



Article Info/Makale Bilgisi

Received/Geliş:09.11.2021 Accepted/Kabul:29.04.2022

DOI:10.30794/pausbed.1021141

Research Article/Araştırma Makalesi

Üstündağlı Erten, E., Güzeloğlu, E. B. ve Kuşku Özdemir, (2022). "Vulnerability and Service Dominant Logic From Old People's Point of View in the Pandemic Period", *Pamukkale Sosyal Bilimler Enstitüsü Dergisi*, Sayı 52, Denizli, ss.159-178.

VULNERABILITY AND SERVICE DOMINANT LOGIC FROM OLD PEOPLE'S POINT OF VIEW IN THE PANDEMIC PERIOD*

Elif ÜSTÜNDAĞLI ERTEN**, Ebru Belkıs GÜZELOĞLU***, Emel KUŞKU ÖZDEMİR****

Abstract

This is a descriptive study depending on qualitative methodology which aims to contribute to S-D logic literature in a pandemic contingency to understand how actors are responding to changes when they are restricted or lack of any specific resources that restrain them from actively participating in service value exchange. Data was collected by all researchers with semi-structured in-depth interviews from 18 voluntarily 65+ participants with purposive sampling and theoretical sampling. Findings reveal that older people apply three strategies in service ecosystem for co-creating value on A2A basis. One is to continue existing service process with same service ecosystem actors; second adapting to new practices and involving new actors in service process and third one is to terminate relationship with an existing actor, practice excluding from the ecosystem. Vulnerability of older people is reformed and lasts due to dissatisfaction from services in service ecosystem.

Keywords: Service-dominant (S-D) logic, Older people, Vulnerability, Collectivism, Covid19, Restrictions.

PANDEMİ SÜRECİNDE YAŞLI BİREYLERİN GÖZÜNDEN KIRILGANLIK VE HİZMET BASKIN MANTIK

Öz

Bu çalışma, aktörlerin kısıtlı olduğu veya hizmet değeri değişimine aktif olarak katılmalarını sağlayan herhangi bir özel kaