consumers. In addition to the proposed pillars, Finsterwalder et al. (2020) have discussed fair and safe service access, and use and exit options. Fisk et al's. (2018) call for service inclusion further demonstrates the need for a co-creation approach in order to create beneficial services for both consumer and service actors. The following discussion on well-being firstly identifies the components of well-being before explaining this study's definition of well-being and why it was chosen.

2.6 Well-Being

Well-being is a term which has been used in a variety of literature and applied to many different contexts. Well-being has been identified as an area of key importance in creating transformative change (Mental Health Foundation, 2019). Defined by the New Zealand Government in their first well-being budget, those who have good well-being, are those "people who are able to lead fulfilling lives with purpose, balance and meaning" (New Zealand Treasury, 2019, p. 5). As it is such a subjective term, this study defines well-being as "the balance point between an individual's resource pool and the challenges faced" (Dodge et al., 2012, p. 230).

Figure 2.2 demonstrates a combination of both hedonic and eudaimonic approaches, as well as other popular well-being frameworks like those proposed by Headey and Wearing (1989), Cummins (2010), Hendry and Kloep (2002). This definition was chosen due to its simplistic nature and universal application (Dodge et al. 2012). A further contributing factor was the optimistic view that well-being is something that can be ascertained (Dodge et al., 2012). It is important to acknowledge the subjective nature of well-being and the contradictory nature of this definition; For example, Cummins (2010) has argued that subjective well-being is static when an individual is not challenged. Several levels of well-being can be distinguished and

must be acknowledged in order to understand the level of well-being that is being impacted (individual, family, community, and societal) (La Placa et al., 2013). La Place et al.'s (2013) discussion of these various levels of well-being illustrates the importance of understanding how each of the service levels (micro, meso, and macro) impact each of the various levels of well-being.

It has been argued that well-being can be measured, both objectively and subjectively (La Placa et al., 2013). Objective well-being has been viewed through economic and social indicators such as income, housing, and work (Diener et al., 2009). In contrast, subjective well-being is related to the individual, and their emotional and psychological health (Felce & Perry, 1995). Given the broad nature of well-being and how it is measured, it is not surprising that Dodge et al.'s (2012) framework (Figure 2.2) focuses upon well-being as a multiple concept domain. It seeks to account for both subjective and objective definitions. Its simplistic nature means it is able to be universally applied. It also indicates that challenges can be psychological, social, or physical (Dodge et al., 2012; La Placa et al., 2013).

Dodge et al.'s (2012) framework allows for an individual's well-being needs to be articulated and provides solutions. This individual view of well-being matches this study's aim, which is to determine how a holistic offering of well-being services be created to improve students' individual well-being. Well-being can be improved by co-creation, the integration of actors' resources and balancing an individual's resources against the challenges that they face (Dodge et al., 2012).

Figure 2.2 shows that well-being can be achieved when an individual's psychological, social, and physical resources match the challenges that they face (Dodge et al., 2012). If an individual lacks the necessary resources, the see-saw tilts, resulting in an imbalance in the individual's well-being. This view of well-being (as a balance between resources and challenges) echoes the government's definition of a 'balanced' life.

In order to attain a life of pleasure and happiness (hedonic) (Diener & Lucas, 1999), and potential and freedom (eudaimonic) (Ryff, 1989), an individual must have access to the necessary resources. This definition matches discussions of well-being in the TSR literature where researchers ague that in order to improve an individual's well-being, services must provide the appropriate resources (Anderson et al., 2013; Anderson & Ostrom, 2015; Ostrom et al., 2014; Russell-Bennett et al., 2019).

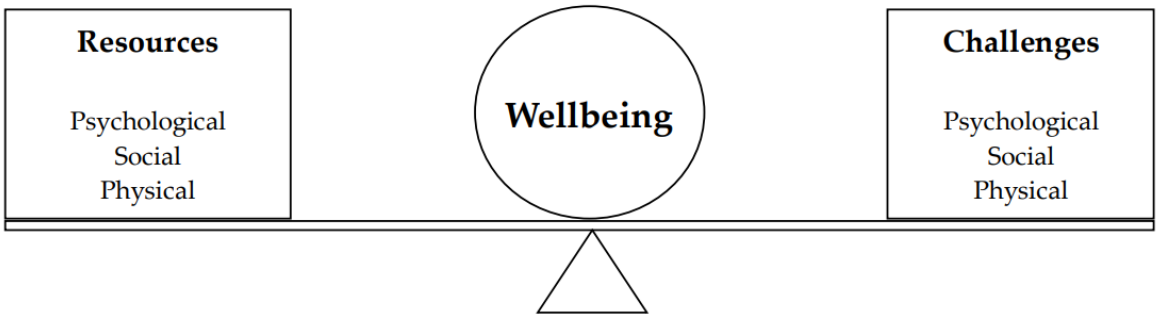

Figure 2.2: Dodge et al.'s wellbeing framework (2012, p. 230)

TSR contributes to improved well-being through the design and use of services. Early conceptualisations of TSR favour the eudaimonic and hedonic properties of well-being (Steptoe et al., 2015). Anderson et al.'s (2013) framework highlights subjective well-being (Steptoe et al., 2015) or well-being outcomes (Anderson et al., 2013). However, Finsterwalder et al. (2020) have advocated for Dodge et al.'s (2012) approach and see well-being as a state. This 'state' highlights the ups and downs of the student life cycle and the challenges they face which may prevent them from achieving sustainable well-being.

This discussion of well-being and balancing the challenges with the appropriate resources is critical for a population not typically defined as vulnerable (tertiary students). Most have left the safety of their parental homes and have become financially independent; this process can obviously affect their well-being.

The next section provides the motivation for the study's context and explains that although students are not necessarily perceived as vulnerable, they are often faced with a variety of challenging circumstances that impact negatively upon their well-being.

2.7 Motivation for the Study's Context

Well-being is becoming an increasing concern across a variety of populations and contexts. Despite this, there has been very little academic interest in the interactions between students (consumer actors), university services (service actors), and macro-level actors (faculty and governance units). Too few studies have considered student well-being and what can be done at each level of the service eco-system in order to improve the well-being of individual students. Universities offer a unique setting as there is a clearly established 'eco-system' and there are various levels of services that operate within that eco-system. The following

discussion sheds light on student well-being before demonstrating how each of the levels within a TSR eco-system operate within a university context.

2.7.1 Student Well-Being

The well-being of university students has become a major area of concern in New Zealand and around the world. Left unaddressed, poor student well-being may result in added strain on the healthcare system or more severe consequences. The New Zealand Union of Students Association (NZUSA) found that 56% of New Zealand tertiary students have considered withdrawing from their studies due to feeling overwhelmed and concerned about failing (NZUSA, 2018). Further studies have found that 67.4% of undergraduates in America feel lonely, 85% suffer from mental exhaustion, 66.4% feel overwhelmed or have anxiety and 46.2% reported effects of depression so severe that it was impacting upon their ability to function on a daily basis (American College of Health Association, 2019). Alarmingly, 14.4% reported considering suicide during their time as a university student (American College of Health Association, 2019).

In the New Zealand healthcare system, young adults aged between 18-24 are the worst served in our population (Kenny, 2019). Young adults are often expected to pay full price for doctor's visits and counselling services. However, many of these young adults are also students meaning they often do not have the income to pay for such services (Kenny, 2019). Substantiating the evidence of students' declining levels of well-being are the increased rates of anxiety disorders evident in university students. These are often the result of a lack of sleep and financial stress (Epstein et al., 2018). More than 50% of students facing well-being difficulties avoid seeking help, with many explaining that they were not aware of what services were available. Others have reported that university advisors are ineffective or that they have a poor relationship with university staff (Epstein et al., 2018; Rith-Najarian et al., 2019). Rith-Najarian et al. (2019) have indicated the importance of not just considering what services universities offer but also how they are advertised. Dodge et al.'s framework (2012) (Figure 2.2) highlights the importance of appropriate resources. Two questions arise: what resources are needed and are they available to counteract the challenges that tertiary students' face?

2.7.2 Micro Level actors within Universities

There have been some attempts to improve the well-being of tertiary students, including the University Quality of Life and Learning programme (UNIQoLL) (Audin et al., 2003). This university-wide project monitors student well-being over time, campus-wide. This programme seeks to understand students' strengths and weaknesses in the university's academic and service infrastructure. It also investigates student perceptions of the various services and how these influence their well-being (Audin et al., 2003).

UNIQoLL seeks to guide institutional change in order to improve student well-being. However, as Audin et al. (2003) has argued, its success depends on the active cooperation of all stakeholders. A bottom-up, top-down approach must be developed in order to gain effective input from potential stakeholders (Audin et al., 2003). Bland and Atweh (2007) Cook-Sather (2006), and Flynn (2015), have all emphasised the importance of gaining stakeholder input through co-creation and listening to the 'student-voice.' They have all highlighted the student's unique perspective and their role as 'experts.' They have argued that information services must engage with students if they hope to be effective. Creating an effective partnership between students and university services and directly addressing the identified causes of stress will go a long way in addressing the challenges that students face. It will also demonstrate empathy towards students. These two strategies alone would initiate changes in student well-being (Baik et al., 2019).

In the context of universities, micro-level actors (consumer actors) are the students who attend the university. As actors in the eco-system (university) they are impacted by their interactions with meso and macro level actors. However, previous studies have neglected to demonstrate an understanding of how each of the levels within the university eco-system (students, services, and the university faculty) can all co-create, as opposed to just one particular level, like the efforts undertaken at the meso level in a healthcare context (Frow et al., 2019; McColl-Kennedy et al., 2017).

2.7.3 Meso Level Actors within Universities

Baik et al. (2019) found that besides 'teachers and teaching practice' students identified 'student services and support' as the primary way to improve their well-being. Students identified two sub themes (increasing awareness and promoting the use of services). More specifically Baik et al. (2019) found that counselling services, academic skills, student

advising service availability and quality greatly influenced student well-being. Due to their structure, universities have a unique opportunity to greatly influence a student's well-being. Audin et al. (2003) explored this influence through the previously discussed UNIQoLL project (Section 2.7.2). TSR literature has assisted in demonstrating how university services operate as meso level actors and their role in impacting individual student well-being.

However, previous studies have only focused on what this study refers to as 'formal' services. Formal services are meso level actors put in place by the university (student services) such as healthcare, academic services, and financial services. Little is known about what this study refers to as 'informal services.' These are meso level actors who are not formally institutionalised as part of a university's well-being offering but may impact an individual student's well-being. Examples include university clubs; these are typically run by students but facilitated within the university eco-system at a meso level. This study considers both formal and informal services (meso level actors) and their impact on a university students' individual well-being.

2.7.4 Macro Level Actors within Universities

Universities have the unique ability to interject and support the well-being of students through a variety of projects and initiatives (Baik et al., 2019). These programmes include initiatives to develop stress management skills, promote help-seeking behaviour, and improve students' literacy around well-being and mental health (Kelly et al., 2007; Stallman, 2011). A national project conducted in Australia proposed a whole-of-university settings approach to managing well-being in a university environment. Strategies included:

- Fostering engaging curricula and learning experiences.
- Cultivating supportive social, physical and digital environments.
- Strengthening community awareness and actions.
- Developing students' mental health knowledge and self-regulatory skills.
- Ensuring access to effective services. (Baik et al., 2016)

Dodge et al. (2012) have discussed having appropriate resources in place which match the various challenges individuals face. As well as providing appropriate resources, ensuring that students have access to services is equally critical in improving their well-being. Transformative services seek to improve an individual's well-being (Ostrom et al., 2010).

However, this can only occur once those resources have been established and access to effective services is assured (Finsterwalder et al., 2020).

Gaining perspective and acknowledging your position within a learning community is critical in understanding how the wider community, such as a university, can influence the well-being of its consumers, in this case, students (Healey et al., 2016). Even though there is no clear definition of community well-being, it is apparent that current frameworks measure community well-being as consisting of autonomous, rational, and independent individuals. Such definitions do not measure how community aspects (such as meso and macro actors at a university) impact an individual's well-being, and ultimately community well-being (Atkinson et al., 2019).

Co-creation is a crucial aspect of improving student well-being and understanding how individual and community well-being are impacted by such efforts. Baik et al. (2016) has discussed the importance of co-creation with regards to university policy, programmes, activities and empowering students. Healey et al. (2016) developed the idea of 'students as partners' who are positioned as consultants who can influence teaching, learning, engagement, and responsibility. Whilst universities are positioned with all the tools required to positively influence student well-being, they often lack in-depth knowledge about the student population. It is crucial to gain more intimate knowledge of the students' perspectives and experience in an education context (Busher, 2012).

Universities present a unique environment whereby the macroenvironment surrounding the consumer actors, as well as the service actors, are controlled (to a degree) by the university. Within a university setting, the macro-environment includes the university council and administration. Studies should thus examine how the macroenvironment's actions impact on the well-being of consumer actors (students) attending that university.

While previous studies on universities have examined student athlete's well-being and perception of university values (Kean et al., 2019; Taylor et al., 2017) they have neglected to investigate how service actors and the greater macroenvironment impact the well-being of consumer actors (the entire student body). Using a TSR perspective would provide a greater understanding of how service actors and the greater macroenvironment impact micro level actors (the students) in the context of an entire university population.

2.8 Critique of Recent Articles

The critique of recent works begins with Frow et al. (2019) who utilised different service levels within an eco-system to develop a contextual framework. Using a Service Dominant approach, Frow et al. (2019) focused specifically on the meso level within a healthcare setting and the importance of taking a holistic view to improve service outcomes. Frow et al. (2019) called for future research to explore the other levels within specific eco-systems and determine how they interact with each other. This study seeks to understand how, combined, the micro, meso, and macro levels, impact the well-being of individual actors.

While Frow et al. (2019) have discussed eco-system disruptions, they have failed to acknowledge the resulting impact those may have on the well-being of individual actors within an eco-system. Frow et al. (2019) have acknowledged that studies investigating eco-systems view well-being at a specific point in time, which contradicts recent works by Finsterwalder et al. (2020) and Dodge et al.'s (2012) definition of well-being which conceptualises well-being as a state which is constantly changing based on the available resources and challenges faced. Future research should determine how an actor's existing resources (student services at a university), can influence the co-creation of well-being (Chen et al., 2020). It should also determine how to ensure that appropriate resources are in place to match the challenges faced by students (Dodge et al., 2012) during their higher-education journey.

Drawing on management literature, Leo et al. (2019) developed a concept of service system well-being using ten domains. Viewing well-being through a service system lens, Leo et al. (2019) have argued that developing insight into how a service system works will result in improved individual well-being. However, in adopting a service system approach, Leo et al. (2019) have failed to examine how individual well-being is affected. This is justified through the call for more research to examine service eco-systems which may include personal (individual) well-being (Leo et al., 2019). This study thus seeks to understand how each of the levels within an eco-system impact upon individual well-being. It is also crucial to understand the roles of various actors within an eco-system and their impact on co-creation. McColl-Kennedy et al. (2020) have also called for more research on the nature of co-creation (Ekman et al., 2016).

Finsterwalder and Kuppelwieser's (2020a) conceptual model has highlighted how the various levels within an eco-system are affected during crises. Across the eco-system levels,

Finsterwalder and Kuppelwieser (2020a) have identified areas for future research. At the micro level these questions include:

- Which resources can be identified that are pivotal to actors' well-being?
- How can customers be engaged to co-design safe value co-creation spheres?

Finsterwalder and Kuppelwieser's (2020a) call for future research supports Frow et al.'s (2019) appeal to understand how different resources or actors across the various eco-system levels impact individual well-being. Identified by Finsterwalder and Kuppelwieser (2020a) as 'safe value co-creation spheres' in the context of a pandemic, these spheres within a service eco-system define the boundaries of behaviour, including the rules and regulations for conducting appropriate co-creation (Finsterwalder & Kuppelwieser, 2020a). Within a university context, these co-creation spheres can be re-purposed to understand the co-creation between each of the service levels and how they can interact with one another to improve the individual well-being of students. Such a process would ensure that all actors within the eco-system (university) feel confident and are safe enough to express their views. The notion of a safe-co-creation sphere echoes Rosenbaum's (2006) 'third places,' a concept that refers to a venue outside home and work which is a 'safe co-creation sphere' for gatherings aimed at improving an individual's well-being (Prentice et al., 2021).

2.9 Literature Gap and Justification

This literature review has demonstrated that a service focused TSR approach can provide lasting improvements in well-being. Appendices A and B provide a list of the literature which incorporates TSR as their primary approach to improve well-being in a service context. There are very few TSR studies in a New Zealand context. Two empirical studies, Hepi et al. (2017) and Dodds et al. (2018), focus on co-creation in healthcare and indigenous services as a way to reach hard-to-reach (HTR) consumers. Both studies are set in New Zealand and both use a qualitative approach. There are currently no studies in a New Zealand university setting which investigate the co-creation of well-being services from a university student's perspective. This study seeks to remedy this, by applying a TSR approach to the student population at a New Zealand university.

This study directly addresses the ways in which tertiary students and services can co-create in order to improve the well-being of individual students. This is critical because although not necessarily identified as vulnerable (Robson et al., 2017), tertiary students often face many

challenges as a result of having left home and becoming financially independent. These factors may have a detrimental effect on their well-being. This can be seen in the alarming statistics provided in Section 2.7.1.

Previous TSR studies have focused on one service area at a time (healthcare or finance). However, Ostrom et al. (2010), Anderson et al. (2013), Hall et al. (2014), Ostrom et al. (2015) and Alkire et al.'s (2019) models take a more holistic perspective and suggest that researchers must consider the entire eco-system in order to achieve sustainable well-being. This can be seen in Sotiriadou et al.'s (2019) study of services key to the well-being of student athletes across 27 Australian universities. The authors found that a more holistic approach was necessary when designing well-being services. This holistic view is critical in understanding how the entire eco-system is needed to improve the well-being of individual students across an entire university, not just one portion of that population. Furthermore, a holistic view will assist researchers and relevant stakeholders to understand how to continuously balance the available resources (Dodge et al., 2012) within a university eco-system to ensure sustainable well-being across its student population. Researchers are yet to apply the whole service eco-system approach to populations that are not immediately recognised as vulnerable and where there are insufficient resources to match the challenges faced by consumers/students. In undertaking a study on a population undergoing a 'well-being journey' (facing constant changes in challenges and resources), this study demonstrates how co-creation can be used to support sustainable well-being (Rosenbaum, 2015).

This study addresses gaps in the literature by generating an understanding of how the different levels of a TSR service within the service eco-system (micro, meso, and macro) (tertiary students, tertiary services, and university governance) all impact an individual tertiary student's well-being. Research thus needs to investigate how to develop multiple service actors at once to provide maximum well-being over multiple service levels.

Universities not only offer 'formal' services but also 'informal services.' These are often facilitated by the university but run by students. Currently, there is no understanding of the impact of formal and informal services on a university campus and how they impact upon individual well-being. An understanding of the impact these services have is critical to evaluate how a student's individual well-being can be improved and more importantly, where students actually derive well-being.

The following research questions have been developed to address gaps identified in the literature:

1. What are ways in which tertiary students and services can co-create in order to improve the individual well-being of students?
2. How do different levels of formal and informal transformative services impact tertiary students' individual well-being?
3. What is required to develop multiple tertiary services at once to simultaneously provide well-being for tertiary students?

2.10 Conclusion

To conclude, a review of the literature has shown that TSR has the potential to provide genuine and holistic change across a variety of disciplines and contexts. This literature review has highlighted that when applied to various contexts (health-care settings and universities), a TSR approach can provide lasting improvements in well-being. This review firstly defined TSR, and discussed the relevant components of transformative services as identified by Anderson et al. (2013). The chapter also provided justification for the study's use of the term 'actor.'

The chapter has summarised the main themes of Anderson et al.'s (2013) proposed framework and the 'binding agent' of co-creation which links service and consumer actors. After discussing well-being, and Dodge et al.'s (2012) definition of well-being, the chapter then highlighted TSR's impact on well-being. It also explained why Dodge et al.'s (2012) definition was used in this study. This was followed by a more in-depth discussion of student well-being and the different service levels within a university context.

A review of the TSR literature revealed gaps in the literature and in particular, how the different levels of an eco-system impact on individual student well-being. A brief examination of future potential research found that focusing on student well-being services can improve an individual student's well-being when defined according to Anderson et al. (2011). The chapter has identified opportunities for future research that would add to the current body of literature. The literature review has identified links between TSR and a wide variety of literature from various contexts, all working toward the common goal of 'solving real consumer problems' (Mick, 2006).

Chapter Three - Research Methodology

3.1 Introduction

This chapter reviews the research approach, the methodology, and the methods. It begins by explaining the researcher's motivation for undertaking this particular study. The chapter then explains the researcher's theoretical approach/perspective. The researcher's theoretical perspective and beliefs shaped the methodological decisions that were made. The chapter summarises the methodology, method, how the participants were recruited/chosen and the data analysis process, before outlining the methods used to ensure trustworthiness. The chapter concludes with a discussion of how ethical requirements were met.

3.2 Research Purpose

Well-being has been identified as an area of key importance in creating transformative change (Mental Health Foundation, 2019). This study explores the ways in which tertiary students and services can co-create services in order to improve the well-being of all students on campus. The gaps in the literature identified in the previous chapter (Section 2.9) are reflected in the study's research questions:

1. What are ways in which tertiary students and services can co-create in order to improve the individual well-being of students?
2. How do different levels of formal and informal transformative services impact tertiary students' individual well-being?
3. What is required to develop multiple tertiary services at once to simultaneously provide well-being for tertiary students?

This study considers several perspectives: the student's perspective, the formal well-being service providers', the informal service providers', and the university management's perspectives. Informal services were asked to provide information about how students and services can co-create to improve the well-being of tertiary students.

3.3 Research Approach

The following section outlines the researcher's epistemological beliefs and theoretical approach (Crotty, 1998). The following section explains the researcher's epistemology and its

appropriateness for the research questions. It also discusses the study's theoretical perspective and how the researcher obtained the data.

3.3.1 Epistemology

Epistemology refers to the theory of knowledge embedded in a theoretical perspective; how we interpret the world, understand a phenomenon, and what we know (Crotty, 1998). A researcher's epistemological approach is defined by their beliefs and interpretation of the world (Crotty, 1998). A key way to determine one's position is to ask, is all knowledge, and therefore all meaning, developed by itself or is it contingent upon human interactions or constructed via interactions with the world? This study uses a constructivism approach. In short, the researcher believes that knowledge and understanding is constructed through interactions with others and with the world (Crotty, 1998). Constructivism contends that meaning is not formed individually but communally. It is created over-time and based on interactions with the world and others around us. Furthermore, the approach believes that knowledge, understanding, and people's past experiences shape their perceptions. This epistemological approach allows for individuals to form their own opinions based on their interactions with a particular object, service, or person. These interactions shape people's perceptions and understanding of the world, which explains the belief that reality can be perceived differently for each individual based on his/her own experiences (Crotty, 1998).

Constructivism requires a social element in order to explain meaning and perception. The 'social' in social constructivism refers to the generation of meaning, not the kind of meaning a particular object may have (Crotty, 1998). Essentially, whilst humans do not create the natural world, our interpretation of it stems from the social phenomena of human action and culture. Simply put, reality cannot be constructed alone; people's interpretation of reality is shaped by society and culture. Culture is developed through social communication. Without social communication people are unable to come to a consensus on what reality truly is.

The notion of developing meaning through social interactions is relevant to this study's objective of investigating how services and students interact. This approach is also pertinent as students from various levels are likely to have different opinions of the various services. Furthermore, their perspectives are formed as a result of previous interactions with these services, and socially constructed from peer-to-peer feedback. These ideas also align with the literature on services and co-creation, with regards to how people's perceptions of services

change based on their interaction with specific service providers or as a result of other people's experiences/feedback.

3.3.2 Theoretical Perspective

Theoretical perspective refers to the philosophical justification behind the choice of research methodology (Crotty, 1998). This research uses a hermeneutic approach. Derived from 'Hermes', the messenger of the Greek gods and the Greek word hermeneuein (which translated, means to interpret or understand), hermeneutics is the theoretical belief that meaning is constructed through language. Furthermore, it stresses that language is the universal medium for understanding (Arnold & Fischer, 1994; Crotty, 1998; Sloan & Bowe, 2014). Hermeneutics suggests that meaning is created through social interaction, in this case, the interaction between the researcher and the research participants (Crotty, 1998). These principles align with the study's epistemological approach and the primary data collection method (focus groups). Critically, hermeneutics promotes the view that people's realities differ based on previous experiences, a view which aligns with this study which contends that students' perceptions of a service are likely to differ based on their experiences with them.

Creating meaning socially and a dialogic community are central to hermeneutics. A dialogic community acknowledges that understanding and meaning are created through social interaction (Arnold & Fischer, 1994). It is by communicating with one another (using language) that knowledge and understanding are formed. This ideal of hermeneutics encompasses the epistemological perspective of this study, which discusses how learning and knowledge are developed through 'social construction.' This aspect of hermeneutics was critical in the development of this study's methodology.

Another critical aspect of hermeneutics is pre-understanding. Pre-understanding refers to the idea that a researcher has knowledge about a research topic even before they conduct that research (Arnold & Fischer, 1994). Arnold and Fischer (1994) contend that a researcher's on-going reflections on their presumptions and beliefs are integral to the research outcome. In other words, they facilitate rather than hinder the research outcomes. Using this knowledge, the researcher is able to interpret findings and compare them against his/her existing knowledge. This pre-existing knowledge may benefit the research as it enables a researcher to understand a potentially complex topic. If the researcher has no previous knowledge of a particular research topic, then the analysis may be hindered or the level of analysis may be

lower. A pre-understanding of a topic may influence how a researcher interprets the data or the findings. In this study, the researcher accepts and believes that having an understanding of the topic will enable more in-depth analysis.

The interaction between the researcher and the data itself is also a critical aspect of hermeneutics. Throughout the research process, the researcher regularly engaged with the data, in particular, through moderating the focus groups and interview. When participants discussed their experiences and ideas, other participants reflected upon their own experiences and joined in the discussion. Throughout this process, the researcher interpreted a variety of experiences and beliefs (Arnold & Fischer, 1994). The researcher is therefore, embedded within the research itself and is an active participant (Arnold & Fischer, 1994). This study acknowledges the researcher's role within the research and the influence his interpretation has on the findings.

Critically, hermeneutics acknowledges social aspects of understanding and knowledge, and contends that these would not exist without social interactions (Arnold & Fischer, 1994). Through communication with one another, individuals can further their knowledge and develop concepts that would not have existed had it not been for those interactions. This view aligns with the researcher's constructivist position which views reality as created through social interaction. The researcher took this aspect of hermeneutics into consideration when he chose his research methodology.

3.4 Methodology

Methodology refers to the research design or the specific methods chosen (Crotty, 1998). The section explains the various stages of the research plan, why particular methods were chosen and how they were used to answer the study's objectives. The methodology itself conforms to the beliefs of the researcher (discussed in Section 3.3.1).

3.4.1 Qualitative vs Quantitative Approach

Quantitative research focuses on the cause-and-effect relationship between two or more variables. It sees this as a form of validity (Camara et al., 2007). In contrast, qualitative research is more concerned with the interpretation of human experiences (Camara et al., 2007). Quantitative and qualitative approaches differ methodologically, epistemologically, and in what they hope to achieve. Quantitative research uses methods such as experiments

and surveys to generate statistical data (Camara et al., 2007). Using these approaches, researchers are able to use a representative sample which can then be generalised back to the greater population in order to understand a particular phenomenon (Marshall, 1996).

Qualitative research utilises data from participants, often obtained via focus groups or interviews (Camara et al., 2007). Qualitative research provides a more in-depth analysis of human behaviour. While it often uses a smaller sample size, it provides a greater understanding of the psychological foundations of human behaviour (Calder, 1977; Marshall, 1996). Qualitative research seeks to answer 'why' and 'how' questions with open-ended research questions that have no pre-determined answers (Marshall, 1996).

While quantitative research believes that there is one true meaning, qualitative research contends that reality differs depending on an individual's previous experiences, culture, and interactions. A qualitative approach is most appropriate to answer this study's research questions. Furthermore, through the use of a qualitative approach the 'why' and 'how' questions can be explored in order to understand the issue of student well-being and identify key themes in relation to students' experiences of support services/the various eco-system levels.

Like other previous studies on student well-being (Taylor et al., 2017), this study used a qualitative approach. However, unlike previous studies, such as that undertaken in Australia which only investigated one population within the student body (athletes) (Kean et al., 2019), this study considers the entire tertiary student population. In order to gain a deeper understanding of how services impact an entire student body at a university, this study used a qualitative approach. The use of a qualitative approach not only enables the research questions to be addressed but also aligns with the researcher's epistemological beliefs. Qualitative research allows for discussion of 'why' and 'how' services impact well-being, allowing for a greater exploration of these issues in a university context.

3.4.2 Potential Approaches

This study considered three approaches (interviews, surveys, and focus groups). While both interviews and focus groups have the potential to improve student well-being, both have negative aspects in regards to the extent of information that can be elicited from each.

Surveys have the ability to gather a broad range of data in a short period of time but to a limited depth (Morgan, 1997). The researcher decided not to use surveys due to the depth of data that they would likely provide. A quantitative approach would enable the research to answer how and why questions, and allow him to identify students' perceptions of the services who are in charge of looking after students' well-being on campus. A greater understanding of student perceptions and discussions around co-creation could not be investigated adequately using a quantitative approach (Calder, 1977). This research requires an in-depth understanding of individuals' beliefs and perceptions. The researcher considered open-ended questions but recognised that this might produce ineligible survey results due to a lack of guidance from a focus group moderator or interviewer (Albudaiwi, 2017). Furthermore, the researcher's epistemological beliefs do not match or align with the survey method which assumes that it is possible to determine a singular reality. This is contrary to constructivism which argues that reality is multiple and that people's perceptions of reality are determined by their interactions with each other and the world. As discussed, the researcher's belief that reality and understanding are created through social interactions, previous experiences, and culture, aligns with a constructivist approach.

3.4.3 Focus groups

The researcher used focus groups to obtain primary data. These focus groups allowed the researcher to observe interactions between focus group participants and in turn, gather rich data that allowed him to understand individual experiences and perceptions of a particular topic (Morgan, 1997). The researcher also decided to use focus groups because they enabled him to gather data in a timely fashion, which, due to the time constraints of this study, was a critical factor (Morgan, 1997). Focus groups are useful in understanding a participant's perception or experience of a particular service, in this case, formal university services or those designed to improve student well-being.

Focus groups are conducted by a moderator (the researcher) who is responsible for running the focus groups. It is the moderator's job to ensure that the focus groups operate smoothly and address the research questions. The moderator has the ability to direct the discussion in order to ensure that they obtain the necessary information (Morgan, 1997). Although Fern (1982) has argued that a moderator has less control in a focus group (as opposed to an interview), the researcher can control the flow of discussion to a certain degree. The use of focus groups aligns with the researcher's epistemological beliefs (constructivism) and

hermeneutics (the belief that understanding and meaning are created through social interaction). Participants were provided with opportunities to freely express themselves and interact with other participants; these interactions often resulted in other participants sharing their experiences. These responses may be more candid and truthful than those obtained from an in-depth or semi-structured interview (Morgan, 1997). Finally, focus groups also allowed the issues of budget and time to be mitigated given the constraints of this research via guidance of the researcher as the focus group moderator. It was for these reasons that the researcher ultimately decided to use focus groups. Focus groups were ultimately chosen as they allowed the researcher to gather a wider range of data compared to interviews, but also enabled a more in-depth exploration of the phenomenon compared to what would have been obtained using a survey.

3.4.4 Semi-Structured In-Depth Interviews

This study used a semi-structured interview to obtain data from the primary macro-level actor within the university. The researcher chose this method as there was only one primary macro-level actor, therefore a focus group was not required and was unable to be performed. Furthermore, time constraints meant that the macro-level actor was only available for one hour. As previous authors have argued that time constraints are a valid reason for selecting in-depth interviews, this researcher chose to use this method (Taylor & Bogdan, 1998). Further supporting reasons are outlined below. Taylor and Bogdan (1998) have stated that in-depth interviews are well suited to studies that have a clear sense of their objectives and the questions they intend to pursue. Furthermore, in the case of the macro-level actor in this study, they hold a critical position and influence the meso level actors.

Therefore, an in-depth interview was appropriate in order to protect meso-level actors and gain critical insight into the broad range of actors' inputs into the well-being of students in a university. If the macro-level actor was in the room there would have been negative consequences with regards to the information that would have been elicited from the meso level actors. Furthermore, the meso-level actors could potentially face further negative consequences within their workplace if the macro-level actor was present during the focus group. Thus, using an interview allowed meso-level actors to be protected and the researcher to gain a broad range of actors perspectives' within an eco-system (Taylor & Bogdan, 1998).

However, using an in-depth interview does not guarantee that an interviewee will respond truthfully or that the interviewer will sufficiently understand the context of the participants' language or experiences (Taylor & Bogdan, 1998). Thus, the researcher's pre-understanding and interviewing techniques are essential to avoid this. The interviewer must create a relaxed atmosphere that is not intimidating or threating for the interviewee (Robson & Foster, 1989; Taylor & Bogdan, 1998) which was achieved by not having an observer present (Robson & Foster, 1989). Furthermore, the researcher attempted to create rapport with the interviewee and allowed adequate time for the interviewee to consider and answer questions (Robson & Foster, 1989; Taylor & Bogdan, 1998).

3.5 Method

The following section outlines how the previously discussed methodologies (Section 3.4.1-3.4.4) were applied in order to collect data from the research participants. This section discusses the moderator guides used in the focus groups and interview. The section then discusses the pre-test focus groups, the collection of the data and the focus group participants. It concludes with an explanation of how the data was analysed, how the researcher established trust within the focus groups and interview, and how the study dealt with ethical concerns.

3.5.1 Development of the Focus Group Moderator and Interview Guides

The focus group moderator guide was developed in-conjunction with the process stipulated by Morgan (1997). It contained an opening statement which the moderator read aloud, followed by a definition of a transformative service and an example of a service that is transformative in nature. The researcher also provided a definition and examples of co-creation. The guides followed a basic structure. Firstly, they listed each question in the order it was to be read aloud, along with a list of prompts under each question in order to give the researcher the ability to probe participants further and get them to elaborate on particular points. In developing these guides, the researcher made sure that all ideas, themes and questions that he wanted to be included were covered in the discussion (see Appendices C and D for the focus group guides for both students and services).

The interview guide (Appendix E) followed a similar line of questioning as the focus group guides, but this guide was tailored towards the macro-level actor's position and the unique

point-of-view they offered. However, in order to ensure that comparisons could be made between the macro and meso level actors, the questions were similar.

3.5.2 Focus Group and Interview Guide Pre-Testing

The focus groups were pre-tested three times on University of Canterbury students from various disciplines. Each pre-test used the same methods. The first focus group included students from outside the University of Canterbury Marketing Department in order to minimise the likelihood of familiarity with the language (in particular, the concept of co-creation).

Following the first pre-test, the researcher made the following changes to the focus group moderator guide:

- The researcher added a definition of co-creation to the opening explanation in order to make sure participants understood the term co-creation.
- The researcher also added an example of formal and informal services so participants had an idea of what formal and informal services were.

The second focus group pre-test was conducted with a different group of students from outside the University of Canterbury Marketing Department. Following this pre-test, no changes were made to the focus group guide. The participants confirmed that they understood the concept of co-creation.

The third pre-test was used to ensure that the interview guide used for the macro-level actor perspective was sufficient to answer the study's research objectives. The guide was tested on University of Canterbury Marketing and Management Doctoral students in order to utilise their expertise on question clarity and formatting. Following the pre-test, relevant prompts were suggested under each question in order to illicit further information.

3.5.3 Study Context

From the literature review, criteria were formed to determine the study's context. The literature review identified that there was a lack of understanding on the impact of services on the well-being of individual students across all levels of study at a university. As previously discussed in Section 2.7.1 the alarming student well-being statistics were one of the primary motivations for this study and its investigation of tertiary students' well-being.

The researcher chose a university in New Zealand as the context for this study. This particular university was chosen as it allowed the researcher to conveniently access participants, which given the time and monetary constraints of this study were critical. Conducting focus groups and interviews at this university enabled the researcher not only to understand how students' individual well-being was impacted, but also obtain the perspectives of services and governance in a time-efficient manner. The university also provided a unique context for studying informal services and understanding their impact on student well-being.

3.5.4 Data Collection

The study included six focus groups and one interview. The participants included a mixture of students and staff members from the University in question, though they were separated into different groups. The focus groups consisted of five to eight participants (excluding the researcher). While some studies suggest that focus groups should have eight to twelve participants, other research indicates that five to six participants may be easier to manage and thus may enable a researcher to obtain more in-depth data (Barbour, 2007; Bloor et al, 2001; Kitzinger & Barbour, 1999). Focus groups were conducted until repeating themes emerged and a wide diversity of individuals had participated. At the conclusion of each focus group, the researcher reviewed the material and decided that after six focus groups that there were no new themes (Taylor & Bogdan, 1998).

Prior to attending the focus groups, individuals who expressed interest in participating were emailed a copy of the information sheet (Appendix F) and consent form (Appendix G). This provided them with sufficient time to consider their participation. Following their expression of interest, participants were asked to arrive early in order to allow time for them to ask questions about the information sheet and consent form. On arrival, the participants were given a name tag and invited to share pizza and non-alcoholic beverages. Participants were provided with an opportunity to ask any questions in relation to the consent form, information sheet, and focus group. The focus groups were held in tutorial and project rooms within the university. These rooms suited the necessary requirements for focus groups (they were of an appropriate size and remained undisturbed for the duration of the focus groups) (Greenbaum, 1998). Staff and students who participated in this study were familiar with these rooms which assisted in ease of access for the participants.

The moderator attempted to create a relaxed and welcoming atmosphere to ensure that participants were as comfortable as possible. Following a quick introduction by the moderator to ensure everyone knew each other's name, the moderator thanked each participant. The moderator initiated discussion and endeavoured to create an atmosphere that would allow focus group participants to speak freely and do most of the talking (Edmunds & American Marketing Association, 1999). The moderator initiated casual discussion prior to the beginning of the focus group to make the participants feel welcome and relaxed. The moderator had a list of questions and prompts which he used to guide the discussion. These questions and prompts were deemed flexible and to be used at the discretion of the moderator. However, the moderator made sure that each focus group answered particular questions to ensure that the broad research questions (Section 3.2) were answered. The researcher assumed the role of focus group moderator as he had prior experience conducting focus groups. As previous studies have argued, when possible, the individual who moderates the focus group should also be the person who will analyse the data (Edmunds & American Marketing Association, 1999).

The focus group began with an explanation of why the research was being conducted, followed by relevant examples and a definition of co-creation. Participants were then asked whether they were ready for the recording to start and were made fully aware of when the recording had begun. The participants then were asked question one which involved them thinking about the ways in which tertiary students and services could co-create to improve well-being. After this, participants were asked a series of questions in relation to the study's broader research questions.

Following the completion of the first question, participants were happy to immediately move onto the next. The second question asked participants how different levels of formal and informal services impact tertiary students' well-being. A number of further questions and prompts were used to initiate discussion and elicit students and staff members' (micro and meso level actors) responses.

The third and final question asked students and staff to provide their opinions about what would be required for multiple tertiary services to simultaneously provide well-being for tertiary students. Given the difficulty of the question, particularly from the students' perspective, participants were invited to take time to think about their responses. Like the previous exercises, the researcher asked a number of questions and used prompts to obtain

the necessary information. Having answered all the questions, participants were invited to discuss or comment on anything they did not mention earlier or which they felt was important to the study. Once the discussion had finished, the focus groups were concluded and the researcher stopped recording. Participants were advised when the recordings devices were stopped.

The in-depth semi-structured interview took place in the primary macro-level actor's private office. Due to time constraints, the interview was limited to an hour. However, this did not limit the number of questions asked or the discussion that ensued. The interviewer created a relaxed atmosphere by engaging the interviewee in general conversation and taking an informal approach to the interview. Furthermore, the researcher chose not to have an observer to reduce the chance of the interviewee feeling nervous or threatened (Robson & Foster, 1989).

Both the interview and all of the focus groups were recorded (using an audio device). The researcher sought permission to record these exchanges. These recordings were taken using two cell-phones (the second one was used in case the first one failed). The resulting audio files were transcribed verbatim by an external transcriber. Following each focus group, the moderator listened to each recording to ensure its accuracy. In accordance with the University of Canterbury Human Ethics Committee requirements, all names were redacted from the transcripts. These were replaced with codes for each participant (for example, A1). 'I' was used to denote the moderator. Each contribution is noted in the transcript under a new line of text. Due to the sensitivity of some responses, transcripts have not been provided as appendices (readers can however request a copy of them from the author).

After all six focus groups and the interview were complete, the researcher and his supervisors decided that there were several key themes and data saturation had been reached (no new themes had emerged). By this point, 41 participants had taken part in the focus groups along with the macro-actor face-to-face interview; in short, there were a total of 42 participants, spread over six focus groups and one interview. The focus groups and interview took place in the month of October, 2020.

3.6 Participants

Participants had to meet several criteria: they had to be over the age of 18, and a current student or staff member at the chosen university. Participants (both from the focus groups

with students, the formal and informal service providers, and the interviewee) ranged in age from 19-52. The large age range demonstrates the uniqueness of tertiary institutions and the fact that there is such a difference in age of those who provide the services. The study used a non-probability convenience sample to recruit both micro-level actors (students) and the informal service providers (meso-level actors). This method was chosen due to the study's time and monetary constraints. The macro-level actor was selected and a further recommendation was made by them to recruit specific participants from the formal services (meso-level actors). Each of these participants were recruited because they represented a different level within the university eco-system.

As previously mentioned, in order to recruit the micro level actors (students) and the informal services (meso), the study used a non-probability convenience sampling method. This is when a sample is drawn from a population that is close to hand (Frey, 2018). Students and informal service providers were recruited using advertising and in particular, via a Facebook post on the university's Students' Association page (see Appendix H). This approach allowed students and informal services that were interested in the study to 'opt-in' rather than using a snowballing technique whereby members of a particular population are asked to identify other members of that population (Thompson, 2012). The researcher sought permission to utilise the Student Association's social media page for the purpose of recruiting participants.

The researcher considered using a snowballing technique but rejected it so as to avoid pressuring people into participating. An inducement of $10 was offered, along with food, drinks, and the chance to win a $50 PREZZY card.

Excluding the researcher, a total of 42 participants took part in the study. This consisted of 21 males and 21 females. All of the participants were either university staff members or current students. To make sure a rounded understanding of the entire eco-system was undertaken, the researcher ensured potential participants were from each of the eco-system levels (micro, meso, and macro). This included staff and students from a variety of different colleges, and a wide range of ethnicities (New Zealand European, Māori, Afro Caribbean, North American, Indian, Japanese, South African, Chinese, Persian, Spanish, Ukrainian, Fijian, Cook Islands). The researcher sought to include students from their first, second, third, and fourth years to ensure that the entire micro-level perspective was understood (four focus groups). A further two focus groups were held with both formal and informal service providers separately to ensure an accurate covering of the meso level actors' perspectives. Finally, the researcher

conducted an interview with the primary macro level actor. The students (the micro-level actors) ranged in age from 19-40. This age range is an indication of the diversity of the student population and reveals one of the unique challenges that universities face in understanding the 'student' perspective.

3.7 Data Analysis

In qualitative studies, thematic analysis is used to identify and analyse patterns or themes (Braun & Clarke, 2006). Braun and Clarke (2006) have identified two approaches to thematic analysis: inductive, and theoretical thematic analysis. Inductive thematic analysis is a 'bottom-up' approach where identified themes are linked to the data. During the coding process, a researcher must be careful not to try to fit data into a pre-developed coding frame (Braun & Clarke, 2006). An inductive approach to data analysis allows a researcher to establish links between the research objectives and findings from the raw data (Thomas, 2016). Furthermore, an inductive approach allows the researcher to "develop a framework of the underlying structure of experiences or processes that is evident in the raw data" (Thomas, 2016., p. 237). In contrast, theoretical analysis is "driven by the researcher's theoretical or analytic interest in the area and thus is more explicitly analyst-driven," resulting in significantly less rich data (Braun & Clarke, 2006, p. 84).

The researcher considered the limitations associated with thematic analysis. Particular care was taken during the discovery of codes to ensure there were no duplicates or overlaps. Thematic analysis is commonly criticised for its unreliability due to the fact that the same data can be interpreted differently by different researchers (Braun & Clarke, 2006). However, this was not considered an issue in this study because a single researcher collected the data and analysed it. Furthermore, the researcher took steps to ensure the trustworthiness of the data (see Section 3.8).

3.7.1 Data Analysis Process

The focus groups and semi-structured interview were all transcribed verbatim by an external transcriber. The focus groups were also annotated with non-verbal communication notes. The researcher then reviewed the transcripts and checked their accuracy against the focus group and interview recordings. In doing so, the researcher was able to familiarise himself with the data which enabled him to obtain a greater understanding of the research participant's

comments and prevent mis-readings (Ezzy, 2002; Spiggle, 1994). The researcher used a reflective journal to track and analyse his stream of thoughts on emerging themes and behaviour (body language of the participants) during the focus groups.

The researcher used thematic analysis to identify recurring themes and concepts within the transcripts. After having been transcribed in Microsoft word, the researcher used NVivio12 software to analyse the data. This process was done by categorising the data and building a systematic bank of quotes which were relevant to each identified theme (codes) (Braun & Clarke, 2006; Ezzy, 2002; Spiggle, 1994). This initial stage of thematic analysis is known as categorisation. This is followed by abstraction (Ezzy, 2002; Spiggle, 1994). Not to be confused with content analysis (using pre-determined themes), abstraction refers to the process of grouping similar categories, developed in the categorisation stage, in order to create higher-order conceptual constructs (Ezzy, 2002; Spiggle, 1994).

In conducing the analysis, the researcher rigorously examined the data, to account for every possible meaning (a process similar to that described by Charmaz (2006)). This coding process allowed for the raw data to be thoroughly scrutinised and enabled constant comparison between the themes to ensure saturation. Coding allowed for the development of categories and sub-categories from which initial codes could be developed and further defined. During analysis, the researcher compared and constantly scrutinised codes until a final set of themes were clearly identified.

The first cycle of data analysis performed by the researcher was ‘open coding.’ Here, the researcher examined the consolidated data (six focus group transcripts and one interview transcript). During this process, the researcher read the data multiple times in order to identify even the slightest theme. This first round of coding identified 106 codes. The researcher conducted a second round of coding which involved separating the codes into their relevant levels (micro, meso and macro). This second round of coding reduced the number of codes to 64. The process of abstraction was repeated and resulted in a total of 50 codes.

These codes were grouped into six major themes using a ‘research guiding manual’ created by the researcher that assisted with the placement of sub-headings (see Appendix I for an example). This cycle of coding allowed for constant comparisons to be made between the codes to ensure that similar themes and emerging patterns were identified in order to enhance the assumptions generated as a result of this research (Charmaz, 2006). The continual process of coding (Charmaz, 2008) resulted in themes being repeatedly reviewed. Furthermore, the

use of voice recorded memos aided the researcher to make constant comparisons between the data, codes, and themes.

These major themes were scrutinised by expert judges and the researcher to create the final three major themes, which consisted of a total of 19 sub-themes (see Appendices J, K and L). Figure 3.1 below depicts the process of analysis undertaken in this study.

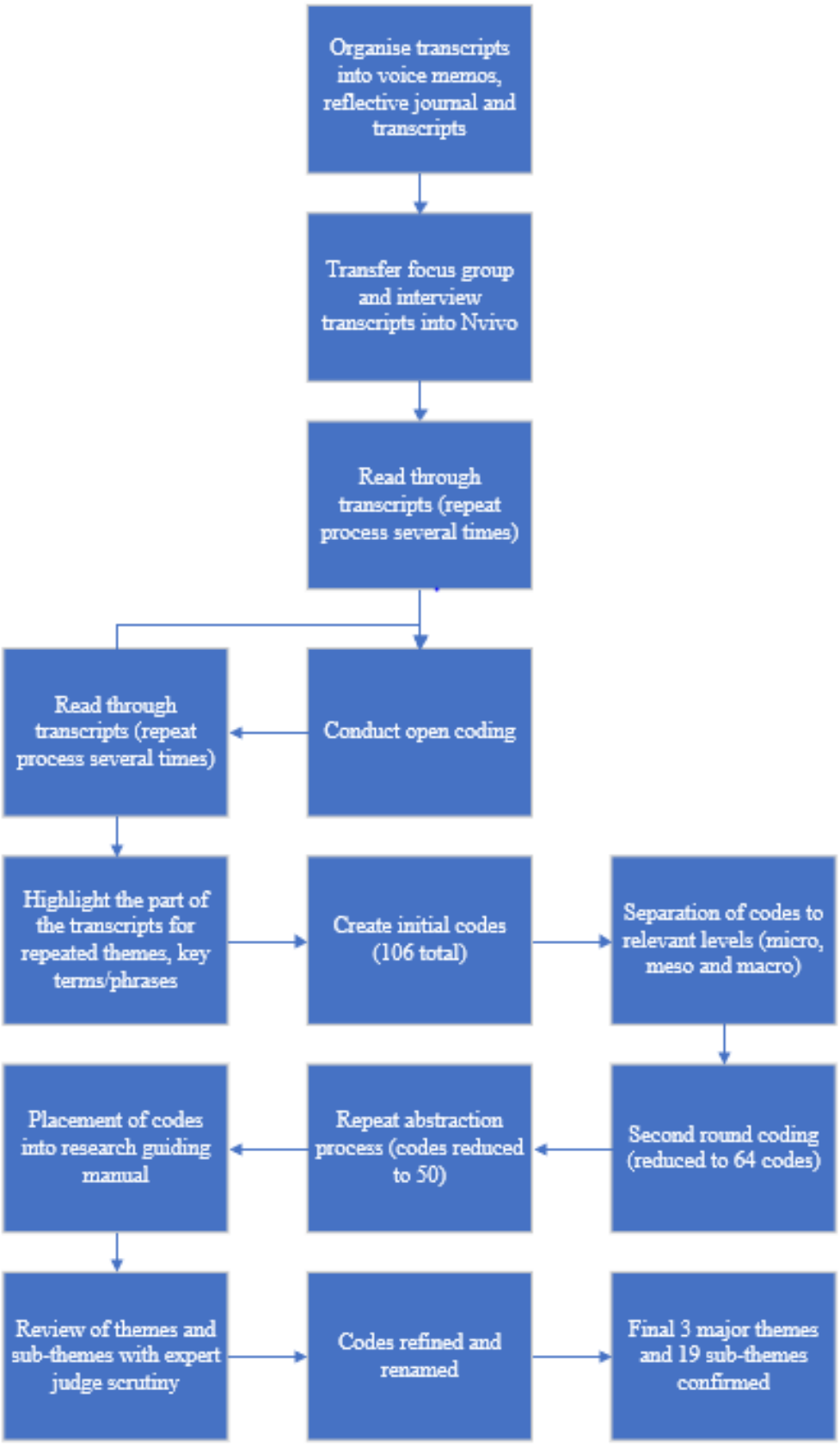

Figure 3.1: Data Analysis Process

3.8 Establishing Trustworthiness

The conventional terms of establishing trustworthiness (reliability and validity) do not apply to this study as they are associated with the idea of one true reality (Guba & Lincoln, 1985). Validity focuses on how one variable is related to another. Reliability refers to the possibility of a certain event occurring (Guba & Lincoln, 1985). Both reliability and validity are concepts associated with quantitative research or epistemological approaches which believe that there is a singular truth. As this view is not consistent with the researcher's epistemological beliefs (he believes that there are multiple truths depending on one's experiences and interpretation of reality), the researcher focused instead on trustworthiness. To establish trustworthiness, the researcher considered four areas; credibility, transferability, dependability, and confirmability. The following discussion addresses each of these key components.

3.8.1 Credibility

In qualitative research, credibility is the equivalent of internal validity in quantitative studies. Internal validity is defined as confidence in the research findings or the belief that the research provides the one 'true' answer and has eliminated the possibility of any other explanations (Guba & Lincoln, 1985). Simply put, it suggests that variations in the dependent variable that can be explained by the independent variable. According to this view, internal validity provides a singular explanation for the occurrence of a particular phenomenon. As this study adopts the position that there are 'multiple truths' which depend on an individual's experience of reality, credibility is identified as the most appropriate means of establishing trustworthiness within this study (Guba & Lincoln, 1985). While credibility allows for multiple understandings of reality, in order to be considered credible the researcher must prove that these multiple constructions of reality were interpreted and accurately represented (Guba & Lincoln, 1985).

The credibility of this research was established through the use of triangulation and peer-debriefing. In this study, triangulation was performed using the researcher's reflective journal, the recordings of each of the focus groups and the interview, and previous literature (Guba & Lincoln, 1985). The multiple sources ensure the accuracy of the researcher's interpretation. In order to further ensure accuracy, the researcher's supervisor examined the identified themes and coding. Acting as an expert judge, the researcher's supervisor confirmed that the themes identified by the researcher appropriately reflected the data.

Furthermore, the expert judge read thematic summaries of each focus group and the full focus group and interview transcriptions. In doing so, the expert judge was able to ensure that the researcher was interpreting data in a logical manner and that interpretations of the data were thorough enough; these steps ensure the credibility of the research (Guba & Lincoln, 1985).

3.8.2 Transferability

Transferability is the equivalent of external validity for this type of research. External validity refers to how successfully the research can be generalised if different measures and participants are used (Guba & Lincoln, 1985). Simply put, transferability refers to how the findings of a specific research project can be applied in a different context (Guba & Lincoln, 1985). As previously mentioned, this study used a constructivist approach which contends that each individual constructs their own reality based on their previous experiences. These experiences shape their perceptions. This means that this study's findings cannot be generalised as individual perceptions will differ. Thus, external validity cannot be applied to this study (Guba & Lincoln, 1985). In this case, the issue of transferability is more about having sufficient contextual information and an adequate description of the population of interest. Thus, the responsibility of transferability falls to the researcher who is intending to transfer the researcher's findings to another population (Guba & Lincoln, 1985).

In order to achieve transferability and understand how this study's findings can be applied to a different context, it is necessary to provide a comprehensive description of the methods and findings. In order to achieve this, the study includes an in-depth description of the participants (Section 3.6). It also includes an entire chapter (Chapter 4) which details the findings and provides quotes from participants. The results are discussed in relation to the previous literature in Chapter 5. These sections provide descriptive and contextual information about the research to assist other researchers in determining whether or not the findings can be transferred to another context (Guba & Lincoln, 1985).

3.8.3 Dependability

Dependability is a concept linked to reliability, but from a qualitative perspective. Reliability refers to how consistent results would be if the research was replicated with similar participants and methods (Golafshani, 2003). Reliability is typically based on the belief of one reality and the ability to replicate the study; this is not possible in the case of this study.

Instead this study uses dependability, which is established by ensuring the researcher's methodological and analytical processes and interpretations were logical (Guba & Lincoln, 1985). The researcher used two expert judges to ascertain dependability. The judges reviewed the researcher's data, findings, thematic analysis, and reflective journal (which included information on methodological decisions made throughout the research). The expert judges agreed with 90% of the researcher's first iteration of analysis. Following the second iteration, the judges agreed with all of the findings drawn from analysis. The judges confirmed that the process undertaken by the researcher was logical, therefore confirming the study's dependability.

3.8.4 Confirmability

In qualitative research, confirmability is the equivalent of objectivity which refers to whether multiple researchers agree with the interpretation of the findings. To ascertain confirmability, other researchers must agree that the study's findings and interpretation of the research data are correct and not biased in any way (Guba & Lincoln, 1985). Confirmability was achieved by triangulating the data and using information provided in the researcher's reflective journal. The reflective journal contained information about the researcher's methodological assumptions, including personal beliefs, feelings before, during, and after the focus groups and interview, views and assumptions related to the subject matter, and the participants. The expert judges were privy to the findings, the researcher's notes from each focus group and the interview, interpretations of the data, the focus group and interview recordings, and all of the transcriptions. Thus, the expert judges were able to review and confirm that the findings were based on the data and were not inaccurately interpreted or biased in any way.

3.9 Ethical Considerations

Researchers must consider potential ethical issues (Esterberg, 2002). Due to the nature of this topic, this study was deemed to be high risk. Ethical concerns that arose were primarily about protecting the participants' identities and ensuring focus groups and interview confidentiality. It involved providing participants with the right to withdraw from the research at any time. In order to mitigate these risks, all participants were required to sign a consent form (Appendix G) acknowledging their participation and the confidentiality of the focus group (participants were also reminded of this verbally at the conclusion of the focus group). The transcriber was

also required to sign a consent form. The researcher explained to participants, both verbally in the focus group and in written form, that they could withdraw from the study at any time.

No deception was involved. The researcher explained the aim of the research to each participant before focus groups and interview were undertaken. Prior to undertaking the research, the researcher consulted with the Ngāi Tahu Consultation and Engagement Group (NTCEG). They did not identify any issues nor did they require further consultation.

The researcher encouraged participants not to discuss anything that would upset them. They were also provided with details of available support services on the information sheet. Participant's identities were protected using 'codes' (discussed in Section 3.5.4). Their names were also redacted from the transcriptions. All data was stored confidentially in a locked drawer located in a card-accessed office on the University of Canterbury premises. Furthermore, due to the nature of the topic and relations between managers, staff, and students, the university where this study took place has been redacted. This is to ensure participant anonymity.

The University of Canterbury Human Ethics Committee granted the study ethical approval on the 11th of September, 2020 (see Appendix M). The reference for this study's ethical approval is HEC 2020/94.

3.10 Conclusion

This chapter has explained the researcher's epistemological beliefs (constructivism) and the use of hermeneutics. The use of hermeneutics meant that trustworthiness had to be established in order to ensure credibility. This chapter has detailed the exact approach the researcher took and every decision that was made throughout. This study applied qualitative research methods (six focus groups and an interview) to obtain its primary data. As a result of the processes undertaken, this study's findings are credible and trustworthy. The following chapter discusses the findings of this research.

Chapter Four - Findings

4.1 Introduction

The following chapter outlines the study's findings. The data was gathered from six focus groups and one interview, which consisted of a total of 42 participants. The findings are supported by quotes from the focus group and interview transcripts.

Analysis of the data revealed three primary themes. These themes consist of multiple sub-themes. The following sections discuss how the sub-themes contribute to the primary overarching theme.

The three primary themes relating to the creation of a holistic offering of well-being services are *actor engagement, perceived service approach to well-being,* and *governance.* 'Actor engagement' refers to the various aspects of engagement between each of the levels and communication styles within each of the levels. 'Perceived service approach to well-being' provides a discussion of the services' perceived current approach to well-being. The final theme, 'governance,' describes the impact of decisions made by macro-level actors, the effect these have on student well-being, and the creation of a holistic offering of well-being services. Themes are explored within their level (e.g. micro, meso, and macro).

4.2 Context

As previously mentioned in Section 3.5.3, the context for this particular study is a major New Zealand university. This study focussed specifically on student services. However, participants often made comparisons with services outside the university in order to provide examples for discussion. The following chapter summarises the study's key themes.

4.3 Actor Engagement

In all of the focus groups, regardless of the student's year/level of study (from first year students to postgraduate level), and the particular services, participants regularly stated that there was a lack of engagement. Prominent in the academic literature, the term 'engagement' has a wide range of definitions and is used in relation to a variety of contexts (Storbacka et al., 2016). Recent articles by Brodie et al. (2011) and Javornik and Mandelli (2012) show that the concept of engagement is prevalent in a variety of disciplines including sociology, (Jennings & Stoker, 2004), politics (Resnick, 2001), and education (Bryson & Hand, 2007).

In this study, participants regularly eluded to the concept of ‘actor engagement’. Defined as “a dynamic and iterative process that reflects actors’ dispositions to invest resources in their interactions with other connected actors in a service system” (Brodie et al., 2019, p. 174).

The more the researcher investigated this phenomena, the more it became apparent that the engagement participants were talking about was ‘authentic engagement’ from the services, as opposed to other types of engagement within a service eco-system (Table 4.1).

Table 4.1: Use of the term 'engagement' in literature

Topic	Author	Engagement
Social Work	Duggan et al. (2000) George et al. (2016) Petriwskyj et al. (2015) Sabbath et al. (2015)	Family Engagement Client Engagement Social Engagement
Health Sciences	Wild et al. (2006)	Client Engagement
Education	Dyson et al. (2015) Sinatra et al. (2015)	Student Engagement
Political Science	Resnick (2001)	State Engagement
Law	Reiss (2014)	State Engagement
Organisational science and management	Dawkins (2014) Vracheva et al. (2016) Jiang et al. (2015) Saks (2006) Schaufeli et al. (2002) Kahn (1990)	Stakeholder Engagement Employee Engagement Job Engagement Work Engagement Personal Engagement
Sociology	Kupchik & Catlaw (2015) Mondak et al. (2010)	Civic Engagement
Psychology	Lyons-Ruth et al. (2015) Huo et al. (2010)	Social Engagement Community Engagement

In this study, authentic engagement is defined as “a conscious attempt on the part of the organisation to involve its stakeholders in a way that is ‘fair’, ‘just’ and that is mutually beneficial to both” (Kennedy & Santos, 2019, p. 529). This finding is echoed in Brodie et al. (2019) and Kennedy and Santos' (2019) work. Both highlight the engagement students seek

from both meso and macro-level actors. In this study, 'actor engagement' is a dynamic, iterative and conscious attempt made by the organisation to invest resources into their interactions with other actors in the service system (students) in a way that is 'fair', 'just', and 'mutually beneficial' to all.

Despite providing a variety of services for students, this study's student participants believed that the services were not particularly interested in them. Given the increasing student population, this is a concerning finding. From this, a number of sub-themes emerged which will now be discussed along with how each of the sub-themes applies to the various service eco-systems (micro, meso, and macro).

4.3.1 Micro Level

At the micro-level, the analysis revealed four sub-themes: service inclusion, transparency, communication, and inspirational services. The following section discusses each sub-theme and what was found at the micro-level. These sub-themes are related back to the main theme of 'actor engagement.'

4.3.1.1 Service inclusion

Students in the focus groups identified the concept of 'service inclusion.' A term used widely in academic literature, Fisk et al. (2018) drew on studies of 'social inclusion' to define 'service inclusion.' Social inclusion is similar to service inclusion as both are 'people driven' (Fisk et al., 2018). The emerging theme of service inclusion is consistent with those within TSR literature and the four pillars of 'service inclusion' discussed in Section 2.5.5 of the literature review. In this study, 'service inclusion' is defined as "an egalitarian system that provides customers with fair access to a service, fair treatment during a service and the fair opportunity to exit said service" (Fisk et al., 2018, p. 835). Key aspects of this definition include the elements of 'an egalitarian system' and the word 'fair.' An 'egalitarian system' presumes a sustained systematic effort towards service inclusion. This includes the broader theme of 'actor engagement' and justifies the continued investment of resources into interactions with students. Secondly, the word 'fair' is critical because it allows students to define what is a 'fair' and 'just' attempt.

The broader discussion of 'fairness' as a perception is a critical finding and encompasses TSR's philosophy which emphasises the effect of services on people's lives and the

individual subjectiveness of well-being (Anderson et al., 2013; Rosenbaum et al., 2011). While inclusion assumes acceptance, what is considered 'inclusion' is based on an individual's perception of whether they feel accepted. Inclusion means that a person actually feels included (Reis et al., 2017). However, this is determined by their frame of reference and life experiences (Fisk et al., 2018). Therefore, any conceptualisation of service inclusion must consider an individual's perception of service inclusion and must understand that what constitutes 'fairness' will differ for each individual student (Vargo & Lusch, 2016).

Actor engagement relates to authentic engagement and the definition used in this study with relation to the 'fair' and 'just' attempt made by services (Kennedy & Santos, 2019). At the micro-level, 'actor engagement' was found to be lacking. This section (4.3.1.1) considers this sub-theme in relation to how service inclusion affects the micro level within the service eco-system. At the micro level, students grew increasingly agitated whenever the issue of service inclusion was raised. Students throughout year levels one to three expressed the opinion of wanting to be more included by the meso and macro level actors; in short, they wanted opportunities to easily and openly provide feedback. They also wanted greater involvement in the creation of new and existing services (Table 4.2).

Table 4.2: Support for more input from students in the creation and design of well-being services

Supporting Text Units	**Reference: Students**
"I think it's important to have a student's perspective on services because we are the ones that are directly impacted by the outcome of the services."	Participant A5 Focus Group 1
"I feel like they should approach us more and I feel like a lot of people have opinions about these things and so if you were approached, you would input more."	Participant B5 Focus Group 2
"I think if it's opt in, it should be a lot easier to opt in if you want to."	Participant C2 Focus Group 3

The participants indicated a lack of actor engagement at the micro-level. They also did not feel that the services (meso level actors) had made a 'fair and just attempt' (Kennedy & Santos, 2019) to engage with them (the students/the micro-level actors). One participant

(Participant A5; Focus Group 1), believed that service inclusion was critical as it demonstrated that services are acting in a 'fair' way and because students are the ones who are directly impacted by these services. Unless meso-level actors address these concerns or engage with students in a 'fair' and 'just way', students will continue to perceive a lack of actor engagement.

4.3.1.2 Transparency

Micro-level actors were concerned about a lack of transparency. Students did not feel that the services had acted upon students' feedback and that they had failed to showcase any changes made as a result of this feedback. The concept of transparency relates to the broader theme of service providers making a 'fair' and making a 'just attempt' (Kennedy & Santos, 2019) to engage with students. In the focus groups with students, several commented upon the lack of transparency. Students did not believe that the services were being transparent because they did not explain where feedback from the student body was going or how it was being used. They also did not explain where the student levy fund used to maintain services was being allocated (Table 4.3.). Students' perceptions of a lack of transparency (particularly concerning the use of feedback) was seen as another example of not providing a 'fair' or 'just' attempt to engage with them.

Table 4.3: Evidence showing a perceived lack of transparency

Supporting Text Units	**Reference: Students**
"What is our money going towards, even if it was transparent and clearly communicated to us, even that would feel better."	Participant D3 Focus Group 4
"It's nice to see the results [of our feedback from the previous year] as well."	Participant B7 Focus Group 2
"Feeling like your voice is being heard as well…I have given feedback and then they've been like okay…. I feel like you say things but it's sort of like what's the point."	Participant B4 Focus Group 2

As a result of a lack of transparency, students (micro-level actors) expressed growing resentment of the service providers. Unless addressed by the services, it was found that micro-level actors would become increasingly resistant to assisting services (this issue is

discussed in Section 4.3.2.1 where service providers noted the struggles they have with engaging with students). Section 5.3.2.2 provides recommendations for increasing transparency. By being more transparent, university services will be able to demonstrate to micro-level actors that their intention is to co-create with the micro-level actors and demonstrate what is being done to continuously improve services.

4.3.1.3 Communication

In this study, communication refers to a general awareness of services at a micro-level, invitations from services to engage in co-creation or co-design, and the current communication methods between micro and meso actors (emails, phone calls, and surveys). The sub-theme of communication relates to actor engagement and the idea of meso level actors making a 'just' attempt to engage with students. Table 4.4 highlights the general lack of awareness of services at the micro-level and indicates that there is a clear communication issue (many students were unaware that certain services exist). These findings demonstrate that some services have failed spectacularly in their communication with students. During the focus groups, students from second and fourth years of study became visibly frustrated when they were told about the existence of particular services.

Table 4.4: Supporting evidence showing a lack of awareness of service offerings

Supporting Text Units	**Reference: Students**
"People don't know that we actually get all these services for free."	Participant B7 Focus Group 2
"From an international student perspective, I had no idea that any such university clubs existed."	Participant D5 Focus Group 4

A lack of communication from services regarding co-creation and co-design was another prominent theme across the focus groups. Table 4.5 provides evidence of students' responses when asked if they had engaged in co-creation or co-design with any service provider. The students' responses demonstrate that services do not typically provide opportunities for co-creation and co-design. Furthermore, these findings demonstrate that services do not regularly engage with students in terms of the creation and design of the very services they are using and paying for.

Table 4.5: Supporting evidence showing a lack of engagement in co-creation or co-design with a formal or informal service provider

Supporting Text Units	**Reference: Students**
"None."	Participant A2 and A6 Focus Group 1
"Yeah, no."	Participant B1 Focus Group 2
"Yeah nothing at all."	Participant C8 Focus Group 3
"Absolutely nothing."	Participant C1 Focus Group 3

A key finding within the sub-theme of communication relates to the literal forms of communication between micro and meso level actors. During the focus groups, the students revealed that the current forms of communication between the students and services are largely ineffective. This lack of effective communication leaves students feeling overwhelmed (Table 4.6). This finding also highlighted the quantity and quality of information that is being dispersed to students. While the quality of information is poor, the quantity is overwhelming ("spammy"). As a result of 'mass communication' (not individualised communication) and the sheer quantity of material, students felt "hunted."

Table 4.6: Evidence supporting the idea current forms of communication are ineffective, leaving students overwhelmed

Supporting Text Units	**Reference: Students**
"I know my friend turned hers off so she doesn't even get it because it was just spammy."	Participant B4 Focus Group 2
"If the university wants actual input they should [make it more personalised]."	Participant B5 Focus Group 2

"My university email is constantly full with stuff that is kind of useful but not urgently useful, kind of information overload sometimes."	Participant C2 Focus Group 3
"I feel targeted by the different emails, it has been constant, put this in your calendar, get notified constantly, it's just so annoying during stressful times."	Participant C6 Focus Group 3
"I feel like we are being hunted and we receive too many emails."	Participant D2 Focus Group 4

The sub-theme of communication demonstrates that students are unhappy with services attempts to engage with them. They do not perceive the current efforts as 'a just attempt.' During the focus groups students became increasingly passionate when talking about the services' 'lack of authenticity' when engaging with them. Students did not feel that services were making a 'just attempt'; instead they felt overwhelmed by the number of emails, surveys, and phone calls. Students were unhappy that the services had not changed their communication style, despite receiving negative feedback. In short, the students felt that the services' attempts to communicate with them were poor and were unhappy that they had not changed this as a result of the feedback students had provided.

4.3.1.4 Informal Service Innovation: Inspirational Services

Throughout this study, micro level actors raised the idea of 'inspirational services' as a form of co-operation between formal and informal services. The term 'inspirational services' is used to describe the way in which formal services who get a creative idea from the informal services can develop it into a formal service offering (Bhansing et al., 2018). Table 4.7 provides examples of these types of ideas and demonstrates the importance of informal services, which are run by students who are effectively managing their own well-being.

Table 4.7: Supporting evidence for formal services using informal services as inspiration to create new services

Supporting Text Units	**Reference: Students**

"I think [the] way that informal groups in a system should be working and [impacting] well-being is that, for me as someone who has not attended any informal group … if there's something seriously wrong with me … I go to the formal [services] but for the day-to-day well-being I cannot go to UC well-being. I could go to one of the informal [services]. Things with my friends and they help me reflect on how I'm feeling and this reflection made me [think] whether I need counselling or something else."	Participant D2 Focus Group 4
"And I think that's massive because touching on what you said, D1 and D5. I agree that UC cannot be responsible [for] everything [because] [there] are a lot of people here and what about [staff]? They also have bad days. That's why for me, informal groups come in because they also allow you to have much more flexibility…Maybe I want to just talk to D1 and that's it … Only informal allows you do that and UC cannot care to that point."	Participant D4 Focus Group 4
"I think the informal groups facilitate the smaller things and prevent them from blowing up."	Participant D7 Focus Group 4

Students stated that formal services could draw inspiration from the actions of the students and informal services, which can then be developed as a formal offering. In other words, students suggested that services could engage with 'student actors' by replicating what students have established in informal services, under the umbrella of a formal service offering. This would represent a conscious attempt at engaging students in a way that is 'fair' and 'just' (Kennedy & Santos, 2019). It would be mutually beneficial for both students (being provided with services that they desire) and services (creating meaningful services that students want and provide better forms of communication and forms of engagement that are perceived as authentic).

4.3.2 Meso Level

At the meso-level, four sub-themes emerged under the greater theme of actor engagement. These four sub-themes were actor empowerment, stakeholder engagement, communication, and informal service innovation. Each sub-theme is discussed in relation to how it impacts meso level actors and the broader theme of actor engagement.

4.3.2.1 Actor Empowerment

Actor empowerment is used to describe the current ways in which actors from different levels within the service eco-system are hindered. At the meso level, actor empowerment refers to empowering meso level actors (service providers) to highlight the work they have done but in a way that is genuine. As the students indicated, these efforts have previously been seen as disingenuous and an exercise in 'box ticking'. As Table 4.8 shows, there is a clear challenge to service providers to provide opportunities for co-creation. Students also want formal services to engage with them in a more authentic way (Kennedy & Santos, 2019). Despite actor engagement being operationalised via communication between services and students, the students perceive the current forms of communication in a negative way. Thus, services (meso-level actors) are disempowered and as a result, their efforts to engage with students are not seen as 'just' or 'fair'.

Table 4.8: Evidence showing difficulties with current forms of co-creation between services and students

Supporting Text Units	**Reference: Formal Services**
"There is a challenge in terms of just trying to get students in the same place at the same time and getting students that are willing to and want to be involved is a bit of a challenge sometimes as well."	Participant F1 Focus Group 6
"So, they don't often answer their phones so we tried texting and then ringing so there's a lot of time involved in just trying to actually get a student to respond … We had sort of tried that peer-to-peer kind of model and again we had really limited engagement."	Participant F2 Focus Group 6

The issue of 'actor engagement' is apparent for services, particularly with regard to the current forms of engagement which involve little or no face-to-face engagement. Forms of student recruitment are largely ineffective. In short, due to the current communication methods, meso-level actors are not able to be as effective as they could or should be. By retaining their current form of communication, formal services are not only rendered ineffective but more importantly, they are perceived as not making a 'just attempt' (Kennedy & Santos, 2019) to engage with students.

4.3.2.2 Stakeholder Engagement

In this study, the term 'stakeholder engagement' has been used to denote the particular role and interaction between actors in the same service level (meso-meso) to yield value laden outcomes (Hollebeek et al., 2020). Stakeholder engagement between services assists in understanding how services engage with one another. Although they may be located within the same service eco-system, actors may be indifferent to doing a dis-service (Hollebeek et al., 2020) (intentionally or unintentionally) to another. This section is unique because it not only provides examples from students who have perceived a lack of stakeholder engagement, but also provides supporting evidence from informal services who have also struggled to engage with formal services. The study found that a lack of stakeholder engagement with informal services meant that formal services were not benefiting from the presence of clubs at the university (despite them being acknowledged as a unique strength of the university).

At the micro-level, students perceived that services had broken down engagement with each other (Table 4.9). The quotes below show student perceptions of services not engaging with each other.

Table 4.9: Evidence relating to students' perceptions and experience of a lack of stakeholder engagement (service-to-service)

Supporting Text Units	**Reference: Students**
"I think one of the biggest issues within the services is that there is no structure. There's a lack of co-operation within them. I have recently got to know they don't even have a calendar, a unified calendar. Like while I'm doing this, you're doing that, so how can you maximise your impact if everyone is working on their own. There is not any structure within the organisation that provides some kind of nexus."	Participant C2 Focus Group 3
"Siloes happening at a university administration level [because], they have advisory groups so there are students putting in their input and trying to have co-curricular services on campus, but I know when I was on a committee I stopped going to meetings because I was talking about things, but we actually didn't see the results. We give information and then it needs to funnel to the necessary people but there's a bit of	Participant D1 Focus Group 4

stoppage. A lack of communication between different groups and they're just not [co-operating]."	

It was not only students who perceived a lack of stakeholder engagement at a service level, informal/student-led service providers also highlighted the same issue (however not perceptually). Table 4.10 provides supporting evidence of informal services struggling to engage with formal services.

Table 4.10: Supporting evidence of poor co-operation between formal and informal services

Supporting Text Units	**Reference: Informal Services**
"[Getting] equipment and that kind of thing was more difficult than it really needed to be …"	Participant E1 Focus Group 5
"… Building those relationships and making those contacts is harder because we're students and so reaching out to people within the formal services is a bit trickier."	Participant E1 Focus Group 5
"We have got the biggest club presence in New Zealand. I reckon that is our strength as a student body. We should be playing into that as much as we possibly can."	Participant E2 Focus Group 5

The perceived and actual lack of stakeholder engagement at the meso-level was found to impact the 'conscious attempt on the part of the organisation to engage' (Kennedy & Santos, 2019). Due to a lack of stakeholder engagement, informal services (student-led services) as well as micro-level actors (students) perceived that services were not making a conscious attempt to engage with one another. Upon entering the room for the focus group, several formal service providers introduced themselves to one another. This highlights the current lack of stakeholder engagement between the services; despite being in the same service eco-system, many of the service providers were meeting each other for the first time.

4.3.2.3 Communication

Communication problems were also identified at the meso level. In the focus group with formal services, participants noted that communication was an issue, particularly in regards to literal forms of communication (phone calls and emails) (discussed in Table 4.6). Formal service providers noted that surveys, a tool which they use to communicate with students and understand needs and wants, is largely ineffective; this is due to the fact that they have no control over the number of surveys that are sent. Table 4.11 shows the responses from meso-level actors when asked about current forms of engagement/communication. The lack of control over the number of surveys that are being sent to students is inadvertently contributing to the perceived lack of 'a just attempt' by services to engage with students. Services noted that using surveys too frequently resulted in students becoming fatigued and either not taking part or rushing through them. These issues result in ineffective communication between students and services and a lack of awareness about what services are available.

Table 4.11: Evidence that shows that current forms of communication are ineffective or contribute to students feeling overwhelmed

Supporting Text Units	**Reference: Formal Services**
"Survey fatigue is a big issue. There's a team who manage the centrally controlled surveys. They somehow found out that 30 or 20 percent of all surveys are sent out to students via their team. So surveys are getting sent out to all students from all angles that the university core doesn't know about so when it comes to answering a really important survey that we wish all students would answer, people could be like 'another survey, we just got three last week.'"	Participant F4 Focus Group 6
"[The survey] is done in a flash with all their friends … as I say maybe [it is] not taken quite so seriously or whether they don't appreciate that actually it is in their best interest [to fill out certain surveys]."	Participant F3 Focus Group 6

At the meso level, communication relates to the broader theme of actor engagement and the understanding meso-level actors have in relation to the ineffectiveness of the current forms of

communication. Meso actors need to understand that their current forms of communication are ineffective and that their efforts are perceived as 'unfair' or a poor attempt at engagement. If there are no changes to the current forms of communication, students will continue to see their efforts as disingenuous and a form of 'box ticking,' leading them to disengage.

4.3.2.4 Informal Service Innovation: Inspirational Services

At a meso-level, both informal and formal services acknowledged the idea of 'inspirational services.' Defined in Section 4.3.1.4, the gap in formal service offerings provided the impetus for the creation of various informal services. Table 4.12 outlines the responses from informal service providers (student-led services). The quotes reveal that many of these services were developed in response to limitations within the formal services. Table 4.13 also provides information about how service providers believe the formal services could engage more with the student population.

Table 4.12: Supporting evidence for formal services to use informal services as inspiration for creating new services

Supporting Text Units	**Reference: Informal services**
"So, our club was kind of sparked out of my experience as a fresher … I kind of realised that there was an absence of a club dedicated specifically to women's mental health and fitness."	Participant E1 Focus Group 5
"Informal's a very broad term but informal is probably the good way to describe it because if you put students in a room, like a lecture style sort of scene where everyone just sort of sits down and listens to some talk at you for a while, they're not going to be very receptive. We kind of wanted to play into the idea that students take away a lot more from situations where they've just pulled up with their mates for an hour and chilled out and learnt a few things and then walk away, go on with the rest of their day."	Participant E2 Focus Group 5

The formal service providers also discussed informal services as an effective means of engaging with students and assisting them in a professional capacity to grow the service (Table 4.13).

Table 4.13: Supporting evidence of informal services being a way for formal services to engage with students

Supporting Text Units	**Reference: Formal Services**
"It's a good example of an idea that came from a student and so it was really student led but with, in the background, some staff actually helping out with things like engaging other staff to come and give talks or how to run a group and how to keep the momentum."	Participant F2 Focus Group 6

In relation to the broader theme of actor engagement, 'inspirational services' were identified as a way for services to authentically engage with students and demonstrate a 'fair' and 'just' attempt (Kennedy & Santos, 2019). By engaging with student-led services, formal services could demonstrate a 'just' attempt at engaging with students while also seeking to provide services that students actually want/need. Through engaging with informal services, formal service providers can be clear about their intentions and directly impact student well-being by assisting informal providers in a professional capacity. This allows formal services to be seen as making a 'just' and 'fair' attempt by partaking in co-design and co-creation alongside informal services, resulting in tailored service design and offering. Co-creation would also provide a way for formal services to understand what it is that students actually want from the formal providers; as explained, many informal services were developed in response to perceived gaps within the formal service offerings.

4.3.3 Macro Level

At a macro-level, the sub-theme of actor empowerment also emerged. This sub-theme is discussed in relation to its impact at the macro-level and its contribution to the broader theme of actor engagement.

4.3.3.1 Actor Empowerment - External Dependence

At the macro level, actor empowerment refers to the ability of macro-level actors to engage with students without relying on an external organisation (Kotter, 1979) (or a Student Association), in order to be perceived by students as making a 'fair' and 'just' attempt (Kennedy & Santos, 2019). The Students' Association operates independently of the university. By going through the Students' Association, students believe that the university is not making a 'fair' attempt at engaging with students.

As demonstrated in Table 4.14, the primary macro-level actor highlighted the university's reliance on an independent organisation to communicate with students.

Table 4.14: Macro actor acknowledged the heavy reliance on an external organisation

Supporting Text Units	**Reference: Senior Management**
"Yeah, so for us the [Students' Association] is a really good partner across the board. They're the student voice. They're the Student Association. They've been elected by the student body, so democratically put in place and that, for us, is the easiest way to ensure that we get effective student voice at a governance level … We just ask them, this is what we need and by doing that, we're also encouraging them to buy into what we're trying to do and how we're trying to do it."	Interview Participant - P

Despite being supportive of using an independent body, the issue of transparency is arisen which directly conflicts with the heavy reliance on an external organisation and where resources are being spent. Students did not like the university going through the Students' Association as they felt less empowered. Furthermore, by relying on the Students' Association, students felt that the university did not make a 'fair' and 'just' attempt. Students saw these efforts by macro-level actors as poor (not a 'conscious attempt' to engage with them) (Kennedy & Santos, 2019). This finding highlighted students' lack of understanding about the role of the Association as a voice for students.

4.3.4 Summary of Actor Engagement

The theme of actor engagement (and related sub-themes) was identified at each of the levels within the service eco-system.

At the micro-level, the theme of actor engagement was identified through a number of sub themes (service inclusion, transparency, communication, and inspirational services). Students did not feel that their feedback was valued, nor did they feel that their input into the creation and design of services was wanted. They noted that the services were not being transparent about where resources were spent/used. Furthermore, they noted that the current forms of communication were not effective and that they felt overwhelmed by the volume of emails. Students believed that formal services could take inspiration from the informal services (inspirational services sub-theme). For them, this would allow the university to create meaningful services that students want, to institute better forms of communication, and facilitate better engagement between students and services.

At the meso-level, participants identified four sub-themes (actor empowerment, stakeholder engagement, communication, and inspirational services). Discussed in Section 4.3.2, these sub-themes contribute to the broader theme of 'actor empowerment.' Analysis of the data revealed that the services had poor communication with the students. It was also found, as well as perceived by students, that services were not effectively engaging with one-another. Furthermore, analysis of the data revealed that the current forms of communication meant that the services were seen as 'disingenuous' and a poor attempt to engage with students. The final sub-theme of 'inspirational services' was also identified at the meso level. It was found that formal services which had previous experience of co-operating with informal services, resulted in these services being perceived as authentically engaging. The meso level actors noted that informal services could be used to identify gaps left by formal services.

The theme of 'actor empowerment' was also found at the macro-level. This sub-theme highlights the reliance on an external organisation. By relying on an external organisation it was found that students perceived the lack of a conscious attempt made by the university to engage with its students actors. The sub-themes of 'actor engagement' demonstrate how each service eco-system level is impacted and the resulting impact on the broader theme of actor engagement.

The broader theme of actor engagement is critical in identifying how to improve tertiary students' well-being through a holistic offering of well-being services. This study's definition

of well-being seeks to account for both subjective and objective definitions. As well-being is individual and thus subjective (Felce & Perry, 1995) it is critical to consider actor engagement and student perceptions of these efforts. Student perceptions are thus critically important in discussions of student well-being and the impact that services have on student well-being. The following section discusses the study's second primary theme: 'Perceived service approach to well-being'.

4.4 Perceived Service Approach to Well-being

Participants from both the focus groups and interview noted that the university took a 'bottom of the cliff' approach to well-being. The cliff analogy is traditionally used to depict the different levels of health intervention (Jones et al., 2009). Jones et al.'s (2009) bottom of the cliff approach has four levels of intervention:

1. Acute care: The ambulance at the bottom of the cliff.
2. Secondary prevention: Safety net halfway down the cliff face.
3. Primary prevention: Fence at the top of the cliff.
4. Addressing the social determinants of health: Moving the population away from the top of the cliff.

Participants used this analogy to describe the university's response to the well-being of its staff and students. In short, students believe that the university's current approach to well-being is 'acute care'. In other words, it is perceived that the university only provides assistance at the point of crisis, as opposed to primary prevention or addressing issues before they become critical.

TSR also explores the various levels of intervention. This study's findings are echoed in Chen et al.'s (2020) work. They identified three types of practitioner-patient relationships (traditions in healthcare, self-managed care, and shared decision making). Similar to acute care, 'traditions in healthcare' focuses on the problem and not the person. 'Self-managed care' promotes an individual's ability to manage their own problems and symptoms. This approach empowers the patient/student to manage their own well-being outside of a healthcare or tertiary study context. 'Shared decision making' refers to a mutual process whereby the patient/student defines their role within a relationship and plays a central part in the development of a plan which leads to long-term, sustainable well-being. This is similar to Jones et al. (2009) primary prevention approach.

Stemming from the primary theme of the 'perceived service approach to well-being' are a number of sub-themes, all of which affect all levels within the service eco-system (micro, meso. and macro). The following section discusses each sub-theme's relevance to the three service levels. This section also provides an explanation of their contribution to the broader theme.

4.4.1 Micro Level

At the micro level, three sub-themes emerged: a culture of struggle, proactive versus reactive, and wraparound services. This section discusses each sub-theme and how it affects actors at the micro-level before explaining how each sub-theme contributes to the broader theme.

4.4.1.1 Culture of Struggle

At the micro-level, a culture of struggle was evident in a variety of ways. The first way relates to the perception that students felt they could only access services when they were at the bottom of the cliff or in 'acute' situations (see Table 4.15).

Table 4.15: Supporting evidence of services being seen as an 'acute' tool for managing well-being

Supporting Text Units	**Reference: Students**
"… when [students are] super desperate for [help], they go and seek it. If they need like a little bit of help [the services are not] not very approachable."	Participant B2 Focus Group 2
"[I only go to use services if I really need to. Although there have been times when I should have gone but have still decided not to]. So, I would never go to the health centre for just a 'hello, how's it going' kind of check-up. It would only be as a last resort for me."	Participant A5 Focus Group 1
"[There is a] problem [with services] and feeling like you should be going but you don't want to [because there is] quite a stigma … [You would] be judged for going and seeing those services … that … could be [confusing for you and if] it's [actually worth] going and seeing a psychiatrist or a counsellor about it."	Participant A6 Focus Group 1

"… knowing that I could go to the health centre and talk to someone if I got to the point where I was real stressed out or something like that. I don't think I would go to the health centre when I'm not stressed out or I felt like I needed to … I just like to know that they're there for when I need to go as opposed to maintaining a nice level of stress."	Participant A4 Focus Group 1

The second idea related to the 'culture of struggle' that became apparent for micro-level actors (students) during the focus groups, which was the idea of services being perceived as scary. At points during the focus groups, participants became visibly upset when questioned about using formal university services (Table 4.16).

Table 4.16: Supporting evidence of students perceiving services to be scary or difficult to approach

Supporting Text Units	**Reference: Students**
"… when I actually went to look up the health centre, you have to call them to make an appointment but for me personally, I would rather just fill in a form and then go see them. I don't actually want to talk to anyone on the phone." "… the hardest thing has been going once ... First time going to the rec centre was really just a mental build up and it's like [you are] going into a gym with a whole lot of [university] students … and then with the health centre … I've never been there [because it is] the same thing … I know it's the first time I go in but I've just never done it … the thought of going, sorry."	Participant A5 Focus Group 1
"Everything else you kind of have to approach and you have to talk to someone … I get kind of scared about that so going to the rec centre, you don't actually necessarily need to talk to anyone and it's all up to you …"	Participant B8 Focus Group 2

The final idea related to the 'culture of struggle' at the micro level was that students had felt judged by a service provider due to their gender, sex, or ethnicity. When asked if students felt their ethnicity had impacted their experience with a formal service provider, several students

recalled experiences where it was not just their ethnicity but also their gender and sex that had had a negative impact on their use of services (Table 4.17)

Table 4.17: Supportive evidence of students perceiving a negative experience with services based on their ethnicity, sex and gender

Supporting Text Units	**Reference: Students**
"I'm Māori and there was a time coming from school where I didn't really recognise that part of myself and then coming to university it was almost like that box is almost like placed on you. [You are a] Māori student … so you start to recognise that in your identity, you've got a little bit more of an onus to declare that wherever you are … So, if I don't see a Māori doctor or a Māori counsellor, I almost feel like, ohh okay, am I doing the right thing or am I sectioned off to a certain access to certain services … Sometimes for people of Māori ethnicity, they want to be able to see someone who like looks like them or can empathise with their cultural understanding and it is the same for a lot of international students as well … I was in between two parallel universes so I didn't grow up super embedded in my Māori culture. … When you come to this place, I was like well I can't speak fluent Māori so I'm kind of not Māori enough to be Māori or hang out in the Māori spaces but I'm kind of not Māori either so I exist somewhere in between and there's hundreds of students like that."	Participant B6 Focus Group 2
"For me it was kind of the opposite [because] I know there's a Japanese club where it's just a group of Japanese people and I was like … I don't want to be stuck … I know a lot of like Japanese people in that group and they only stick with Japanese people constantly … I'll just hang out with my mates, make my friends my own way instead of joining some club that just endorses Japan, Japan, Japan."	Participant B2 Focus Group 2
"… From the moment you enter the university, you're taught just to be yourself and respect everyone else just being themselves around you. I think fundamentally we're all coming in with almost a bit of an identity crisis, going into probably the biggest change of our lives and [we are]	Participant B6 Focus Group 2

not really taught how to respect that someone might want to be part of [a club], someone might not want to engage with Maori services or not know how to engage with Maori services and I think there's so much work to be done in that space, or that could be done in that space so that we all kind of feel like we have our own identity."	
"… [I have used] the university counselling and it made me worse … I kind of just felt worthless and I felt like what was the point … The reason I got to the point to actually go to the service was because I hit rock bottom and I had a few friends [who] were the ones that said 'go see a counsellor, go see a service'. I said 'okay fine'. You know, I paid the student levy which means I've paid [for] this so it's free, go use them … the one at the counselling was because of my sexual orientation and gender identity and they didn't know how to deal with that stuff … There's only so much a formal institution can do to help that …"	Participant D1 Focus Group 4

Identifying a number of 'struggles' at the micro-level, many students perceived that services were designed as 'ambulances at the bottom of the cliff' (Jones et al., 2009) and should only ever be approached when students were faced with an absolute crisis. Students were often too scared to approach services in the first place and would not use services that were provided free or at a discounted rate. In some cases, students had perceived a negative experience when approaching or using these services. Unless addressed, students will continue living a 'culture of struggle', ignoring their well-being because of their perceptions of the services.

4.4.1.2 Proactive versus Reactive Approach to Well-being

During the focus groups with students it became clear that students perceived a reactive approach from the university with regards to well-being. A pro-active versus reactive approach lends explanation to the university pre-empting students will go through phases of a well-being journey (Dodge et al., 2012), therefore addressing student well-being before reaching the point of crisis. Students note that the university should be more proactive with regards to addressing student well-being (Table 4.18)

Table 4.18: Support evidence of students perceiving a reactive approach to well-being

Supporting Text Units	Reference: Students
"Maybe like at the start of each semester there could [have] been people standing in the lecture room giving out pamphlets and they can grab it and the lecturer could say this is all the services the [university] has …"	Participant C6 Focus Group 3
"I think the [people] from first year should be given this because in your third year or second year, you should already know these services [exist]. [For] first years [it] would be great to know all of the services that [are] available [before you] get into your second and third year."	Participant C7 Focus Group 3
"… formal services should be encouraged [to be used by students] and informal services should be incentivised [to be used more by students] because I think both are very necessary for well-being … The formal ones from the university shouldn't be an option. 'Come here if you want', [because] nobody's going to come because people that really need those [services], a lot of them don't go. If you're in the … you are not going to go to someone asking for help so we need to reach those people because those are the ones that need [help]. Most of us that are involved in clubs and that, we have our issues but we are very well off compared to some people that are really struggling and cannot function properly, so how do we reach those people? Giving them an option like [the services] right now, it's not helping … the whole issue is that we have a very reactive approach. Like, oh, are you having an issue? Come, come to counselling. You shouldn't have an issue in the first place … It should be a proactive approach …"	Participant D4 Focus Group 3

In relation to the broader theme of the 'perceived service approach to well-being', the fact that students perceive a reactive approach supports the perception that the university currently utilises an 'Acute Care' (Jones et al., 2009) approach whereby an ambulance is waiting at the bottom of the cliff. Students believed a 'primary prevention' approach (help at the top of the cliff) would be more effective in addressing student well-being. In short, students want services to be proactive and use an approach similar to Jones et al. (2009) 'primary

prevention' in order to create an environment where students' well-being is addressed from the beginning of their tertiary education journey.

4.4.1.3 Wraparound Services

'Wraparound' refers to addressing a person's needs across all domains of their life (Yu et al., 2020). In relation to this study, a wraparound approach advocates for services that are needs driven, individualised, strengths-based, and unconditional (Bruns et al., 2010). In a school-based wraparound approach, support services play a critical role facilitating student well-being. Historically, support services have always been identified as 'formal services' (academic, health, remediation, mental health counselling) (Yu et al., 2020).

However, this study's findings suggest that both formal and informal services input are needed in order to achieve a true 'wraparound' structure. The term 'wraparound services' has been used in this study to describe the various formal and informal services working together and co-operating (stakeholder engagement) with each other in order to improve student well-being.

At the micro level (students), there was extensive discussion about what wraparound services would look like if implemented at the university. Students also provided examples of when services have acted 'as one' and the resulting impact that it had on their individual student well-being (Table 4.19).

Table 4.19: Supporting evidence at the micro level for wraparound services

Supporting Text Units	**Reference: Students**
"It would be good connecting them, like the counsellor and stuff, connecting that with the rec centre and working together maybe with your counsellor and someone from the rec centre to work out a plan."	Participant B4 Focus Group 2
"I: They could communicate that information providing you gave them the consent?" "If it was under your consent, they've talked to you, 'we're thinking about doing this, would you be okay with that'? [Something like that is fine]."	Participant B4 Focus Group 2
"I think fundamentally what I would do is ensure that there's a common purpose driven by students which has taken time to be put together, that	Participant B6 Focus Group 2

all of those services are working towards … I think there needs to be like a broad umbrella that they go this is the common goal we're working towards and therefore it becomes natural, a grand process for them to communicate on those things and pass on information simply because they all have the same goal."	
"I was coming into university from a domestic violence background and last year the health centre, my doctor referred me to hospital and basically because of that, I was able to turn my mental health around. I was able to help the anxiety attacks and got help from [wellness services] and got help in the library, a session that helps you to plan your studies and [it] helped me to really come back to the way I was in school... It made a big impact on my life. I think they thought what issues might there be and how they kind of communicated with each other … I don't know how to say this correctly but they communicated with each other and because of that, I was able to get the help that I needed …"	Participant C6 Focus Group 3

The finding of micro-level actors supporting wraparound services demonstrates that students want a 'primary prevention' approach where they are empowered by services that have the ability to co-operate effectively and address well-being before students reach the 'bottom of the cliff' (Jones et al., 2009). This would go a long way to changing students' perceptions of the university's approach to well-being.

4.4.2 Meso Level

At the meso level, two sub-themes emerged; a culture of struggle, and wraparound services. The following section discusses each sub-theme and its impact on the meso level actors, followed by an explanation of its contribution to the broader theme of the 'perceived service approach to well-being'.

4.4.2.1 Culture of Struggle

During the formal service focus groups, participants discussed the culture of struggle in relation to the duplicated workload of different services, which results in a waste of resources

and a negative impact on meso actors' well-being. Table 4.20 provides one meso level actor's responses, critically identifying this struggle as an issue that would have been solved by now if it could have been.

Table 4.20: Supporting evidence of duplicated workload contributing towards a culture of 'struggle'

Supporting Text Units	**Reference: Formal services**
"I think work volume is something that makes it very difficult. If you get enough work, your head goes like this and this is the size of what you need to focus on and get through it. That comes at the expense of talking with colleagues, different areas, finding out what [they are] doing. We had a meeting yesterday … because there were concerns that this area of the university's not talking so well to this area, we don't really know what's going on … we don't want to duplicate efforts so we've got to make sure we both know what's happening in each area … As long as I've worked at the university, there's been that same conversation. It doesn't go away, [it is] siloed … I don't see it going anywhere. I think if we could solve that issue, it would've been solved by now."	Participant F4 Focus Group 6

The duplication of workload means that services are repeating work at the expense of talking to other services, resulting in a waste of resources. By duplicating work, meso-level actors are unable to dedicate more time to providing students with a wraparound service approach. The fact that services are duplicating efforts and that it is a common occurrence, means that time and energy are not being dedicated to student well-being. Furthermore, during the focus groups, service providers repeatedly mentioned that staff well-being is also important (see Table 4.21). A lack of stakeholder engagement results at "the expense of talking to colleagues, different areas and finding out what they are doing (Table 4.20, Participant F4, Focus Group 6)." Duplicated workloads expose meso-level actors to the edge of the cliff (Jones et al., 2009) and puts their well-being at risk. This means that each individual service has less time to spend working with students compromising their well-being even further.

4.4.2.2 Wrap around Services

The formal service providers also commented upon the notion of wraparound services. By allowing services to effectively co-operate and communicate with one another, service providers are not only able to improve the well-being of students but also their staff members (Table 4.21).

Table 4.21: Supporting evidence of wraparound services being positive at a meso level

Supporting Text Units	**Reference: Formal Services**
"When we hosted mental health awareness week we found it really useful to run events that both staff and students were invited to. It also helped having students on the working group because they were able to reach the students better than we do."	Participant F1 Focus Group 6
"I mean from our point of view it's new [and] growing. It's also the students' understanding what is well-being [is] and so I think it's education around what well-being is rather than thinking well-being's all this other stuff. It's quite a big picture of one's holistic self. So, I think at the moment for me personally, I feel like we're in this inception phase where the role of the well-being hub has brought everything to the forefront and now we're all able to go well, actually we need to connect more as staff and also [look] after staff. You know, the well-being for students but also the staff need it just as much."	Participant F4 Focus Group 6
"… We sort of do work quite sort of synergistically with student care. I had a couple of emails this morning and it feels good, that connection and hopefully most importantly, beneficial to [the] student … We also have a nurse who literally does lifestyle intervention and that is everything from joining a club, learning how to cook, going to the rec centre so I wish we could do more of it but that's, you know I think there is potential there to grow … So, I think that is quite efficient but [there is not] a formal programme for that and ditto with the rec centre and with the physios … Can we do it as a multidisciplinary thing? … So physically you can actually go and grab people."	Participant F3 Focus Group 6

Also discussed at the meso level, was the possibility of formal and informal services working together and the resulting impact that relationship currently has or would have on the well-being of both students and staff. Table 4.22 provides examples of both the student opinion on formal and informal services working together and the previous experiences of informal service providers working with formal providers. These quotes reveal that formal services could not only easily access information they had originally found difficult to access, but that informal services act as a 'gateway' to students for formal service providers. Thus increasing the awareness of service availability.

Table 4.22: Supporting evidence for formal and informal services to co-operate

Supporting Text Units	**Reference: Students**
"Or maybe introducing some indexes and assigning them to different clubs and different kind of services … for example, these clubs or services are responsible for these indexes and … it is their mission together [to] deliver something so they have to co-operate."	Participant D2 Focus Group 4
"… coming from an academic club for one of our courses, like the core accounting course, a lot of students who were struggling with the finance section emailed the lecturer and was said 'yeah, we're really struggling', can we get some tutoring? [It] got to the point where [they had] contacted us and was said, 'can you run a special finance workshop earlier on than study week'? I put that together, did it yesterday and that went quite well."	Participant E3 Focus Group 5
"I think the informal services are probably better in terms of those not as engaged students, like people who might be resistant to joining the formal services or to seek help from the formal services would be more inclined [to join an informal service]. [You would] be like, ohh join these clubs, ohh this is cool … I think that's better for those people who are less likely to get engaged in the formal ones…"	Participant B3 Focus Group 2
"I think it's such a good connection to, it's like a rabbit hole down to the [formal services] … For me, I got engaged in the university because I walked through a club's day and thought that would be cool to sign up to … then ended up in on the club exec … and then once you've figured	Participant B6 Focus Group 2

that out or start playing a social sport, you get interested in the rec centre[.] It's really important for connecting the two. It's like the bridge between the two parallel universes…"	
"… I think when you come to university, you have come out of a school model and … the primary reason you're there is to learn … but it's not until you touch on those, maybe playing a sport, maybe joining a club, that you might be introduced because we don't hear about services in our classes … You might be introduced to say something like a well-being service … like the rec centre or another sports club or something … that kind of leads you down this road of what is a more formalised version of well-being services."	Participant B6 Focus Group 2

The quotes in Tables 4.21- 4.22 demonstrate that creating a 'wraparound service' is possible and has previously, positively impacted both student and staff well-being. In relation to the broader theme of the 'perceived services approach to well-being', by establishing relationships with informal services and providing a full 'wraparound' approach, student well-being can be improved, and thus student perceptions of these services.

4.4.3 Macro Level

At the macro level, the two sub-themes that emerged were a 'culture of struggle' and 'wraparound services.' The following section discusses each sub-theme and its impact on macro-level actors, before explaining their contributions to the broader theme of the 'perceived services approach to well-being.'

4.4.3.1 Culture of Struggle

In the interview with the primary macro-level actor, it became apparent that pre-existing information systems and hierarchical and organisational structure had contributed to a culture of 'struggle' (Table 4.23).

Table 4.23: Supporting evidence of a culture of struggle at the macro-level

Supporting Text Units	**Reference: Senior Management**
"[We have] got disparate information systems so it's really hard to have four or five different services working with essentially a defined group of people to capture information in the same way because each system does it differently and just annoyingly differently enough that you can't really compare apples with apples … Definitely I think for me, the information systems and reporting is a part of that."	Interview Participant - P
"I think we've got some historic hierarchy and organisational structural challenges … I think we've got some room for improvement there. You know with different managers and different hierarchies; you've got different approaches to delivering work and so I think there's some inefficiencies."	Interview Participant - P

The culture of struggle identified at the macro-level was found to be causing unnecessary stress for macro-level actors and in some cases, the meso-level actors as well. By not having systems and a structure in place, macro-level actors are effectively being 'pushed over the cliff' unnecessarily. The macro-level actors' struggles will ultimately impact upon meso-level actors. Micro-level actors' well-being will be negatively impacted by the ongoing perception that the services' approach to well-being is not effective because of the trickle-down effect associated with the macro-level's culture of struggle.

4.4.3.2 Wraparound Services

At the macro level, the primary actor stated that when the situation requires it, they can instigate a wraparound approach to student well-being (see Table 4.24). As previously shown in Table 4.19 (Participant C6: Focus Group 3), when used, this approach is effective.

Table 4.24: Evidence of formal services using a wraparound approach

Supporting Text Units	Reference: Senior Management
"So, if they pick that a student's suffering … they've got an anxiety caused by a course or, you know a requirement for study, they then [seek to] understand, where the person is staying and they then know how to refer and sort of coach that student to then resolve their own issues with their course co-ordinator if that's the case."	Interview Participant - P

This finding relates to the broader theme of the 'perceived service approach to well-being' and the impact that being able to implement a wraparound approach has on both micro and meso level actors. By providing wraparound services, both micro and meso actors are able to be caught before they reach the bottom of the cliff (primary prevention). Therefore, if macro and meso-level actors are able to provide a 'wraparound service' students' negative perceptions of the services approach to well-being could be improved.

4.4.4 Summary of the Perceived Services Approach to Well-being

The theme of the 'perceived services approach to well-being' was found at each of the levels within the service eco-system. Sections 4.4.1 to 4.4.3 have discussed each of the sub-themes found within each of the levels and their contribution to the greater theme of a 'bottom of the cliff' approach.

At the micro-level, three sub-themes were identified (a culture of struggle, proactive versus reactive, and wraparound services). The students' 'culture of struggle' was demonstrated in a number of ways (using services as an acute tool, students seeing services as too scary to approach, and perceived intentional and unintentional discrimination). Students perceive that the university's approach to well-being is a reactive rather than a proactive one (preventive measure). Finally, at the micro-level, 'wraparound services' were identified as a means to proactively manage student well-being whereby students are empowered by services who are able to share information and co-operate effectively to offer a holistic offering of well-being services.

The sub themes of ‘culture of struggle’ and ‘wraparound services’ were also found at the meso level. At the meso-level, the ‘culture of struggle’ was related to the duplication of work, resulting in replication and lower levels of well-being for meso-level actors. The second sub-theme of wraparound services found that when services were in a position to co-operate effectively, there were improvements in the well-being of both students and staff. The idea of wraparound services was also supported by micro-level actors and informal services who also found their well-being improved when they co-operated with one another. This highlights the potential of formal and informal services working together. Working together would enable formal services to easily access information, create informal services as a ‘gateway’ for formal services, and improve both students’ and staff members’ well-being.

At the macro-level, two sub-themes emerged (a culture of struggle and wraparound services). The macro-level’s ‘culture of struggle’ stemmed from pre-existing issues with information systems and historic hierarchical and organisational structural challenges. The interviewee acknowledged that these struggles were contributing to the dissipation of macro-level actors’ well-being and by extension, the well-being of meso-level actors. The macro-level participant explained that wraparound services are used if there is a need for it. This finding suggests that preventative measures can be used and that staff do not need to wait until a student has reached the point of crisis. The following section discusses the third primary theme, ‘governance’.

4.5 Governance

During the focus groups and in the interview, participants expressed concern about the role of university governance with regard to creating systematic change in student and staff members’ well-being. A number of related sub-themes emerged which participants believed were related to governance; these were raised at all levels within the eco-system. The following section discusses these sub-themes and how each sub-theme applies to the different levels of the service eco-system.

4.5.1 Micro Level

Micro-level actors raised issues relating to ‘co-location’ and ‘interactions with staff and the physical environment’. The following section discusses these sub themes and how they

impact upon micro-level actors. This section also provides an explanation of the two sub-themes at the micro-level and their contributions to the greater theme of 'governance'.

4.5.1.1 Co-location

At the micro-level, students raised the possibility of co-location. They proposed a literal 'well-being' hub that would act like a one-stop-shop for student well-being. In this study, the term co-location is defined as a grouping of public or private services which are located within the same organisation (Barsanti & Bonciani, 2019). Co-location can be used to reduce the burden on the service provider (by providing fixed and running costs) and the client (in terms of reduced traveling and emotional costs) (Barsanti & Bonciani, 2019). Table 4.25 includes quotes from micro-level actors (students) supporting the co-location of services.

Table 4.25: Supporting evidence of students wanting a well-being hub (co-located services)

Supporting Text Units	**Reference: Students**
"I mean if they were like all one thing, like I don't know if you have to sign up for the rec centre and like the health centre separately, but if they were all just like integrated together [you would] only have to do it once as [they are] all [in] the same place."	Participant A4 Focus Group 1
"I mean having all of the well-being services in place would make it feel a lot more, bring a maybe, sort of bring a sense of community to it rather than it's just a service that you're paying to go to and then they complete the service, you pay them and go home which is sort more transactional than something that you engage with."	Participant A6 Focus Group 1
"And everything that can be done that needs to be done, like a booking can be made there for the health centre or the academic [services] … one place we can just go … It could just be one person it doesn't have to be a whole group of people. It could just be one person that just points you in the right direction …"	Participant A5 Focus Group 1
"… I think a lot of services kind of feel very separate so maybe having like an easy access point where it's one thing in which they refer you to … an easier way so instead of you having to go [to] counselling [or]	Participant B2 Focus Group 2

well-being … [they don't just say] what's wrong with you and then they refer you and they go."	
"… a well-being pop up tent every now [and then] to show that [they are] trying to interact with the UC community … the C-Block lawn I'm thinking you can just pop up there and even if it's just [a] come on through, just could be just purely about information. It's like ohh yeah, we've got this service … so you can just start asking questions … You might have one person … representing different services … that way we'll get more informed about what we have."	Participant C3 Focus Group 3

At the micro-level, students suggested that the role of governance within the university and their placement of services was critical. As shown in Table 4.25, students noted that they did not expect entire services to be placed in one location, but staff from each. Students stated that by having staff co-located, services could create a more holistic approach to well-being that would benefit both staff and student well-being. The impact of co-located services is also discussed at the meso level in Section 4.5.2.2.

4.5.1.2 Interactions with Staff and the Physical Environment

During the focus groups, students and staff raised the idea that the physical location and staff within the service eco-system contributed towards student well-being. Furthermore, they stated that mere interactions with others within the same eco-system would have a positive impact on student well-being. Table 4.26 provides examples of student responses relating to mere interactions with the physical environment and staff and the perceived or resulting impact on student well-being.

Table 4.26: Supporting evidence of student well-being being impacted by staff and the physical environment

Supporting Text Units	**Reference: Students**
"I think at the end when you're going through an academic journey, your lecturers have a responsibility to make sure that what they are teaching you, to some degree is [that] you have a positive relationship with	Participant B6 Focus Group 2

[learning] … That's the job, it's what they're employed for and that it counts for your well-being as well … What they were doing over Covid, like tracking, how you had that engagement tracker that pops up on your Learn now and it tells you how you're measuring against your class [for] engagement and stuff like that. I think that's a signal to the fact that UC kind of know that every lecturer is partly responsible for your well-being.'	
"… something that could be considered a service would be the postgraduate office, having that has helped my mental well-being post Covid because we actually have a space to go and discuss and be honest and there's members of your cohort who [if you have] had a bad day will pull you aside."	Participant D8 Focus Group 4

At the micro-level, it was found that 'interactions with staff and the physical environment' contribute towards student well-being. Participants noted that by having particular processes, such as online engagement tracking (Table 4.26; Participant B6, Focus Group 2), that university governance are aware that academic staff are partially responsible for student well-being. Furthermore, they suggested that the physical environment impacts student well-being and should be capitalised upon by the university governance.

4.5.2 Meso Level

At the meso-level, three sub-themes emerged: 'osmosis', 'co-location' and 'interactions with staff and the physical environment.' The following section discusses each of these sub-themes and provides an explanation of their contributions to the greater theme of 'governance'.

4.5.2.1 Osmosis

In this study, the osmosis effect is a phrase used to explain the 'trickle-down effect' and its effect on student well-being. This is more common when a company's governance has an established goal, culture, or systems in place. Previous studies have analysed the impact of the trickle-down effects of managers' behaviours and their influence on supervisors (Ruiz et al., 2011). In this study, the term 'osmosis' is used to explain the unconscious assimilation that occurs once an organisation has an established culture and the resulting bi-product of a

culture which benefits all actors within the service eco-system. Meso-level actors from formal services noted an 'osmosis effect.' They assumed that any changes made by macro-level actors (university governance) to the university culture or systems would have a trickle-down effect, positively impacting both meso and micro level actors (staff and students) (Table 4.27).

Table 4.27: Support for the belief that if macro-level actors have an established culture of well-being it will have a trickle-down effect

Supporting Text Units	**Reference: Formal Services**
"Personally, I believe if the culture is there for it as the whole university, working from the very top to the very bottom, I say bottom but people perhaps on the ground that we don't know about, if that culture is there for sort of well-being with everyone, then it'll by osmosis happen. Like the aeroplane analogy, put your mask on before helping others. So, the faculty need to put theirs on before helping services than once we have ours we can help the students."	Participant F3 Focus Group 6

In relation to the broader theme of governance, the finding of 'osmosis' highlights the importance of the university governance having their culture and systems in place. During the data collection process it became increasingly apparent that meso-level actors were concerned with particular cultural and system issues having a negative effect on meso-level actors (and thus micro-level actors).

4.5.2.2 Co-location

Meso-level actors also raised the issue of co-location. Table 4.28 provides quotes from formal service providers about the use of co-location as an effective means of improving student well-being. The quote provides examples of other forms of co-location in another setting which could be used to develop a holistic approach to student and staff well-being.

Table 4.28: Supporting evidence of meso level actors (services) wanting co-located services

Supporting Text Units	Reference: Formal Services
"We're a campus that's part of a bigger community and so I think if we look at what's happening in schools and other organisations [they are no longer just a school or business]. Now they've got lots of well-being services that go in and out of schools and actually, sometimes it's when somebody's right in front of you, that you can then have those discussions. So, I think that we need to have a better look about where we're physically located … I am a real advocate for some co-location … so I also think that we end up asking a lot of a student, asking a lot of family/whanau and the community to find what it is they need … if we have something that's co-located and the student doesn't have to say, ohh do I need ah, this, this, or this? They come to a counter and are directed to the right place. I think that also allows for just what F3 was saying, that she pops out to see the physio. She pops out to see the counsellor. She pops out to see a support [worker,] then there's not a double up of services … there's been lots of models in the community … in child protection services up in Auckland where they located police, Child Youth and Family, Starship. … F3's right, that we do a lot of discussion, sending emails, quick phone calls but it doesn't necessarily mean you get hold of that person or in a timely manner. I think there's a really good case for having co-location that students can just easily find us."	Participant F2 Focus Group 6
The Loft at Eastgate Mall is a good example … Where there's a hub of services.	Participant F1 Focus Group 6
Off-loading, some strategies, some ideas or maybe it is actually more serious and they could be referred somewhere externally …What we hear a lot from the student voice is, I want to be seen now but instead of them making that decision that they need counselling, if there was a co-location, someone could say actually … This is probably what you need	Participant F2 Focus Group 6

and we can provide it quicker, sooner, and um, kind of in a more streamlined way, not the supermarket kind of model but something that is triaged a little bit quicker."	

At the meso-level, co-location was raised as a means of improving both student and staff well-being. The university is well-positioned to control the location of services. During the focus groups, meso-level actors explained that co-locating services would assist in improving student and staff members' well-being. They highlighted the role of university governance in being able to co-locate services and the potential impact on staff and student well-being.

4.5.2.3 Interactions with Staff and the Physical Environment

At the meso-level, service providers expressed concern about the degree to which academic staff in particular were responsible for managing student well-being and the potential impact of the physical environment in improving well-being (Table 4.29).

Table 4.29: Supportive evidence of meso-level actors being concerned about the extent to which academic staff and the physical environment impact student well-being

Supporting Text Units	**Reference: Formal Services**
"I do wonder about is the extent to which academics are equally aware of support services and willing to forward or refer a student to those services because their head's in a different space. New staff have an induction and they are given resources … resources just go in the top drawer [then they] get busy with other things and then six months later, there's a student in your office in a state of psychological distress … [does a] staff member know how to get that student help? [We] do have resources on that but ... as a university we constantly have to work at making sure that staff know where the correct referral points for a student are …"	Participant F4 Focus Group 6
"I was walking over here and it's such an incredible campus just from its green bits. I feel like we do not capitalise on it enough with outdoor classes or something. I think it's the most wonderful park you	Participant F3 Focus Group 6

could possibly imagine and I think that could change the feel of the place if people just saw stuff happening."	

Participant F4 (Focus Group 6) noted that it is a continuous job to maintain academic staff training with regard to understanding university services and what to do when approached by a student in distress. Throughout the focus groups with meso-level actors, it became increasingly apparent that the perception was that the role of well-being responsibility fell solely on the shoulders of services. However, as identified by students as well as the service providers, staff members and the physical environment also play a critical role in managing student well-being. Thus, the role of university governance is to understand how student well-being is impacted. This was found to be misplaced by both micro and meso level actors who perceived that it is also the role of academic staff and the university environment (controlled by university governance) to assist in managing student and staff well-being.

4.5.3 Macro Level

At the macro-level, the theme of governance was a prominent topic. The sub-themes which emerged from the interview with the macro-level actor were 'osmosis' and 'rules and regulations.' The following section discusses these sub-themes and their relevance to the greater theme of 'governance'.

4.5.3.1 Osmosis

Table 4.30 outlines the response from the macro-level actor who noted that the university's current hierarchical structure and attitude towards co-creation and co-design is outdated and not supported by all at a governance level. Thus, at a macro-level (the governance level) the osmosis effect is not being passed down from macro to meso and meso to micro. Due to the hierarchical and organisational challenges, through osmosis, meso and micro actors are being negatively impacted.

Table 4.30: Supporting evidence of current hierarchical issues and an outdated approach towards co-design and co-creation at a governance level

Supporting Text Units	Reference: Senior Management
"… [We have] some historic hierarchy and organisational structural challenges … [We have] been looking at [if] we [are] set up in the most efficient way possible and I think we've got some room for improvement. You know with different managers and different hierarchies, you've got different approaches to delivering work and so I think there's some inefficiencies … I understand co-creation and co-design so I really get the value of having students involved in, sometimes awkward conversations but actually that's where you show that you trust them and that's where you build the relationship … Some of my colleagues may not have that same view."	Interview Participant - P

The issue of osmosis can only be solved via the university governance due to it being a macro-level issue. Having pre-existing issues means that university governance is aware that meso level actors are at a disadvantage with the level of co-creation and engagement they can have with students, which then impacts micro-level actors. It is critical to correct the issue of 'osmosis' at the macro-level in order to create systemic change in the well-being of the university's students and staff members.

4.5.3.2 Rules and Regulations

During the interview with the primary macro level actor, the interviewee noted the on-going hindrance of rules and regulations (specifically around privacy) which meant that it was difficult to provide a 'wraparound service' (Table 4.31). Similar theories have also been discussed in TSR literature. Hepi et al. (2017) have discussed 'activity theory' or the rules and regulations within an activity system/eco-system and their impact on the ability to engage in co-creative practices. Table 4.31 outlines how the rules and regulations within the university eco-system impact services' ability to provide 'wraparound' services. In other

words, concerns about breaching privacy have a negative impact on service providers' ability to systematically improve student well-being and create meaningful change.

Table 4.31: Supporting evidence of rules and regulations hindering services' ability to act 'as one'

Supporting Text Units	Reference: Senior Management
"I've got these problems and I could talk to [a service] 'well here are the areas that I think you could go to resolve the problems.' Here are the tools you can use, here are the things that you should start looking at doing for yourself to look after yourself … The problem is unless you provide your consent to the staff member to then share your data with other people they can't share data because a lot of the information you give is around health and well-being and that's covered by the Health and Information Privacy Code."	Interview Participant - P

The 'rules and regulations' finding highlights the potential of university governance in both improving and hindering systematic change in staff and student well-being. The macro-level actor noted that certain rules and regulations were created by the university and not public law. In order to initiate systematic change, university governance needs to ask students to provide consent for their information to be shared across services or make it part of the university's rules or regulations. Therefore, university governance should begin at the top to effect positive change and improve student and staff members' well-being.

4.5.4 Summary of Governance

The theme of 'governance' was identified at each of the levels within the service eco-system. Discussed in Sections 4.5.1 to 4.5.3, governance was evident in a number of sub-themes.

At the micro-level, the two sub-themes identified were 'co-location' and 'interactions with staff and the physical environment'. At the micro-level, students wanted services to be physically located together. Students believed that by situating services in the same location that their well-being could be greatly improved. The role of governance was found to be

critical in the decision-making process of where services would be co-located. The second theme of 'interactions with staff and the physical environment' indicates that students derive well-being from mere interactions with staff and the physical environment.

At the meso-level, the analysis revealed three sub-themes (osmosis, co-location, and interactions with staff and the physical environment). Osmosis was found to be the trickle-down effect of macro-level actions on meso and micro-level actors. Participants noted that if the culture is established at the top of the university (governance level) then by 'osmosis,' a trickle-down effect will occur, either positively or negatively impacting meso and micro-level actors. The meso-level, or those working in the formal services, also suggested that if the services were located in a single location this would not only greatly improve the well-being of students but also staff who were unable to offer a consistent wraparound service approach due to being located in different parts of the university and duplicating work. The final sub-theme at the meso level was interactions with staff and the physical environment. Meso-level actors expressed concern about the role of academic staff in student well-being. Furthermore, they felt that the physical environment should be better utilised to improve student well-being.

At the macro-level, the researcher identified two sub-themes: 'osmosis' and 'rules and regulations.' At the macro level, 'osmosis' was discussed in relation to the current hierarchy and structural issues. The interviewee revealed that different actors had varying opinions on how to proceed with co-creation and co-design. These pre-existing issues have negative ramifications on meso-level actors and therefore, micro-level actors. At the macro level, the interviewee discussed the final sub-theme, or the ongoing hindrance of particular rules and regulations, which limited the university's services ability to offer a wraparound approach. The interviewee noted that certain rules hindered a service's ability to share information with other service providers and, unless raised by services, students would not benefit from such a wraparound service.

4.6 Chapter Summary

This chapter has discussed the three major themes that emerged in the data from the focus groups and the interview. These three themes are *actor engagement, perceived services approach to well-being,* and *governance.* These three themes were found to have an impact on the creation of a holistic offering of well-being services.

Each of the major themes was supported by several sub-themes which contributed to the creation of the major theme. The chapter has explored each of the themes and the relevant sub-themes found at each of the levels within the service eco-system. By exploring the implications of each theme for each level, this chapter has been able to demonstrate what is required at each of the service eco-system levels to improve the well-being of both staff and students. How each of these major themes impacts upon the creation of a 'holistic offering of well-being services' is addressed in the following chapter.

Chapter Five - Discussion and Conclusions

5.1 Introduction

This chapter discusses the study's findings and answers the research questions listed in Chapter Two. The chapter also highlights the study's academic contributions, and theoretical and managerial implications. Finally, the chapter provides suggestions for future research, explains the study's limitations, before concluding with some final remarks.

5.2 Summary of the Literature

In the literature, it was immediately established that the use of particular nomenclature did not allow for oscillation between the different levels within the service eco-system (Frow et al., 2019). Critically, the study's clarification of nomenclature allowed for an investigation of informal services (student-run services) which operate at the meso-level and are run by micro-level actors, thus allowing for oscillation between the levels within the service eco-system.

Former studies have failed to consider how all levels within a service eco-system (micro, meso, and macro) can co-create 'as one'. Previous research has focused on a particular level (meso) (Frow et al., 2019) despite many acknowledging that the inclusion of all actors is necessary to create systematic change in the well-being of all levels within the service eco-system (Alkire et al., 2019; Anderson et al., 2013; Hall et al., 2014; Ostrom et al., 2010; Ostrom et al., 2015). Furthermore, previous research has largely focused on 'formal services' and failed to account for 'informal services' (student-led services) and their impact on improving tertiary students' well-being.

Universities have the unique ability to inject and support student well-being through several initiatives and projects (Baik et al., 2019) (see Section 2.7.2). The context of this research (a New Zealand university) offers insight into the unique ability of university governance and their high level of control of the service eco-system. Previous studies on university well-being (Kean et al., 2019; Taylor et al., 2017) have neglected to examine how macro-level actors (university governance) impact the well-being of micro-level actors (students) or consider how they can offer holistic well-being services.

As a result of the gaps identified in Chapter Two, the following questions were proposed and are answered in this chapter:

Research Question One: What are ways in which tertiary students and services can co-create in order to improve the individual well-being of students?

Research Question Two: How do different levels of formal and informal transformative services impact tertiary student's individual well-being?

Research Question Three: What is required to develop multiple tertiary services at once to simultaneously provide well-being for tertiary students?

The following discussion analyses the study's findings in relation to relevant literature. The section explores each of the three major themes and how they manifest at each of the levels within the service eco-system (micro, meso, and macro). Furthermore, this chapter considers how each of the major themes provides answers to the research questions. The following section presents a discussion of research question one's findings at each of the levels within the service eco-system.

5.2.1 Research Question One

The first major theme which contributes to an understanding of how universities can create a holistic offering of well-being services is 'actor engagement'. This theme is discussed in relation to the relevant literature and the different findings from each level within the service eco-system (micro, meso, and macro).

When analysing the findings of what is required to create a holistic offering of well-being services, the broader theme of 'actor engagement' emerged. Actor engagement answers research question one or explains how tertiary students and services can co-create in order to improve the individual well-being of students. The following section discusses each of the sub-themes found at micro, meso, and macro-levels and how each contributes towards the broader theme of actor engagement. They are also discussed in relation to research question one.

At the micro-level, actor engagement was evident in four sub-themes. Each of these sub-themes contributed towards the broader theme of actor engagement at the micro-level. At the micro-level, actor engagement demonstrates how the university does not currently engage students in co-creation (service inclusion). The students wanted greater transparency about the use of resources and were unhappy with the university's poor communication methods.

Identified as a way for services to co-create with students, 'informal service innovation' was shown to improve the well-being of tertiary students. This is discussed in greater detail in section 5.2.1.1.

At the meso level, actor engagement was also demonstrated through four sub-themes. Each of these sub-themes is explored in relation to the relevant literature. At the meso-level, a number of participants identified hindrances to students and services co-creating. However, at the meso-level, informal service innovation was shown as a means of co-creation between students and services which would lead to improved student well-being.

Evident at the macro-level, the sub-theme of 'actor empowerment' indicates that despite efforts already being undertaken, the current co-creation between macro-level actors at the university and the Students' Association are not clearly advertised. This means that micro-level actors (students) are not aware of current efforts in co-creation between the university and the Students' Association to improve student well-being. Discussed in depth in section 5.2.1.3, this demonstrates that co-creation is currently occurring but is not clearly advertised.

Research question one has been answered by demonstrating ways in which students and services can co-create at each of the levels within the service eco-system.

5.2.1.1 Micro Level

A top-down bottom-up approach must be developed in order to gain effective input from all stakeholders within the service eco-system (Audin et al., 2003). Through co-creation (Vargo et al., 2008), services are able to incorporate the student voice (Bland & Atweh, 2007; Cook-Sather, 2006; Flynn, 2015) and access key information from 'experts.' If they do so, services will have the necessary information to create services that students actually want and need and thus improve individual students' well-being.

This study has found that students believe that formal meso-level actors are not making a 'fair' and 'just' attempt to engage in co-creation. Conceptualised as 'service inclusion' (Fisk et al., 2018), it was found that students perceive a lack of engagement in co-creation. The perceived lack of engagement by the formal services or poor attempts at service inclusion, were seen by the students as 'unfair' and in contradiction to an egalitarian system which presumes a sustained systematic effort towards service inclusion (Fisk et al., 2018). This was

demonstrated through student's comments about utilising their feedback and wanting to be more involved in services and co-creation.

This study's findings about the university's lack of transparency with regard to service availability and the very existence of some services, support Rith-Najarian et al.'s (2019) work and demonstrate the importance of proper advertising. Although there are services designed to improve students' well-being, these are poorly advertised meaning that many students do not know that they even exist. Rith-Najarian et al.'s (2019) findings (also within a university context) support the 'branding' of services' in order to reduce the disparity between students who require systematic help. This study recommends that the 'branding' of services should be an exercise undertaken through co-creation with students and services.

Students' perceptions of a lack of transparency and involvement in co-creation have a negative impact on their well-being. Sharma et al. (2017) found that if students are involved in the co-creation process, they experience improved well-being. In short, Sharma et al. (2017) have indicated that a simple way to improve students' well-being is to involve them in the creation of any new services. The notion of co-creation supports Mulcahy et al.'s (2021) findings that students' perceptions of services can be improved; if staff are interested in co-creation, this will ultimately result in repeated service use.

This study found that micro-level actors (students) within the service eco-system want greater transparency, particularly about services they are paying for. The findings also highlighted discrepancies in communication practices from the meso to the micro-level actors. At the micro-level, students admitted that they found the current forms of communication overwhelming. This was demonstrated by comments such as 'spammy' and 'information overload'. Roetzel (2019) found that 'information overload' has a negative effect on decision making performance; as the information load increases, the ability to make decisions decreases dramatically. Roetzel's (2019) findings suggest that constant communication hinders a student's ability to make a decision and/or deters them from seeking help from such services.

The study found that informal services positively impact student well-being. Students noted that formal services should take inspiration from the informal services with regard to the creation and re-design of new and existing formal services. By using such an approach, the university's formal services could utilise existing resources (informal services/student-led services) (Chen et al., 2020) as a tool for co-creation.

This study has also demonstrated the ways in which formal services can engage with students in safe value co-creation spheres (Finsterwalder & Kuppelwieser, 2020a). By engaging with informal services, formal service actors are not only able to access information previously out-of-reach, but also engage students in the co-design and co-creation process of new and existing formal service offerings (Chou et al., 2018; Malik et al., 2016). By using a peer-to-peer format, students are able to co-design and co-create in a way that allows them to be 'safe' (Finsterwalder & Kuppelwieser, 2020a). This engagement of informal services supports Finsterwalder's (2017) notion of a temporary emerging eco-system of ad-hoc/informal services. However, this study furthers the temporal state of informal services and proposes permanent institutionalisation. This study has shown that both students' and staff members' well-being can be increased through the continued use of informal services. This answers question one which sought to determine how students and services can co-create in order to improve the individual well-being of students.

This study demonstrates the ways in which particular service eco-systems, such as a university, are able to harness the power of co-creation (Vargo et al., 2008) in order to design products or services that their consumers want. There are many examples of co-creation around the world, including the likes of IKEA and 'Co-create IKEA' where customers and fans are encouraged to develop new products. Innovations such as these allow businesses to tailor their products and services further to enhance customer satisfaction (Edvardsson & Enquist, 2011) and create a loyal customer base.

The university could use similar techniques and thus create a student body who are supportive of the formal and informal services. Similar examples of 'informal services' (described as ad-hoc) (Finsterwalder, 2017) have been identified in previous TSR literature. In a refugee context, Finsterwalder (2017), found examples of ad-hoc services where citizens provide aid to refugees, or refugees initiated their own services. This study has shown that students have attempted to manage their well-being by creating their own services (informal services). While co-creation allows for the fine-tuning of a business' services and products, the present study found that also improves individual students' well-being. By making informal services the co-creator of value (Payne et al. 2009), transparency between students and formal students can also be improved. While increasing transparency, co-creation will also allow for further insight into service gaps previously overlooked by the current formal services (Hurley et al., 2018). As one micro-level actor running an informal service explained, informal service innovation is unique because it demonstrates that informal

services are born out of perceived gaps in the formal provision. If they co-operate with informal services, formal services could be confident in knowing that they are not only engaging with students but also utilising pre-existing resources to gain insight into students' needs and wants whilst also being transparent (Chen et al., 2020).

Research question one was designed to discover how tertiary students and services can co-create to improve the well-being of individual students. The study found that students currently had minimal involvement in the co-design of services. Furthermore, students were concerned about the services' lack of transparency (particularly in relation to the allocation of funding) and whether their feedback from previous years was actually being acted upon. Many students were also unaware of the existence of many of the formal services and noted that the current forms of communication from these services were overwhelming and 'spammy'.

Using student-led services to engage with students will provide a 'safe co-creation sphere' (Finsterwalder & Kuppelwieser, 2020a) where students can speak freely with their peers as opposed to with a formal service provider. The university should therefore encourage stronger linkage between formal and informal service providers, particularly as the latter have been identified as one of the university's strengths and have been proven to work. This approach would enable a greater coordination of efforts and the integration of resources that shape the university's service eco-system (Brodie et al., 2019; Taillard et al., 2016).

5.2.1.2 Meso Level

Within the meso-level, under the broader theme of 'actor engagement', this study found ways in which meso-level actors were perceived as not making a 'fair' and 'just' attempt (Kennedy & Santos, 2019) at engaging with micro-level actors. The study found that meso-level actors struggled to engage students in co-creation. The students indicated that the current forms of communication were ineffective. This finding is critical. As discussed in Section 2.6.3 of the literature review, Baik et al.'s (2019) study shows that apart from engagement with teachers and teaching practices, formal services are the primary way to improve student well-being. However, this study found that students place a greater onus on informal services as a way of maintaining their well-being. Greater linkage between formal and informal services would enable the formal services to engage with students in a way that is more effective and not overwhelming (Brodie et al., 2019).

Students were not the only ones who perceive a lack of stakeholder engagement (Hollebeek et al., 2020). Informal service providers also stated that the formal services were not engaging with one another. A current lack of stakeholder engagement between formal and informal services, combined with negative student perception (Hollebeek et al., 2020), impact on the ability for formal services to engage students in the co-creation process. Communication at the meso-level differed from the micro-level, with service providers acknowledging that particular methods are ineffective because of their lack of control and the overwhelming nature. As indicated in Table 4.11, formal services were aware that many students had survey fatigue, but stated that they had little control over the amount of communication sent to students. Due to a lack of control, students are less likely to engage with services in the co-creation process.

The study examined how students and services can actually co-create to improve student well-being. Informal services believed that students would be more receptive to engaging with them. This is not surprising because these services are student-led and are created due to perceived gaps in the current formal service offering. Unique at the meso-level, informal service innovation reveals how formal and informal service providers have previously worked together to improve the well-being of students. This demonstrates how the university can utilise its pre-existing resources (informal services') and engage informal services as partners in the co-creation of new and existing service offerings (Chen et al., 2020). Furthermore, such an approach would encourage 'effective partnership' eluded to by Baik et al. (2019). Here, informal services would work with formal services in the co-creation of services designed to improve student well-being. Such a process would demonstrate empathy, something which students desire.

This 'effective partnership' would allow the university to access 'hard-to-reach' information (Bland & Atweh, 2007; Cook-Sather, 2006; Flynn, 2015). Such an approach would allow the university to demonstrate to its students that it is taking a holistic and preventative approach to well-being (Jones et al., 2009). This study's findings echo work undertaken in both Australian and British universities which highlighted the need to take into consideration all aspects of university life in order to improve student well-being (Dooris et al., 2010; Kean et al., 2019)

This study has shown that in order to create a holistic offering of well-being services, meso-level actors must engage and communicate with micro-level actors in an environment

conducive to micro-level actors being receptive. The present study found that such an offering can be achieved through the use of informal services (student-led services) who understand micro-level communication and types of effective communication (due to being students themselves). This section has provided the answer to question one; this study suggests that the university engages in co-creation with informal services which would improve the individual well-being of tertiary students.

5.2.1.3 Macro Level

At the macro-level, the study found that there was a dependence on external organisations (the Students' Association) to engage with micro-level actors in co-creation (Vargo et al., 2008). Students were unhappy with this and wanted them to make a 'fair' and 'just' attempt (Kennedy & Santos, 2019). Although a critical element outside the service eco-system, the Students' Association was identified as a service that operates independently of the university. Although it provides student services, this independently run organisation, co-creates with the university at a macro-level. Currently, the university engages with the Students' Association through a number of working groups, including a joint advisory board (macro-level) consisting of management from both the university and the Students' Association. Although perceived by students as not making enough of an attempt at engaging with them, the macro-level actor believed the university is acting responsibly by engaging with the democratically elected students who represent the views of micro-level actors (students). However, these working groups are not clearly advertised to students, meaning that students feel like the university does not wish to engage with them.

Kotter (1979) has argued that co-opting key members of external organisations through directorships is effective in establishing linkages with external organisations. The university is in a position to advertise to its students that co-creation between the Students' Association and macro-level actors at the university is already occurring. The university must be clear in their partnership with the Students' Association and the actions taken together to improve student well-being. Audin et al. (2003) has noted that success of these efforts depend on the active cooperation of all stakeholders. Despite operating outside of the university eco-system, the Students' Association maintains a critical role in influencing the macro-actors of the university. This study supports Audin et al.'s (2003) findings that in order to improve the well-being of individual students, the cooperation of all stakeholders is necessary. Co-creation between macro-level actors within the university is a way for services to understand

how to improve the well-being of individual students. At the macro level, this co-creation involves micro-level actors (students) who are student representatives. This demonstrates the importance of Frow et al.'s (2019) language of ‘actor’ and the use of this term in this study. This co-creation between the Students’ Association at the macro-level, despite being micro-level actors (student representatives), demonstrates how consumers actors/students can co-create to improve the well-being of not only service actors but also university governance actors (who control the services).

5.2.2 Research Question Two

The following section presents the findings for research question two for each of the levels within the service eco-system (micro, meso, and macro): how do different levels of formal and informal transformative services impact tertiary students’ individual well-being?

Research question two relates to the second major theme of ‘perceived service approach to well-being’ (discussed in Section 4.4). This section explores the micro, meso, and macro levels in relation to the relevant literature. This question sought to identify how different formal and informal services impact individual students’ well-being differently and what the current struggles of each level are.

At the micro-level, the greater theme of ‘perceived service approach to well-being’ answers research question two by demonstrating how formal and informal services impact a tertiary student’s well-being. This is discussed in detail via the three sub-themes identified at the micro-level.

At the meso-level, the study investigated how both formal and informal services impact an individual student’s well-being. Furthermore, it examined how the utilisation of a wraparound approach which incorporates both formal and informal services could improve the well-being of both formal service staff and students.

The macro-level actor interviewed in this study revealed that student well-being is negatively affected by existing hierarchical and cultural issues. He also discussed how both informal and formal services could potentially impact a tertiary student’s well-being due to their influence as macro-level actors.

5.2.2.1 Micro Level

The study found that students only use formal services when they reach an 'acute' stage. They only approached formal services when they were at the 'bottom of the cliff' (Jones et al., 2009). At the micro-level, the 'culture of struggle' theme indicates that students only approach services when necessary; many students perceive these services as 'scary.' This is explained in Section 4.4.1.1 with students commenting that they would only approach a formal service as a last resort. Often overlooked with regard to their level of vulnerability (Robson et al., 2017), some students noted that they would not use formal services as a result of having perceived a negative past experience. As formal services are critical to student well-being (Baik et al., 2019), this finding is particularly concerning. If formal services are perceived by students as an 'acute' tool for managing their well-being then it is not until the point of crisis that students will approach them. This perception echoes the findings of previous studies by Epstein et al. (2018) and Rith-Najarian et al. (2019) who found that students perceived university advisors as ineffective. They found that most students had poor relationships with university staff (meso-level actors). This study found that despite having the resources in place to match the challenges that students face (Dodge et al., 2012), formal services do not currently support student well-being in the same manner as informal services.

As a result of their negative perceptions and experiences, students see services as something you only use when you reach an 'acute' stage (Jones et al., 2009). They will continue to act in this way until there has been change in how these services operate and are presented. If students only perceive themselves as in need of services at the extreme end of the resource continuum (only counsellors and doctors), then they will be unable to develop a long-term strategy for achieving sustainable well-being (Previte & Robertson, 2019). This means that the formal services are likely to be overwhelmed and that vulnerable students may not be able to access the services they require.

Contradictory to Baik et al.'s (2019) findings, this study found that students place greater emphasis on the use of informal services. Despite this, this study found that both are crucial for student well-being. Students participating in the focus groups believed that formal and informal services needed to work together to provide a 'wraparound service' (Yu et al., 2020) and ensure greater stakeholder engagement (Hollebeek et al., 2020). At a micro-level, the researcher found evidence of a wraparound service that improved the well-being of a student in the short and long-term. Students believed that this approach should be used as it would give services a 'common purpose'. This finding highlights the importance of the entire

service eco-system and the uniqueness of informal services. As noted in the literature review, previous studies have only focused on 'formal' services. However, as this study has demonstrated, students believe that formal services should only be used as an 'acute' tool and thus have limited effect on students' well-being.

Formal services should re-design themselves as a collective of approachable services that can, if necessary, offer students a wraparound approach. This could take the form of a 'well-being hub' like the one proposed by Malachowski et al. (2019) or simply co-locating the services. This 'well-being hub' would serve as a 'one-stop-shop,' which would mean that the services are easily accessible and more approachable. This would hopefully mean that students would not have to approach a specific service directly.

Formal services could also introduce 'informal student ambassadors'(Saheb et al., 2019). Previous studies undertaken at universities in Australia have demonstrated how student ambassadors are more effective in promoting well-being as they are a similar age to those they are interacting with and are likely to have experienced similar issues. These ambassadors could be used to promote the well-being hub as an approachable collective of services that are designed to address students' needs. Utilising peer interaction (student-to-student), formal services will be seen as more approachable and not just for 'acute' cases. In turn, this may reduce the pressure on acute services like doctors and counsellors.

If formal and informal services offer a wraparound approach, then the well-being of individual students can be addressed at the beginning of their tertiary study or before they reach the point of crisis (Jones et al., 2009). As discussed further in Section 5.2.2.2, when formal and informal services address the well-being of students, the well-being of formal service staff is also likely to improve. This demonstrates the unintentionality of co-creation and the resulting impact on staff and student well-being (Finsterwalder & Kuppelwieser, 2020b) .

The very idea of wraparound services fits with the aims of TSR and the improvement of well-being through the design and use of services (Anderson et al., 2011). By utilising informal services, the university will be able to facilitate student well-being for the entire 'journey' (Dodge et al., 2012). By assisting informal services, formal services would be better able to manage student well-being and provide a more stable well-being journey. In short, students would be able to better manage their own well-being through the use of informal services. Working in partnership with established clubs within the university, formal services could

provide financial and informational support which would help to promote sustainable well-being. As previously mentioned, formal services could utilise informal service members as 'student ambassadors' (Saheb et al., 2019) to promote the use of formal services and the 'well-being hub' (Malachowski et al., 2019).

Students saw formal services as 'there for when I need them,' but not a tool designed to assist them in maintaining their day-to-day well-being. Formal services could thus use informal services as a tool to help students manage their own well-being (discussed further in Section 5.2.2.2).

Therefore, in response to research question two, the findings show that formal services are used as a last solution, as opposed to informal services which students use to maintain their well-being. By creating more approachable formal services through the use of co-location (a well-being hub) and student ambassadors, students may be more likely to approach a formal service.

5.2.2.2 Meso Level

Formal service providers acknowledged a 'culture of struggle' in relation to their total workload and the resulting impact, not only on their own well-being but also that of the students. This finding demonstrates that students are not the only actors within the service eco-system who are on their own well-being journey (Dodge et al., 2012). This is critical, as previously shown in TSR literature (Black & Gallan, 2015; Chou et al., 2018; Malik et al., 2016; Sharma et al., 2017), focus is placed on particular actors within the service eco-system (often those at a micro-level). This research offers insight into the entire eco-system, and allows for the well-being of *all* actors to be considered. Formal service providers admitted that the duplication of workloads represents a waste of resources and time that could be spent assisting students. The culture of struggle shown at the meso-level and the lack of formal-to-formal service engagement results in duplicated workloads meaning that formal services having limited time and resources to focus on student well-being. The impact on formal service providers' well-being demonstrates how processes in one level (the meso level) can have adverse effects (unintentional spill-over) on the very actors they are meant to be helping (students) (Finsterwalder & Kuppelwieser, 2020b).

Like the micro-level actors, meso-level actors raised the idea of informal service innovation. This idea shows how universities could alleviate some of the formal service providers' stress

and also demonstrate empathy for the students (Baik et al., 2019). With no pre-existing literature on the impact of 'informal' services in a university setting, the finding of informal service innovation is crucial in demonstrating the university's unique ability to make the most of student-led services. Having been developed as a 'gap filler' for perceived holes in the formal service provision, informal service innovation has been proven to increase student well-being. Informal services represent a bridge (Blocker & Barrios, 2015) between formal services and students. They could be used to facilitate greater levels of co-creation (Baik et al., 2019). Informal services provide a space where students can learn to manage their own well-being.

This study recommends that formal services should engage and empower informal services (Healey et al., 2016). This would reduce the pressure on formal services to find willing students and enable co-creation between formal and informal services. It may lead to innovative service ideas that better meet students' needs. By engaging informal services, formal services will be able to potentially relieve pressure on critical services and decrease the number of students who perceive that they require urgent help. The study also found that at the meso-level, students and staff were open to the idea of a wraparound service. Participants believed that such a service would have a positive effect both on student and staff members' well-being.

Discussed by Finsterwalder and Kuppelwieser (2020b), 'intentionality of value co-creation' refers to when an actor creates or destroys value for themselves (Lepak et al., 2007). Unintentional value co-creation was demonstrated in this study through formal and informal services engaging with one another; designed to improve micro-level actors' well-being, these actions also improved meso-level actors' well-being. Well-being was improved through relieving of pressure on formal services by co-locating formal services and utilising informal services. This study thus supports Finsterwalder and Kuppelwieser's (2020b) idea and the resulting bi-product of unintentionally improving service staff well-being, whilst striving to improve student well-being.

This study has answered research question two by demonstrating that formal meso-level actors can positively impact student well-being. The study found that meso-level actors are often hindered by duplicated efforts. The study has found that informal services not only provide a way for formal services to engage with students and positively impact their well-being, but also impact the well-being of formal service actors as well.

5.2.2.3 Macro Level

This study has shown that the macro-level is critical in instigating the creation of a holistic offering of well-being services. However, it also found issues at the macro-level. Dodge et al. (2012) have argued that an organisation must ensure that it has the appropriate resources in place to match the challenges individuals face. This was found not only at the micro and meso-levels, but also the macro-level. At the macro level, the culture of struggle relates to pre-existing information systems and cultural hierarchy issues. These findings reveal the difficulties associated with putting resources into place to ensure micro-level actors have access to effective services (Finsterwalder et al., 2020).

The services eluded to by the primary macro-level actor in this study demonstrate the capability to offer students a wraparound service. The macro-level actor commented there was the ability to instigate a wraparound service approach. This demonstrates the capability of macro-level actors to enable or inhibit engagement (Kuppelwieser & Finsterwalder, 2016) between formal and informal services, as well as co-creation between formal services and students. As TSR's ultimate goal is the improvement of individual well-being through the use of services (Rosenbaum, 2015), this finding is critical in demonstrating that the university has the capacity and willingness to provide a wraparound service (Yu et al., 2020). However, in order to improve the well-being of both meso and micro-level actors, it is critical that the university takes a proactive approach to managing well-being.

Furthermore, as previously mentioned (Table 4.19, Participant C6; Focus Group 3), when provided, a wraparound approach can assist a student not only at a point of crisis but gives them the tools to manage their own well-being in the long-term. By intervening at the beginning of a student's well-being journey, the university will be perceived as taking a pro-active approach. This study recommends including informal services into their wraparound offerings.

The findings related to research question two have demonstrated that both formal and informal services impact tertiary students' well-being. However, the study found that a preventative approach (Jones et al., 2009) must be undertaken in order to change students' negative perceptions of formal services. In order to develop a preventative approach, the university must be pro-active in taking action through services. As previously discussed, one way to change the students' negative perceptions is through the engagement of informal services; in short, formal services must engage with the informal ones. The university will then be able to develop a proactive approach (Jones et al., 2009) to student well-being and

thus change students' perception of formal services as only for those in crisis or 'acute' situations.

5.2.3 Research Question Three

This section discusses the findings related to research question three in terms of the three levels of the service eco-system (micro, meso, and macro). Research question three asked participants to consider what is required for multiple tertiary services (formal and informal) to simultaneously provide well-being for tertiary students. The third major theme of this study (governance) indicates the importance of the university leadership in relation to improving the well-being of its staff and students and the creation of a holistic offering of well-being services.

At the micro-level, participants discussed the possibility of co-locating formal services.' This concept shows the potential for both formal and informal services to work together to provide well-being services. Furthermore, although not formally recognised, participants noted the role of academic staff and the importance of the environment in student well-being (Dooris et al., 2010; Kean et al., 2019).

At the meso-level, research question three was answered by showing that in order for multiple tertiary services to simultaneously provide well-being, macro-level actors would have to change the culture and by 'osmosis', create a positive service environment for both staff and students. Meso-level actors also supported the idea of co-location as it would allow them to work together to provide well-being services. Meso-level actors also acknowledged that academic staff and the physical environment play a critical role in creating simultaneous well-being for students.

At macro-level, the macro-level actor also acknowledged the impact of the culture and the resulting trickle down-effect on formal services' ability to simultaneously provide well-being for students. Discussed further in Section 5.2.3.3, this study found that rules and regulations at the macro-level impact service providers' ability to simultaneously provide well-being for students.

5.2.3.1 Micro Level

As previously discussed in Section 2.6.4 of the literature review, macro-level actors have the unique ability to inject and support student well-being (Baik et al., 2019). Micro-level actors raised the concept of a 'well-being hub' or co-located services (Barsanti & Bonciani, 2019) . Co-located services are unique, and are seen as crucial in both the improvement of student and staff well-being. However, the decision to co-locate services lies with the university governance (macro-level actors). As previously discussed in the literature review, there is currently no single definition of community well-being. Community well-being is often perceived as autonomous and rational (Healey et al., 2016). However, this research demonstrates that by striving to achieve individual well-being at each of the service levels within the service-eco-system, community well-being can be obtained (Atkinson et al., 2019). At the micro-level, co-location was presented as a way for students to easily access services they cannot find or are too scared to approach. Participants believe that the co-location of services would benefit all of the actors in the eco-system.

Supporting previous studies of transformative services, micro-level actors emphasised interactions with staff and the impact these interactions have on their well-being. This study echo's previous studies (Feng et al., 2019; McColl-Kennedy et al., 2017; Sanchez-Barrios et al., 2015) which have shown that micro-level actors' well-being is positively impacted by the interactions they have with meso-level actors. This study has also found that it is not just meso-level actors from the informal and formal services that are responsible for ensuring a students' well-being but as participant B6, from Focus Group 2 (Table 4.26) noted, the academic staff also play a role: 'every lecturer is partly responsible for your well-being.' This study's findings echo Baik et al.'s (2019) work which highlighted the impact that teachers and teaching practices have on a student's well-being. Although not a formal or informal service offering that directly impacts well-being, it is important to acknowledge that within the eco-system of a university, academic staff have a significant impact on student well-being. At the micro-level, students highlighted the importance of academic staff members to student well-being. This study highlights the importance of instilling an attitude that promotes positive academic staff and student interactions. This will enable the creation of a service-eco-system that offers a holistic approach to well-being.

Supporting the findings of McColl-Kennedy et al. (2017), micro-level actors discussed the impact of the physical environment and the resulting effect on their well-being. For many, a workplace does not have a positive effect on their well-being; however, following the

COVID-19 pandemic, more than ever people appreciate the boundaries between work and home life (Kniffin et al., 2020). Furthermore, having a place to go to allows for the interaction eluded to by Sanchez-Barrios et al. (2015), McColl-Kennedy et al. (2017) and Feng et al. (2019). These results demonstrate the power of places as 'well-being hubs,' (Malachowski et al., 2019) where actors can confide in others or discuss concerns about their well-being in a non-threating environment without the pressure of having to approach a formal service. These well-being hubs include places such as club events, or places on campus where students can discuss their well-being without having to approach the literal co-located well-being hub.

Each of these findings demonstrate the importance of location. These findings show that an important component of creating multiple tertiary services to simultaneously provide well-being for tertiary students, is their location. Equally important are the staff working inside them, who must have an empathetic nature.

This research also supports findings from previous university studies (Foellmer et al., 2020) on the importance of the physical environment. This study goes one step further and argues that greenspace is not enough; having a location that allows for interaction with actors within your eco-system level (in the case of this study, the micro-level), is equally important. This space allows for interaction and 'venting', critical for a student as they journey through the university system.

5.2.3.2 Meso Level

When asked what is required for multiple tertiary services to simultaneously provide well-being for tertiary students, meso-level actors noted the importance of culture, and the creation of an environment that supports well-being. Framed in this study as 'osmosis,' the trickle-down effect of organisational culture (Martin, 2002) at the macro level was shown to be instrumental in impacting meso-level actors' well-being, which in turn affected micro-level actors. At the meso-level, actors from formal services stated that the right 'culture' was necessary (from the top all the way to the bottom) to promote well-being.

While Frow et al. (2019) have eluded to disruptions caused at the meso-level, they failed to acknowledge the resulting impact on micro-level actors. This study has shown that in order to understand what is required for services to work together simultaneously, one must begin at the top. This supports the idea of a top-down, bottom-up approach (Audin et al., 2003). Such

an approach would provide greater understanding of what is impacting micro-level actors and whether macro-level actors are responsible for issues at lower levels of the service eco-system.

The co-location of services would not only improve the well-being of individual students but also that of meso-level actors. The meso-level actors used examples of co-locating services which operate outside of the same eco-system to show the impact that co-locating services would have on individual well-being. In a COVID environment, the co-location of services is harder than ever. However, with the introduction of new technologies, the need for co-location has been lessened (Bolton et al., 2018), particularly with the introduction of the university's virtual well-being hub. Despite being used more frequently, virtual online consultations have been shown to increase the proficiency of formal services, thus freeing up more resources and potentially improving meso-level actors' well-being. However, in terms of patient/student well-being, this is not always the case. Greenhalgh et al. (2016) has demonstrated that while online consultations decrease travel costs, many patients prefer face-to-face consultations. Although positive correlations can be identified in patient participation in virtual consultations, there is no clear evidence that they have a long-lasting effect on well-being (Batenburg & Das, 2015). Furthermore, despite the positive impact of virtual consultations on well-being, those with more complex or sensitive issues, still often prefer face-to-face consultations (Donaghy et al., 2019).

By co-locating services, meso-level actors can engage with one another, thus improving their well-being through reduced workloads (less replication), and being able to engage with each other effectively. Co-location also has a positive effect on micro-level actors as it is easier to access the services (Finsterwalder et al., 2020). Services are also able to provide a 'there and then' wraparound service approach. Co-location also means that academic staff and students know where to find services, which will presumably result in less resource wastage. Co-location is presumed to have a positive impact upon both micro and meso actors' well-being.

Critical components of what is required for multiple tertiary services to simultaneously provide well-being, it is shown that a supportive culture at the macro-level (along with co-located services and a utilised campus and academic staff) will be able to not only just positively impact micro-level actors, but also meso-level actors.

5.2.3.3 Macro Level

At the macro-level, actors also identified ‘osmosis’ as an important sub-theme of governance. Referenced at the meso-level, ‘osmosis’ was found to be significant in instilling a culture that supports co-creation between actors from all levels of the eco-system (micro, meso, and macro). The ideology of co-creation is critical for improving individual well-being and understanding how both individual and community well-being is affected (Baik et al., 2019).

The macro-level actor acknowledged the existence of osmosis through their admission that existing hierarchical and organisational structures hinder macro-level actors. Furthermore, they noted that there are other macro-level actors who do not share similar views on the importance of co-creation and its effect on the well-being of micro-level actors. This study has identified the existence of a trickle-down effect, where the outdated hierarchy of the university impacts meso level actors, and as a result, micro-level actors. While Frow et al. (2019) has discussed eco-system disruptions, they did not elaborate on the resulting impact on the individual well-being of actors from all levels of the service eco-system. This study found that disruptions at the macro-level (hierarchical issues and outdated systems) have a detrimental impact on the formal service actors’ ability to operate effectively, and thus support student well-being. Leo et al. (2019) have argued that developing insight into how a service system works will improve individual well-being. Likewise, this study argues that an improved understanding of the role of each actor within the eco-system will result in improved individual and system well-being.

This study found that, at the macro level, the notion of co-creation and the creation of a holistic offering of well-being services was being hindered by ‘rules and regulations.’ Hepi et al. (2017) have argued that rules and regulations within an activity system can hinder the co-creation process. Understanding the role of various actors within the eco-system and their impact on co-creation (McColl-Kennedy et al., 2020) is crucial; this study confirms this finding arguing that this is particularly important at the macro level. This is partly due to the control of rules and regulations, which can impact meso-level actors’ (services) ability to engage with one another. However, policies introduced by macro-level actors also have the ability to foster co-creation. By implementing a policy focusing on co-creation, meso and macro-level actors will know exactly how to interact with micro-level actors and engage with one another (meso-to-meso) (Hollebeek et al., 2020). In other words, such a policy would need to provide clear directions on how the university should involve its students in co-creation. Supporting Audin et al.'s (2003) bottom-up, top-down approach, the university must

modernise its rules and regulations, particularly with regard to privacy; this would enable multiple services to work together to ensure student well-being.

Therefore, the findings related to research question three have demonstrated that a critical component of the creation of multiple tertiary services is a co-located environment filled with empathetic actors who can assist in the creation of a holistic offering of well-being services. This can be achieved through stakeholder engagement and co-creation between each service level. Furthermore, the co-locating of services and adaption and introduction of new rules and regulations will foster a positive change towards improving the well-being of tertiary students.

The previous section has explained the findings in relation to the research questions. It has demonstrated how student well-being can be improved and universities can create a holistic offering of well-being services. The following section explains the theoretical (5.3.1) and managerial implications (5.3.2) and provides specific recommendations relating to the operationalisation of these strategies.

5.3 Study Implications

This section discusses the study's implications. The key implications of this study are theoretical and managerial.

5.3.1 Theoretical Implications

Theoretically, this study fills a gap by showing how a TSR approach can be used in a university setting. The study examined student well-being at a New Zealand university with the aim of establishing how to create a holistic offering of well-being services. The literature review highlighted key gaps within the TSR literature. The following section explains how this study has filled or contributed to the identified gaps.

Firstly, this study has extended the TSR literature by undertaking research into a whole eco-system. It has considered the perspectives of micro, meso, and macro-level actors within the same service eco-system. While previous TSR studies have called for a holistic approach (Alkire et al., 2019; Anderson et al., 2013; Hall et al., 2014; Ostrom et al., 2010; Ostrom et al., 2015; Sotiriadou et al., 2019), until now, this had not been done. This study has adopted a holistic view and compared the micro, meso, and macro levels of service provision.

Importantly, this study has examined the experiences of *all* the actors (from the micro, meso, and macro-levels).

This research has addressed gaps in the academic literature about how meso and macro-level actors and the greater macro-environment (academic staff and the environment) impacts the well-being of micro-level actors (students) (Kean et al., 2019; Taylor et al., 2017). By using a holistic approach, this study has also answered Frow et al. (2019) and Leo et al.'s (2019) call to research and demonstrate how each of the levels within a service eco-system impact the well-being of individual actors at micro, meso, and macro-levels. This research has also contributed to TSR literature by showing that these issues are not exclusive to each level and that these issues can be resolved using co-creation.

Co-creation has been identified as the 'binding' agent of TSR and well-being literature. Finsterwalder and Kuppelwieser (2020a) identified areas of future research that have been addressed in this study. This study has extended the TSR literature which has argued that customers/students can be engaged in co-creation and co-design in safe value co-creation spheres. This study has identified informal services as safe co-creation spaces.

Furthermore, this study has also identified critical resources for individual actors within a single eco-system (in this case, micro-level actors). Depicting the interaction between each of the levels within the service eco-system, Figure 5.1 shows the engagement and co-creation between each of the levels within the university's eco-system. It also shows the co-creation with the Students' Association, which takes place outside of the university's service eco-system.

Figure 5.1 shows how in the university context, the meso-level is split into formal and informal services. This depiction of the university's eco-system highlights the safe co-creation sphere (Finsterwalder & Kuppelwieser, 2020a) which exists between the micro and informal meso level actors. Furthermore, it reveals the different instances of co-creation that are already happening between the eco-system levels and the Students' Association. Figure 5.1 offers a new insight into how meso-level actors can co-create with micro-level actors in a way that students are more likely to respond to. Such forms of co-creation allow students to be open and honest, without fear of negative consequences.

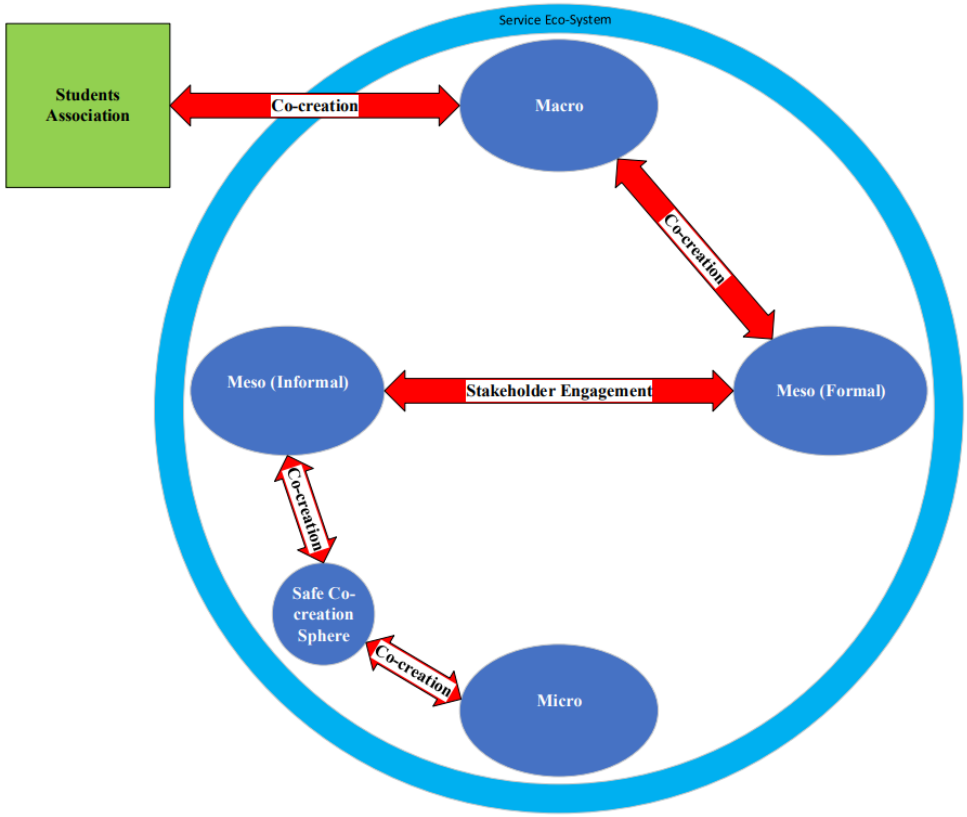

Figure 5.1: Co-creation and engagement between service levels and organisations inside and outside of the university eco-system

While previous TSR models (Alkire et al., 2019; Anderson et al., 2013; Hall et al., 2014; Ostrom et al., 2010; Ostrom et al., 2015) depict the three levels within the TSR service eco-system, this study has expanded on these and demonstrated that pivotal actors must be included in order to create a holistic approach. In this study, the resources identified as pivotal to micro-level actors' well-being (Finsterwalder & Kuppelwieser, 2020a) were informal services who allowed students to develop a sustainable well-being journey (Dodge et al., 2012) and co-create in a safe-value co-creation sphere. Figure 5.1 also depicts the engagement between formal and informal services and the co-creation between formal services and the macro-level actors within the university. Although operating independently of the university's service eco-system, the co-creation between the Students' Association and macro-level actors is pivotal in understanding all the actors' perspectives and their influence on the service eco-system. Despite the Students' Association providing resources to the informal services, there is no connection between the two as they do not assist in the co-creation of those services or facilitate engagement between formal and informal services.

Figure 5.1 expands on TSR literature by showing how co-creation between micro and meso-level actors can be safely undertaken. Although not identified as vulnerable (Robson et al., 2017), this study has identified how safe-co-creation spheres (Finsterwalder & Kuppelwieser, 2020a) can be utilised so students can co-create and co-design services. In short, this study has shown how co-creation can be used to support sustainable well-being (Rosenbaum, 2015). Figure 5.1 also demonstrates that interaction takes place between formal and informal services. This allows students who are unwilling or scared to approach services to safely participate in co-creation efforts. This also allows formal services to easily interact with students through informal service leaders and obtain insight without having to rely on individual students.

This study has also shown how to balance the resources within an eco-system (formal and informal) (Dodge et al., 2012) to ensure sustainable well-being for all actors across the entire service eco-system.

Figure 5.1 also depicts how actors from different levels should co-create and interact with one another in order to develop multiple service actors at once and thus ensure well-being across all service levels. This study has demonstrated how, by improving the individual well-being of a particular level (micro-level), other actors (those from the meso and macro-levels), will also experience greater levels of well-being. In short, this study has demonstrated how individual well-being can unintentionally improve community well-being (Finsterwalder & Kuppelwieser, 2020b).

From what is discussed in this section, it is clear there are theoretical contributions that stem from this research. In regard to TSR literature, the study has revealed the interaction of different service levels, the holistic approach undertaken and the effects of co-creation and engagement on the well-being of not only micro-level actors, but also meso and macro actors. Having discussed the study's theoretical contributions, the following section considers the study's managerial contributions.

5.3.2 Managerial Implications

This study's findings and subsequent recommendations lend explanation to what can be operationalised at the formal meso and macro levels within the service-eco-system in order to improve the well-being of all actors. The following section on managerial implications is split into two sections. The first explores what can be done at the meso-level from a managerial

point-of-view, the second from the macro level. At the micro level, there are no managerial implications to be explored, as actors in this level are not in a position where they can implement policy or make changes to the existing services. However, the view of micro level actors is incorporated into the recommendation/implications of meso and macro-level actors. Each section discusses the managerial implications of this research and what can be operationalised as a result.

5.3.2.1 Meso Level

As this study has shown, there is a lack of general awareness among the student population of the particular services offered at the university. This means that students do not know where to go when they need help. This study thus encourages the formal services of the university to create an awareness campaign which provides information about all of the services (both formal and informal) available on campus.

However, in order to be an effective campaign, this study recommends that the formal services of the university use a co-creation approach. In regards to the messaging of the campaign, the study recommends that formal university services utilise informal services (student-led services) in order to create messaging that is not perceived as authoritative or paternal. As many students have left home and are not likely to identify themselves as 'vulnerable' (Robson et al., 2017), it is critical that the formal services market the awareness campaign in a way that is not perceived as patronising.

Finally, the formal services should use co-created monitoring processes and develop key performance indicators (KPI's) to measure the campaign's effectiveness. In the process of undertaking this awareness campaign it would be prudent for the university to highlight that the Students' Association is an independent student body and should be a tool that students utilise to engage with the university. In other words, they should remind micro-level actors that the Students' Association is a tool of empowerment. This would help overcome negative perceptions of the university and its perceived lack of engagement/disingenuous engagement with the student population.

The existence of informal services (existing organisational structures) provide opportunities for co-creation and co-design. Informal services are unique because they offer a strong sense of belonging and a wide range of diversity critical to the university eco-system. The utilisation of informal services would also enable informal services to gain diverse feedback

with regards to ethnicity, gender orientation, age, year of study, and subject discipline. Furthermore, informal services may be able to provide more digestible forms of advertising which show how the university has adapted as a result of student feedback. Co-creating content alongside consumers/students has been proven to be an effective means of not only engaging consumers but also improving their retention of information (Alamaki et al., 2019). Using such forms of communication may not only increase students' retention of information, but also resolve the issues associated with information overload. In the current day-and-age, more and more advertising and communication is becoming visual (Kujur & Singh, 2020). Formal services could utilise the informal services to create engaging and informative content about the variety of services on offer and where they are located.

5.3.2.1.1 Self-help to intervention and everything in-between: Creation of a workflow diagnosis and resources continuum

Utilising pre-existing resources (Dodge et al., 2012) to address the challenges faced by students, the formal university services can create a resource continuum which would provide a visual illustration of the ways in which students can manage their well-being and what services they may require. Based on how the student is feeling, a workflow diagnosis (Wang et al., 2019) may assist formal service staff to decide which service is best positioned to assist the student. This diagnosis tool, similar to examples in hospital triage rooms, could be placed at the entrance to allow students to interpret where they feel they may be best placed prior to speaking with formal service staff members (see Appendix N for an example)

Furthermore, based on how the student is feeling, a resource continuum (Appendix O) can be used to demonstrate to students the range of available options (dependent on the state of their well-being). Similar continuums found in TSR literature demonstrate how a resource continuum can be used to show what needs to be implemented at each of the service levels in order to improve well-being (Previte & Robertson, 2019). A resource continuum could then be used to show students all of the available interventions dependent on how they feel.

The resource continuum (Appendix O) provides a visual representation of the varying levels of intervention. It outlines when different well-being interventions need to be initiated. In the university eco-system, students often go straight to higher tier intervention levels (the counsellor or the doctor). In other words, students often perceive that there is something

‘wrong’ with them. It also means that it places added pressure on a system already under immense strain. This strain has increased dramatically since the emergence of COVID-19.

This study recommends creating a resource continuum where services are able to demonstrate to a student, the varying level of well-being interventions. For example, at the ‘low tier intervention’ stage services will inform students about the various informal services available on campus (clubs) and other activities, whether it be sporting, cooking, or meditation, that can assist them to relieve their day-to-day stress. For example, a student may relay information to a service provider which results in them ending in box A7 of the workflow diagnosis (Appendix N). This would then result in the service provider moving to Level One (low-level intervention) in the resource continuum.

If a student is struggling to balance their challenges and feels that they do not have the right resources (Dodge et al., 2012), the formal services can offer a wraparound approach. They may provide a student with ‘life coaching’ and balance their challenges with the appropriate resources (Level Two). For the students facing a genuine crisis, the formal services will provide appropriate resources to enable the student to feel less overwhelmed (Level Three).

The development of a resource continuum will demonstrate to students that immediately seeking assistance at the highest level of intervention is not always necessary and that developing long-term habits will not only relieve pressure on the critical services, but ensure a sustainable well-being journey (Dodge et al., 2012).

5.3.2.2 Macro Level

The purpose of the following managerial recommendations at the macro-level are to allow for the continued and long-term sustainable well-being of all actors involved in the university eco-system. Presently, there are a number of barriers preventing the university from achieving sustainable well-being. This section discusses a number of co-creation initiatives that will allow the university to provide sustainable well-being for all actors within the eco-system.

Firstly, the university should educate each formal service as to what they each do. Although providing a well-being hub (Malachowski et al., 2019) would assist students in locating services, it is important that service providers who are not able to be physically located at the well-being hub are also fully informed of what other formal and informal services offer. This

will allow the formal services to be well positioned when questioned by micro-level actors (students) as to what services they require and will ensure students are not ‘passed around the system’ (resulting in a negative impact on their well-being). Secondly, the university should co-locate the formal university services. This would provide the following benefits:

1. It would allow the formal university services to co-create and engage with each other more simply. It would thus reduce the potential waste of time using forms of communication that do not necessarily work (emails).
2. Co-locating services would reduce the likelihood of replicated work; in turn, this would increase of the well-being of meso-level actors by reducing their workload. Furthermore, it would increase the total amount of time spent assisting micro-level actors, resulting in an improvement of their well-being.
3. It would allow for the introduction of a ‘well-being hub’ (Malachowski et al., 2019). This would allow students to easily access initial assistance/triage, as opposed to the current structure where services are placed all around the campus resulting in students being unaware of where to access help.

Co-locating services would only include a member from each formal service. Therefore, all that would be required is a reception area/triage area and positions for services to be co-located. This would minimise the cost of shifting entire services and increase the likelihood and feasibility for services to be co-located.

Secondly, the university should develop a baseline against which a student’s well-being can be measured. During orientation week, new students could complete a survey allowing services to gain an understanding of student well-being that allows them to understand whether or not the formal services are actually working.

Thirdly, the university governance should adjust its current privacy code and protocols as to what services can access what information. Furthermore, it should develop integrated information systems that allow services to effortlessly share data with one another, allowing students’ private information to be safely shared. This would enable the university to provide a full wraparound approach to students when needed.

As opposed to dividing a company by formal structures, macro-level actors can undertake such division through the use of meaningful informal groups (social groups within organisations). Macro-level actors should work with meso-level actors to identify the challenges they currently face (Dodge et al., 2012). The resources required to address the

challenges faced by meso-level actors can then be co-designed with macro and meso-level actors.

However, in order to drive behaviour towards a supportive culture, it is critical that along with co-locating services, that the university institutes a 'common vision' in order to remove the perceived sense of 'broken engagement' at the meso-level.

This will not only allow for the improvement of meso-level well-being but it will also demonstrate to macro-level actors that their efforts will not be fruitless because their initiatives have been designed in conjunction with meso-level actors. This would potentially increase macro-level actors' well-being. This study recommends that the university review its privacy rules and allow (with a student's permission upon signing up with the university) the sharing of information between the formal well-being services. This would enable them to streamline and triage students faster.

Finally, this study recommends that macro-level actors and the Students' Association advertise the various co-creation efforts that take place between macro-level actors and the Students' Association. This will demonstrate to the wider student population that the Students' Association is a tool of co-creation and empowerment with the university governance. This would also allow for increased transparency with the student body.

5.3.2.3 Implications for External Organisations and Communities

The managerial implications of this research extend beyond the university eco-system. As organisations begin to harness the power of co-creation, the implications of this study can be extended to other organisations and communities. A typical organisational structure (employee, manager, director) can establish what their 'informal' services are and how the different levels within the service eco-system can contribute towards improving the well-being of employees, managers, and directors (Reynoso & Cabrera, 2019). Action can then be taken to improve the well-being of all; this may result in improved productivity (Reynoso & Cabrera, 2019).

Community well-being is potentially impacted by this study's findings and the understanding of how 'informal services' (created by micro-level actors within an eco-system) impact both individual and community well-being. Examples of co-creation between a community's 'informal service' and formal services (police, fire, ambulance, and civil defence) proved

critical in the months following the 2010 and 2011 Canterbury Earthquakes (Ozanne & Ozanne, 2013). 'Informal services' within the community effectively partnered with formal services, assisting in the organisation of resources and addressing community well-being.

By utilising the findings of this study, universities, organisations and communities will be able to develop a better understanding of the 'informal' services within their eco-systems and how to utilise co-creation and informal services to improve individual/community well-being. The findings will also be of interest to policymakers seeking to improve the lives of their communities and service eco-systems (Kim & Lee, 2014).

5.4 Limitations

The study has a number of limitations, some of which have the potential to influence the analysis of the results (Price & Murnan, 2004). Therefore, it is critical to acknowledge any potential limitations including methodological limitations, those related to the researcher and any conclusions drawn from this study.

The methodological implications of this research pertain heavily to the use of focus groups as the primary method of data collection. However, it is important to acknowledge that each research method presents its own unique limitations. Despite their limitations, focus groups still represent the most appropriate data collection method for this particular study. Limitations associated with focus groups are listed below:

- Participants are less likely to share in-depth personal information within a group setting.
- The possibility of the moderator leading the focus group.
- Specific participants dominating the focus group and not allowing other participants to voice their opinions/experience (Nyumba et al., 2018).

However, these limitations were mitigated by the researcher taking a relaxed, friendly and conversational atmosphere with the participants. Due to the researcher's epistemological belief that meaning must be created socially (Crotty, 1998), focus groups represented the most appropriate means of data collection. However, because of the fact there was only one critical macro-level actor, the researcher also conducted one interview. It was imperative for the macro-level actor to remain separate from the meso-level and micro-level focus groups to ensure that actors from the meso and micro levels could be open and honest without fear of

negative consequences. Having one person relay the macro-perspective was also a weakness of this study. However, this actor was pivotal and was the critical macro-actor in relation to well-being at the university.

Despite focusing on well-being, this study concentrated on what could be undertaken to improve the well-being of individuals. Despite the limitations associated with focus groups, these represented the best choice.

To reduce the chances of the moderator leading the focus group, the moderator made sure to allow the participants time to answer the questions and discuss them between themselves uninterrupted (Nyumba et al., 2018). The moderator's practice focus groups and pre-testing ensured that the moderator allowed interaction between participants, thus reducing the potential of him leading the focus groups. Furthermore, upon review of the transcripts, it was deemed that the moderator did not lead the focus groups to a degree where it would have affected the study's findings.

A focus group environment allows for particular participants to dominate the focus group and dictate the discussion. To mitigate the chance of this happening, the moderator encouraged everyone to share and asked each participant their opinion before moving onto the next topic of discussion. The moderator also remained positive throughout the focus group and tried to be aware of participants who were struggling to discuss a particular issue. As a result, the researcher was able to mitigate any chance of a participant dominating the discussion (Nyumba et al., 2018).

Further risks included a lack of diversity and therefore potential of bias within the participant population. To minimise this, the researcher sought to gain a wide range of ethnicities, ages and gender, in order to represent the wider student and staff population of the university.

5.5 Directions for Future Research

This study has contributed valuable and critical insights into TSR, well-being, co-creation and the creation of a holistic offering of well-being services and its impact on individual tertiary student's well-being.

This study utilised the levels within TSR (micro, meso, and macro) to understand what is required at each service eco-system level to improve the individual well-being of tertiary

students. However, this research identified that in striving to improve the well-being of actors at a particular level, the well-being of actors from different levels can also be improved. Future research should seek to understand how the implementation of a plan to improve well-being at a particular level impacts the well-being of other levels within the service eco-system.

Future research should seek to understand the importance of 'informal' services outside the university context. As previously mentioned (Sections 5.3.2.2 and 5.3.2.3), informal services are found in a variety of contexts, ranging from social groups within an organisation to support groups within a community. As demonstrated in this study, informal services have the ability to be effective co-creation partners as they are the actors within the service eco-system that are often impacted by the decision made by those 'at the top' (the macro-level). Therefore, future research could identify what 'informal' groups look like within different service eco-systems and their impact on the well-being of actors from all levels (micro, meso, and macro).

Well-being is often viewed in literature as a static outcome. However, his research has demonstrated the dynamism of actors' well-being (Dodge et al., 2012), based on their experiences with services and various actors within the larger service eco-system. Well-being is a journey (Dodge et al., 2012). Throughout a micro-level actor's tertiary education, students encounter both favourable and unfavourable phases (Heinonen & Strandvik, 2015). Future research should therefore seek to understand where actors face challenges to their well-being (Dodge et al., 2012) in order to determine when and where resources are most needed.

This study has identified the impact that other actors within the service eco-system have on the well-being of micro-level actors. In order to gain a greater understanding of all the actors' resources and challenges (Dodge et al., 2012) future research should incorporate perspectives from other individuals (for example, family members) and consider how their well-being is positively or negatively impacted as a result of these relationships. Such research could also consider what their contribution to well-being is.

5.6 Conclusion

Transformative Service Research, well-being, and co-creation are ideas that marketers, policy makers, and academics should strive to understand and develop further. This study has shown

how well-being can be improved using a TSR approach and how co-creation, the 'binding agent' of well-being and TSR, can be utilised to improve the well-being of individual tertiary students. The literature review in this study has highlighted critical components of TSR and how well-being can be addressed through co-creation. Research gaps identified in the literature review have been demonstrated in this study's findings. Developing a further understanding of TSR, well-being, and co-creation, is critical for improving the long-term sustainable well-being of actors within organisations and communities.

The ultimate goal of transformative services is to improve the well-being of individuals, communities, and eco-systems (Anderson et al., 2011). This study has shown that this is possible with the utilisation of a holistic approach and the engagement of micro, meso, and macro-level actors through co-creation.

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Appendices

Appendix A: Seminal Literature Utilising TSR as the Primary Tool to Improve Well-Being

Author	Study Context	Approach	Location of First Author	Location of Study	Where Study Applies
Ostrom et al. (2010)	Overview of TSR	Conceptual	Arizona (USA)	Worldwide	Theory and Perspectives
Rosenbaum et al. (2011)	Aspirations of TSR	Conceptual	Northern Illinois (USA)	Worldwide	Theory and Perspectives
Anderson et al. (2013)	Future agenda for TSR	Conceptual	Arizona (USA)	Worldwide	Theory and Perspectives
Gustafsson et al. (2015)	Multi-disciplinary approach to service issues	Conceptual	Sweden	Worldwide	Theory and Perspectives
Reynoso et al. (2015)	Potential of TSR use in BOP consumers.	Conceptual	Monterrey (Mexico)	Worldwide	Theory and Perspectives
Rosenbaum (2015)	Guest editorial on what TSR is and how it can be applied	Conceptual	Northern Illinois (USA)	Worldwide	Theory and Perspectives

Kuppelwieser & Finsterwalder (2016)	Comparison between SDL and TSR	Conceptual	France	Worldwide	Theory and Perspectives
Fisk et al. (2016)	Call to action for more research aimed at BOP consumers.	Conceptual	Texas (USA)	Worldwide	Theory and Perspectives
Rosenbaum et al. (2017)	Conceptual perspective of services for vulnerable consumers based on previous literature	Conceptual	Northern Illinois (USA)	Worldwide	Theory and Perspectives
Finsterwalder et al. (2017)	Service design and innovation in service contexts	Conceptual	Christchurch (New Zealand)	Worldwide	Theory and Perspectives
Fisk et al. (2018)	Expands upon services and service inclusion using TSR	Conceptual	Texas (USA)	Worldwide	Theory and Perspectives
Rosenbaum & Smallwood (2011)	Healthcare (cancer resource)	Quantitative	Northern Illinois (USA)	USA	Healthcare

Rosenbaum & Smallwood (2013)	Healthcare (cancer resource)	Quantitative	Northern Illinois (USA)	USA	Healthcare
Rosenbaum et al. (2014)	Healthcare for senior citizens	Mixed methods	Northern Illinois (USA)	USA	Healthcare
Black & Gallan (2015)	General healthcare	Conceptual	Illinois (USA)	Worldwide	Healthcare
Corus & Saatcioglu (2015)	General healthcare	Conceptual	New York (USA)	Worldwide	Healthcare
Sweeney et al. (2015)	Co-creation in healthcare	Mixed methods	Western Australia	Australia	Healthcare
Nguyen Hau & Thuy (2016)	Co-creation in healthcare	Quantitative	Ho Chi Minh (Vietnam)	Vietnam	Healthcare
Anderson et al. (2016)	Responsibilisation in healthcare	Qualitative	Arizona (USA)	USA	Healthcare
Sharma et al. (2017)	Co-creation in healthcare	Qualitative	Adelaide (Australia)	Australia	Healthcare
Dodds et al. (2018)	Co-creation in healthcare	Qualitative	Auckland (New Zealand)	New Zealand	Healthcare
Martin & Hill (2015)	Saving and well-being for BOP consumers	Quantitative	Colorado (USA)	Worldwide	Financial Services
van Doorn & Mende (2015)	Longitudinal financial well-being	Quantitative	Groningen (Netherlands)	No location given	Financial Services

Sanchez-Barrios et al. (2015)	BOP consumers in clarity of financial services	Qualitative	Colombia	Colombia	Financial Services
Tang et al. (2016)	Credit counselling	Quantitative	Virginia (USA)	USA	Financial Services
Mulder et al. (2015)	Consumer transformation through volunteering experiences	Qualitative	Washington (USA	USA	Volunteer Services
Echeverri (2018)	Organisational identity and voluntary organisations	Qualitative	Karlstad (Sweden)	Sweden	Volunteer Services
Rayburn (2015)	Captive service experiences	Qualitative	Texas (USA)	USA	Social Services
Finsterwalder et al. (2017)	TSR in social services	Conceptual	Christchurch (New Zealand)	Worldwide	Social Services
Hepi et al. (2017)	Indigenous social service providers and HTR consumers.	Qualitative	Wellington	New Zealand	Social Services
Blocker & Barrios (2015)	Mitigating inequities of poverty	Qualitative	Colorado (USA)	USA	Global Issues and Crisis

Appendix B: Unique Studies Applying TSR in Various Service Contexts

Author	Study Context	Approach	Location of First Author	Location of Study
Rosenbaum & Wong (2012)	Instant messaging and mental health	Mixed methods	Northern Illinois (USA)	China and USA
De Keyser & Lariviere (2014)	Multi-channel retailing	Quantitative	Ghent (Belgium)	Belgium
Cheung & McColl-Kennedy (2015)	Natural disaster	Qualitative	Brisbane (Australia)	Netnography (worldwide)
Chou & Yuan (2015)	Online platform for exchange	Conceptual	Taiwan	Worldwide
Rosenbaum &Wong (2015)	Casino services and regenerative gambling	Quantitative	Northern Illinois (USA)	Macau (China)
Schuster et al. (2015)	Online mental health services	Quantitative	Queensland (Australia)	Australia
Skålén et al. (2015)	Online activists in Syria (Arab Spring)	Qualitative	Karlstad (Sweden)	Sweden
Dellande et al. (2016)	Managing consumer debts for different ethnicities	Quantitative	California	USA
Dickson et al. (2016)	Sport-event accessibility	Qualitative	Canberra (Australia)	Canada
Sheng et al. (2016)	Leisure travel	Quantitative	Texas (USA)	Southern Texas (USA)

Tonner (2016)	Motherhood services	Qualitative	Glasgow (United Kingdom)	United Kingdom
Abney et al. (2017)	Restaurants and the hearing impaired	Qualitative	Alabama (USA)	USA
Cheung et al. (2017)	Mobilising social capital in disasters	Qualitative	Queensland (Australia)	Australia
Dietrich et al. (2017)	Alcohol education programmes	Qualitative	Brisbane (Australia)	Australia
Loomba (2017)	TSR used to improve lives of those in human trafficking	Conceptual	San Jose (USA)	No location given
Parkinson et al. (2017)	Online support community for weight loss	Qualitative	Brisbane (Australia)	Netnography (no location given)
Taylor et al. (2017)	Higher education	Quantitative	Illinois (USA)	USA
Hurley et al. (2018)	Adolescence alcohol consumption	Qualitative	Brisbane (Australia)	Australia
Mulcahy et al. (2018)	Gamified transformative m-games	Mixed methods	Sunshine Coast (Australia)	Australia
Rai (2018)	Medication adherence practices	Qualitative	Oslo (Norway)	Norway

Appendix C: Moderator Guide for Students

Focus Group Plan

Before we begin I would like to say a very big thank you for signing up to take part in this research. I know it is an incredibly busy time of year so it means a great deal for you to take time out of your schedule to be here.

Opening Statement: I am conducting research on co-creation between tertiary services and students in order to improve the individual well-being of students. For example, I might go and get advice on an issue with a lecturer which helped improve my well-being. It can be anything you identify. Services do not have to improve just your physical well-being so please feel free to identify whatever services on campus you think are in charge of managing the individual well-being of students throughout this focus group.

This first exercise is looking at the ways in which students and services can co-create. Co-creation is simply any interaction between students and services. Think of co-creation as being included in a design process, being communicated to by services, any interaction between students and services.

The first exercise I am conducting with you today is to understand ways in which tertiary students and services can co-create in order to improve the individual well-being of students.

Research Question 1: What are ways in which tertiary students and services can co-create in order to improve the individual well-being of students?

Questions:

- How much involvement have you had in co-creating services?
  Follow up: Do you think this is enough? Why/Why not?
- In what ways currently do ☒ services engage with students?
  Follow up: Does this work for you? Why/Why not?
- What services have you been involved in co-creating on campus?
  Follow up: What went well? What didn't work well?
- What do you perceive are the challenges services face with involving students in the co-creation process?

- What are the ways in which tertiary students and services can co-create in order to improve the individual well-being of students?

Prompts:

- Can you recall your first experience with a service on campus?
- Why is that?
- Interesting, can you expand on that?
- Why would you like to be involved this way?

The next exercise is looking at ways in which student well-being is impacted by the different types of services on campus. I would like you to think of 'formal services' as those classified by the university as 'well-being services' such as the ☒ Health Centre, Rec Centre, Security, Psychology, Academic Skills, ☒ Financial Support, Akonga Maori, or Pasifika Support. I would also like you to reflect on 'informal services' and how they have impacted your well-being. This can include anything you identify such as ☒ a University club, Group activities, or sporting teams.

I would like you to take a minute and think of ways in which ☒ services (both formal and informal) have impacted your individual well-being.

Research Question 2: How do different levels of formal and informal transformative services impact tertiary students' individual well-being?

Questions:

- From your perspective, what services do you identify which contribute to student well-being on campus?
- To what extent have you used a formal or informal service?
- Can you explain how much of an impact you believe formal ☒ services have on students' well-being?
- Can you explain how much of an impact you believe informal ☒ services have on the well-being of students?
- Do you believe your ethnicity has impacted your experience with ☒ services?

Prompts:

- How did this experience make you feel?

- What is it in particular that contributes to your well-being?
- In what way?
- Why is that?
- Why do you think that?

The final exercise involves understanding what is required to develop multiple services at once that work simultaneously to provide well-being for students.

Research Question 3: What is required for multiple tertiary services to simultaneously provide well-being for tertiary students?

Questions:

- To what extent do you believe ☒ services communicate with one another?
- If you were the Director of Well-being how would you ensure services work together?
- If you were to come up with a service(s) on campus to improve your well-being, what would you want?

Prompts:

- Can you elaborate on that?
- Interesting, can you think of anything else?

Many thanks for your participation and the insights you have shared with me. I would like to remind you all of the confidentially of the group. Please do not discuss what we have talked about today with anyone outside of this focus group.

Appendix D: Moderator Guide for Services

Before we begin, I would like to say a very big thank you for agreeing up to take part in this research. I know it is an incredibly busy time of year so it means a great deal for you to take time out of your schedule to be here.

Opening Statement: I am conducting research on co-creation between tertiary services and students in order to improve the individual well-being of students. Co-creation is simply any interaction between students and services. Think of co-creation as being included in a design process, communication between students and services, any interaction between students, services and the Director of well-being.

You have been identified as (formal or informal) services that impact the well-being of students at ☒. (Explain to them if they are formal or informal and what that means).

The first exercise I am conducting with you today is to understand the ways in which tertiary students and services can co-create in order to improve the individual well-being of students

Research Question 1: What are ways in which tertiary students and services can co-create in order to improve the individual well-being of students?

Questions:

- How much involvement currently do students have in co-creating services?
  Follow up: Do you think this is enough? Why/Why not?
- In what ways do ☒ students currently engage with ☒ services?
- Currently, in what ways are student involved in the co-creation of services?
- What are the challenges associated with involving students in the co-creation of services?
- What are ways in which tertiary students and services can co-create in order to improve the well-being of individual students?

Prompts:

- Can you explain this?
- Why is that?
- Interesting, can you expand on that?
- What is it about that method, that you think would work in particular?

The next exercise involves looking at ways in which student well-being is impacted by the different types of services on campus. I would like you to think of 'formal services' as those classified by the university as 'well-being services' such as the ☒ Health Centre, Rec Centre, Security, Psychology, Academic Skills, ☒ Financial Support, Akonga Maori, and Pasifika Support. I would also like you to reflect on 'informal services' and how they have impacted your well-being. This can include anything you identify, such as University ☒ clubs, Group Activities, and Sporting Teams.

Research Question 2: How do different levels of formal and informal transformative services impact tertiary students' individual well-being?

Questions:

- From your perspective, what impact do you believe your service has on students' well-being?
- Do you believe formal or informal services have a greater impact on student well-being?
  Follow up: Why is that?

Prompts:

Why is that?

The final exercise involves understanding what is required to develop multiple services at once that work together to provide well-being for students.

Research Question 3: What is required for multiple tertiary services to simultaneously provide well-being for tertiary students?

Questions:

- To what extent do ☒ services communicate with each other?
- Which other services do you regularly co-ordinate with?
- What are the challenges you face in co-ordinating all of the services?
- What is required for you to develop simultaneous services?
- How could the existing services be better integrated with one another?
- In what ways do you currently involve students in designing the services you offer?

- What other ideas do you have of how services could incorporate students into the co-creation process?
- To what extent does the Director of Well-being communicate with ☒ services?

Prompts:

- How?
- Why is that?
- Why in that particular way?

Many thanks for your participation and the insights you have shared with me. I would like to remind you all of the confidentially of the group. Please do not discuss what we have talked about today with anyone outside of this focus group.

Appendix E: Interviewer Guide

Before we begin, I would like to thank you for taking the time out of your day to participate in this interview. I must ask that you are still ok with me audio-recording this exchange.

There are a few topics I would like to cover today. From your position as Director of Well-Being you hold the unique ability to be able to understand, from an upper-management position, what can be done in order to develop multiple service offerings at once to improve student well-being. Furthermore, what are the barrier that services face, with regards to incorporating students into the co-creation (engagement) process. Co-creation is simply any interaction between students and services. Think of co-creation as being included in a design process, being communicated to by services, any interaction between students, services and yourself.

The first exercise I am conducting with you today is to understand ways in which tertiary students and services can co-create in order to improve the individual well-being of students.

Research Question 1: What are ways in which tertiary students and services can co-create in order to improve the individual well-being of students?

Questions:

- How much involvement do students currently have in co-creating services?
  Follow up: Do you think this is enough? Why/Why not?
- In what ways currently do you think ☒ students engage with ☒ services and vice versa?
- Currently, in what ways are student involved in the co-creation of services?
- What are the challenges with involving students in the co-creation of services?
- What are the ways in which tertiary students and services can co-create in
- order to improve the well-being of individual students?

Prompts:

- Can you explain this?
- Why is that?
- Interesting, can you expand on that?
- What is it about that method, that you think would work in particular?

The next exercise looks at ways in which student well-being is impacted by the different types of services on campus. I would like you to think of 'formal services' as those classified by the university as 'well-being services' such as the ☒ Health Centre, Rec Centre, Security, Psychology, Academic Skills, ☒ Financial Support, Akonga Maori, and Pasifika Support. I would also like you to reflect on 'informal services' and how they have impacted your well-being. This can include anything you identify, such as University ☒ clubs, group activities, and sports teams etc.

Research Question 2: How do different levels of formal and informal transformative services impact tertiary students' individual well-being?

Questions:

- Can you explain how much of an impact you believe formal ☒ services have on the well-being of students?
- Can you explain how much of an impact you believe informal ☒ services have on the well-being of students?

Prompts:

Why is that?

The final exercise is about understanding what is required to develop multiple services at once that work simultaneously to provide well-being for students.

Research Question 3: What is required for multiple tertiary services to simultaneously provide well-being for tertiary students?

Questions:

- To what extent do ☒ services communicate with one-another?
- As the Director of Well-Being, how do you ensure services work together?
- What are the challenges you face in co-ordinating all of the services?
- What is required for you to be able develop simultaneous services?
- How could the existing services be better integrated with one another?
- In what ways are students currently involved in designing the services you offer?

- What other ideas do you have of how services could incorporate students into the co-creation process?
- To what extent do ☒ services communicate with you?
- What polices does ☒ have on co-creation (or engagement)?

Prompts:

- How?
- Why is that?
- Why in that particular way?

Today, I have sought to understand your perspective as the Director of Well-Being on how ☒ services currently engage with students and one another and the challenges of involving students in the co-creation process. We have also discussed potential ways that services could involve students in the co-creation process.

Many thanks for your participation and the insights you have shared with me.

Appendix F: Information Sheet for Participants

Tristan Hawkey

Masters of Commerce (Mcom) Student

Department of Marketing, Management and Entrepreneurship

University of Canterbury | Te Whare Wānanga o Waitaha

Private Bag 4800, Christchurch, New Zealand | Ōtautahi 8140

Telephone: +64 3 369 3888

E-mail: tristan.hawkey@pg.canterbury.ac.nz

Research Project: How can a holistic offering of well-being services be created to improve students' individual well-being: A Transformative Service Research approach

Information Sheet for Focus Group Participants

I am Tristan Hawkey, a Masters' student in marketing at the University of Canterbury, New Zealand. I would like to invite you to take part in a focus group to discuss how services and students located at the University of ☒ can co-create to improve the well-being of individual students.

The aim of this research is to identify what can be done between services and students located at the University to promote well-being. I am hosting focus groups with students at various year levels of study before a final focus group with service providers at ☒. If you decide to take part in this study, your participation will involve brainstorming and discussing during a focus group what can be done to co-create between services and students on the ☒ campus to improve well-being.

Please be advised that:

- In the focus groups, discussion will involve support services. If at any point you become upset or distressed you will be encouraged by the researcher to stop answering. Below are contact details for a number of support services if required:

  Mental Health New Zealand: 0800 543 354

  University of ☒ Counselling Services: ☒

- Focus groups will take a maximum of 2 hours.
- The focus group will be held at a time suitable for all participants.
- Participant numbers at the focus group will range from 5-10 participants.

- The focus groups will be held at the ☒ Building on the University of ☒ Campus.

- The focus groups will be audio recorded and transcribed. You will be given a summary of topics discussed upon completion of the focus group to review.

- You will be notified when the audio is being recorded and when it has been stopped.

- A transcriber is being used. The transcriber will sign a confidentiality agreement before any transcribing has taken place or before any recordings are sent for transcription.

- You will be asked to take part in conversation and give your point of view. No prior experience within services is required.

Please be advised that your participation in this study is **voluntary**. You have the **right to review and change what you have said up until the beginning of the data analysis (2-4 weeks). If you wish to withdraw before analysis has begun and after the focus group has been completed the transcriber will cut your voice from the audio recording and the transcription will be amended to cut out the influence of information you have contributed. You will then be given a summary of topics to ensure you are satisfied.**

The results of this study will be published and presented in different forms such as the researcher's master's thesis (which is a public document and will be available through the UC Library), journal and conference papers. However, your name and information will not be identified in any of the publications and **confidentiality will be ensured**. This will be done by allocating a code to every participant and using the code in analysis and publications. All of the electronic data collected during the workshop will be stored on a password protected laptop which will be locked in a drawer within a card accessed UC premise and will be deleted after 5 years. The physical data, such as consent forms and workshop notes, will be stored in a card-accessed UC premise in a lockable compartment for 5 years and will be destroyed after that.

This project is being carried out in partial requirement of studies towards a degree of Master of Commerce by *Tristan Hawkey* (tristan.hawkey@pg.canterbury.ac.nz) under the supervision of *Dr Ann-Marie Kennedy* (ann-marie.kennedy@canterbury.ac.nz)You can contact us via email and we will be pleased to discuss any concerns you might have about participating in this focus group. This project has been reviewed and approved by the University of Canterbury Human Ethics Committee, and participants should address any complaints to The Chair, Human Ethics Committee, University of Canterbury, Private Bag 4800, Christchurch (human-ethics@canterbury.ac.nz).

If you wish to participate in this focus group, please complete the consent form and return it to the researcher (Tristan Hawkey) either via email or in person.

Thank you very much for considering to participate in this important research aimed to improve the lives of students!

Tristan Hawkey

Appendix G: Consent Form

Tristan Hawkey

Masters of Commerce Student

Department of Marketing, Management and Entrepreneurship

University of Canterbury | Te Whare Wānanga o Waitaha

Private Bag 4800, Christchurch, New Zealand | Ōtautahi 8140

Tel: +64 3 369 3888; E-mail: tristan.hawkey@pg.canterbury.ac.nz

Research Project: How can a holistic offering of well-being services be created to improve students' individual well-being: A Transformative Service Research approach.

Consent to take part in a focus group

- ☐ I have been given a full explanation of this project and have had the opportunity to ask questions.
- ☐ I understand that anything said within the focus group is not to be discussed outside of the focus group.
- ☐ I understand what is required of me if I agree to take part in this research.
- ☐ I understand that participation in this project is voluntary
- ☐ I understand that if I agree to take part in this research, I can withdraw from this research at any time without giving reason. I understand that I have the right to review a summary of topics discussed up until the beginning of the researcher's analysis. I understand that if I want to withdraw the transcriber will cut my voice from the audio recording and the transcription will be amended to cut out the influence of information I have contributed. I understand I will then be given a summary of topics discussed to ensure I am satisfied with my removal from the study.
- ☐ I understand that any information I provide will be kept confidential to the researcher and his supervisory team, and that any published or reported results will not identify me.
- ☐ I understand that the data collected for this study will be used in the researcher's Master's thesis (which is a public document and will be available through UC Library), journal and conference papers. However, I will not be identified in any of the publications.
- ☐ I understand that all data collected for the study will be kept in locked and secure facilities and/or password protected electronic forms and will be destroyed/deleted after 5 years.
- ☐ I understand that I am able to receive a report on the findings of the study by contacting the researcher at the conclusion of the project.
- ☐ I understand that I can contact the researcher, *Tristan Hawkey* (tristan.hawkey@pg.canterbury.ac.nz), or his primary supervisor *Dr Ann-Marie Kennedy* (ann-marie.kennedy@canterbury.ac.nz) for further information. If I have any complaints, I can contact the Chair of the University of Canterbury Human Ethics Committee, Private Bag 4800, Christchurch (human-ethics@canterbury.ac.nz).
- ☐ I confirm that I am older than 18.

By providing my name and email address, I agree to participate in this research project.

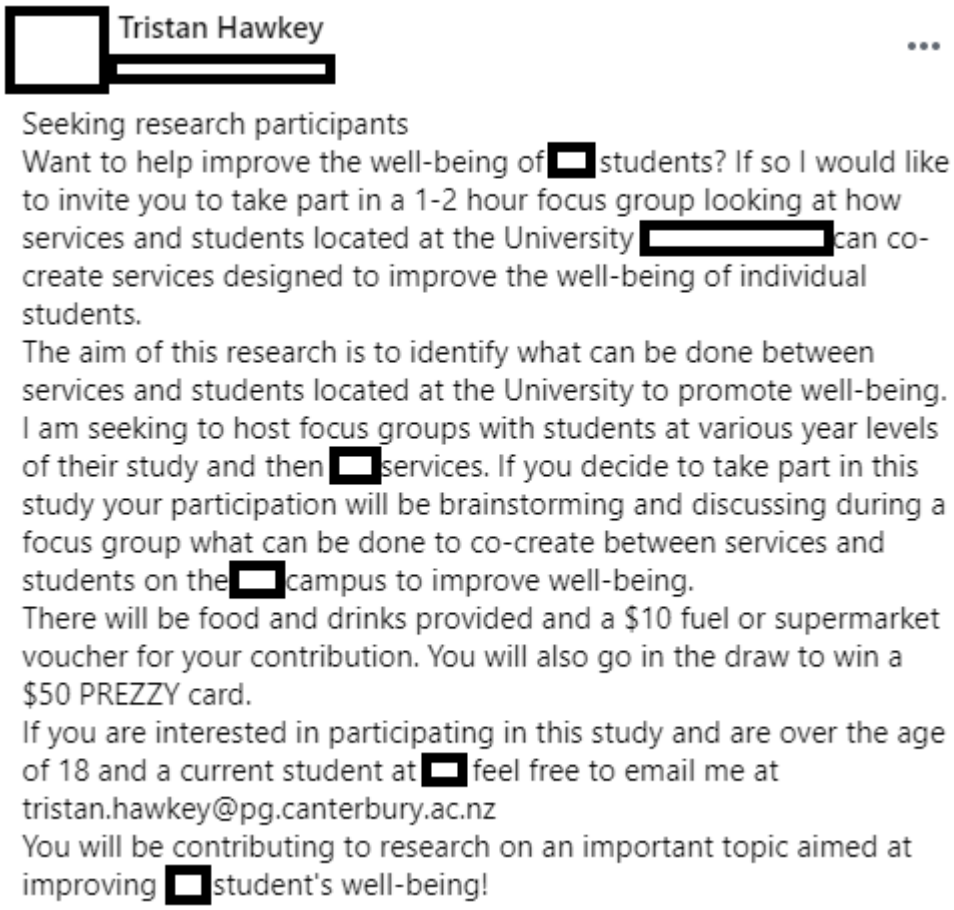
Name: ---------- Email address: ----------

Signature: ----------Ethnicity----------

Age:

- ☐ I wish to receive a copy of the summary of results of the project. The summary of results should be sent to the following email address ----------

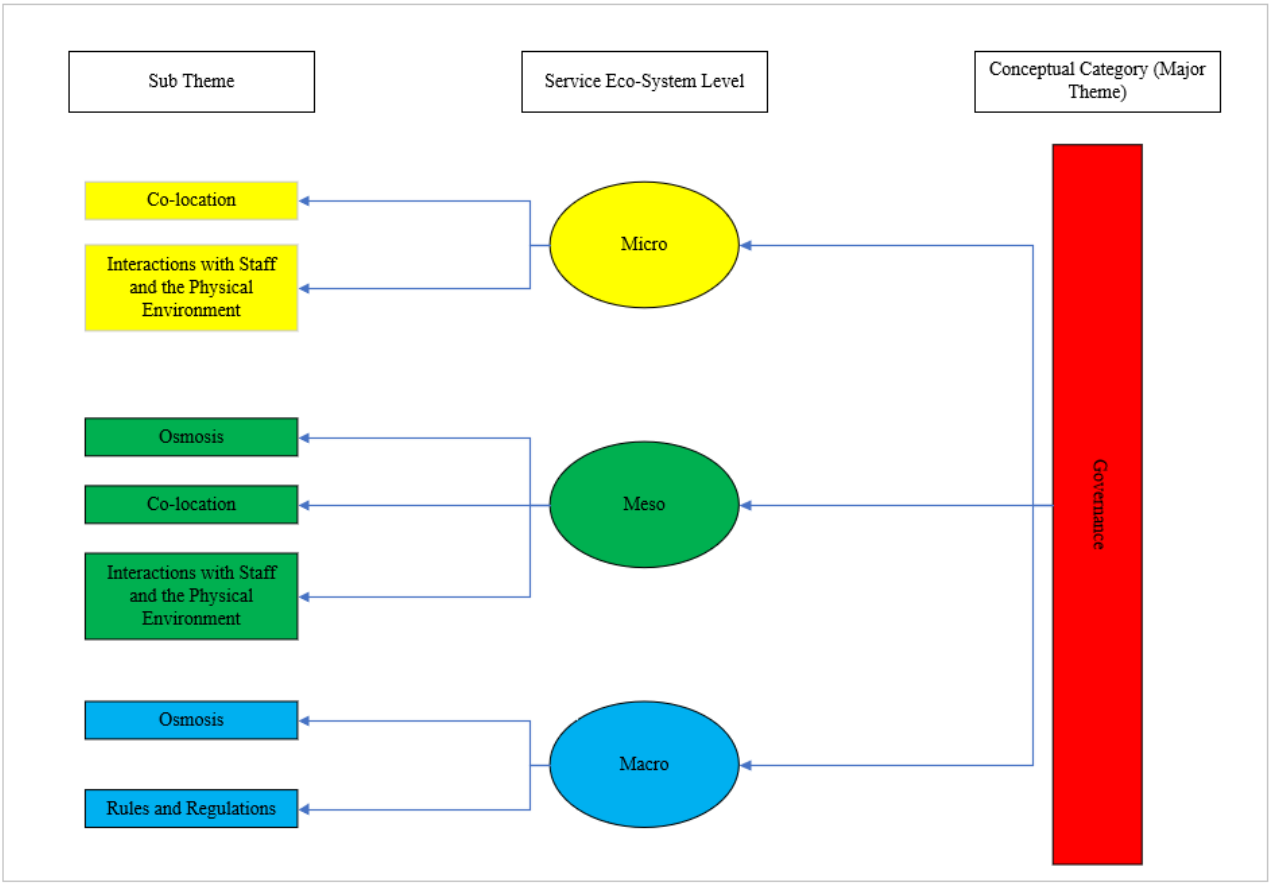
Appendix H: Facebook Post for Student Recruitment



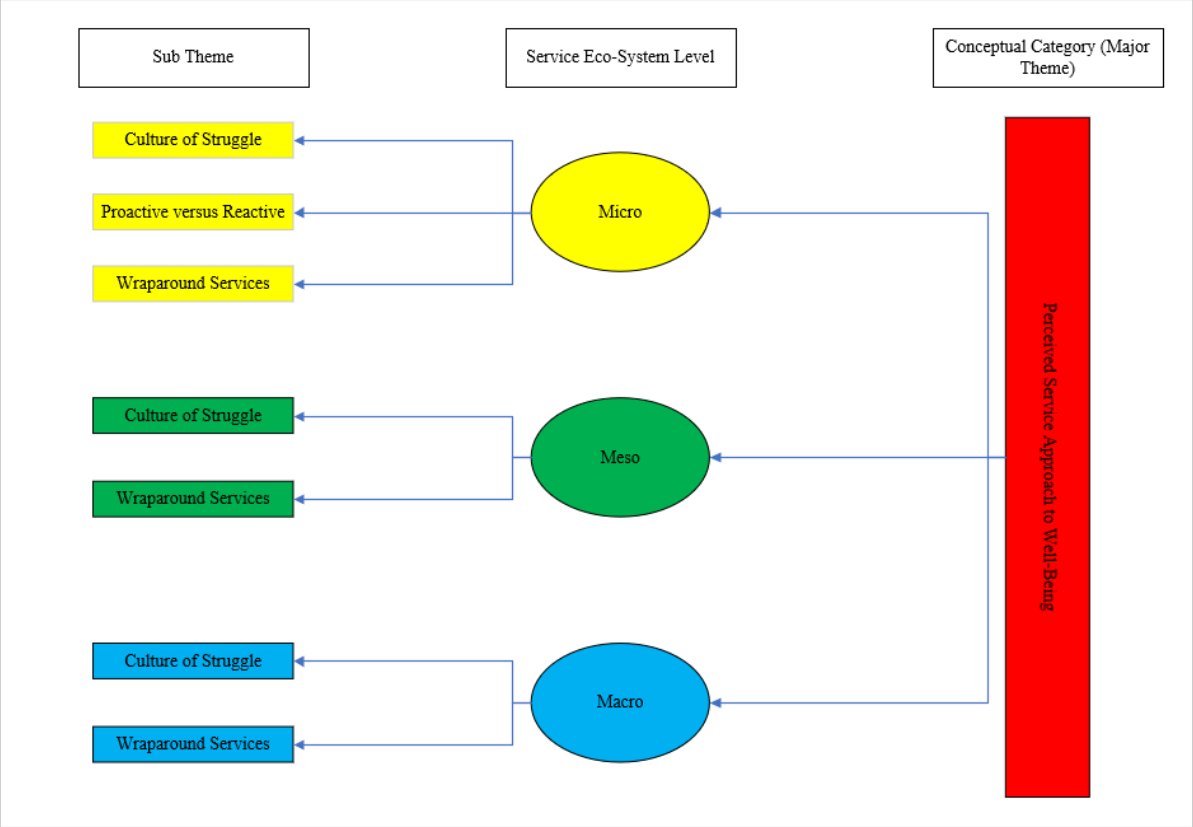
Appendix I: Example of Section of the Researcher's Guiding Manual

No	Node Names	Definition	Rule to Code	Example
1.	**Awareness**			
1.1	General lack of awareness of services.	Understanding what services are readily available to students (micro level actors).	Provided an example of not knowing what services are available. Comments on an experience of a friend or themselves in relation to being aware of service availability.	"People don't realise that we actually get all these services for free"- B7 "From an international student perspective, I had no idea that any such club exist, one day I popped my head out the window and saw heaps of people in the middle of the ground and realised its different kinds of clubs. I didn't have any pre-notice or involvement" – D5
1.2	Students not being aware of or being engaged in any form of co-creation.	Students not being engaged with or by any service (formal or informal).	When asked if they had engaged in co-creation with any service provider they answered 'no'.	"I'd say I wouldn't have any"- A3 "None"- A2 & A6 "Yeah no"- B1 "None"- C5 "Absolutely nothing"- C1
2.	**Communication**			
2.1	Transparent Communication	Students expressing concerns over not being communicated to and seeing changes as a result of their feedback.	Expressed concern over the lack of communication around changes as a result of student feedback.	"What is our money going towards, even if it was transparent and clearly communicated to us, even that would feel better" – D3 "Feeling like your voice is being heard as well so it's like I've given feedback and then they've been like okay, were going to make these kinds of changes because I feel like with the teachers' evaluation as well, you say things but it's sort of like what's the point" – B4
2.2	Information Overload	Being overwhelmed with communication via a variety of communication channels.	When asked around the types of communication services currently use, students expressed a negative reaction. They expressed interest in forms of communication outside of the university's official channels. Express' awareness that communication is an issue.	"I know my friend turned hers off so she doesn't even get it cos it was just spammy"- B4 "My uni email is constantly full with stuff that is kind of useful but not urgently useful, kind of information overload sometimes"- C2 "I feel targeted, for the different emails it has been constant, put this in your calendar, get notified constantly, it's just like so annoying during stressful times" -C6 "I feel like I like Facebook because when I receive these emails, I feel we are being hunted and we are receiving too many emails if someone takes it seriously"- D2

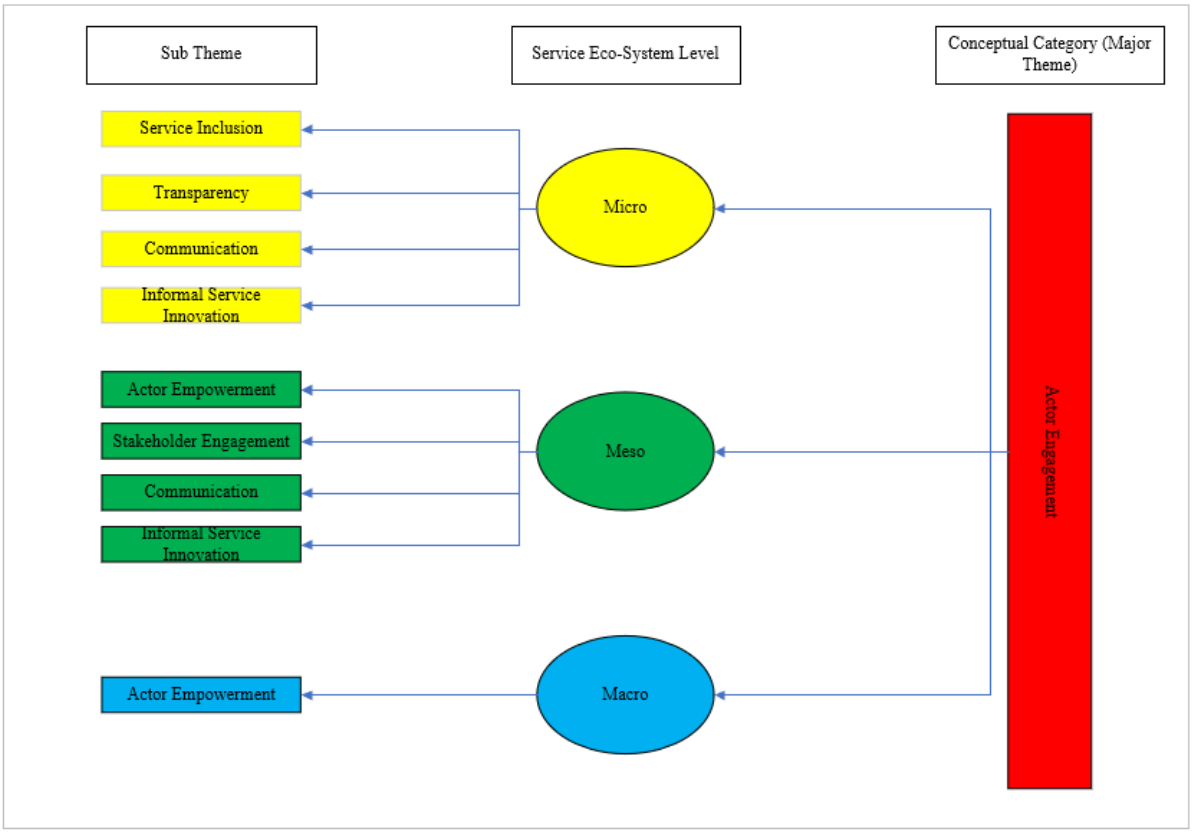
Appendix J: Final 'Governance' Themes



Appendix K: Final 'Perceived Service Approach to Well-being' Themes



Appendix L: Final 'Actor Engagement' Themes



Appendix M: Human Ethics Committee Letter of Approval

UNIVERSITY OF CANTERBURY
Te Whare Wānanga o Waitaha
CHRISTCHURCH NEW ZEALAND

HUMAN ETHICS COMMITTEE

Secretary, Rebecca Robinson
Telephone: +64 03 369 4588, Extn 94588
Email: human-ethics@canterbury.ac.nz

Ref: HEC 2020/94

11 September 2020

Tristan Hawkey
Management, Marketing and Entrepreneurship
UNIVERSITY OF CANTERBURY

Dear Tristan

The Human Ethics Committee advises that your research proposal "How Can a Holistic Offering of Well-being Services be Created to Improve Students' Individual Well-being: A Transformative Service Research Approach" has been considered and approved.

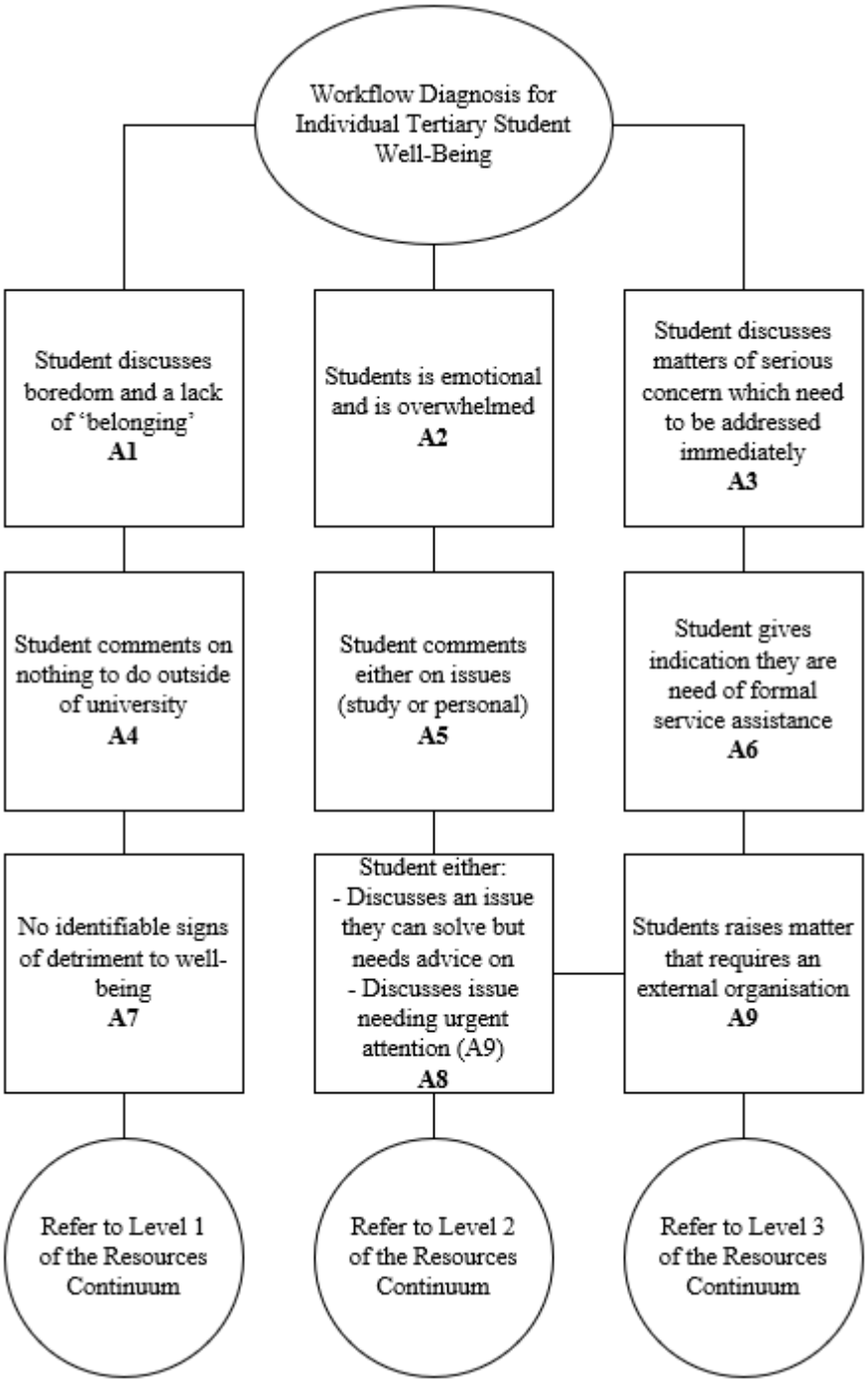
Please note that this approval is subject to the incorporation of the amendments you have provided in your email of 9th September 2020.

Best wishes for your project.

Yours sincerely

Dr Dean Sutherland
Chair
University of Canterbury Human Ethics Committee

Appendix N: Example of Workflow Diagnosis



Appendix O: Example of Resources Continuum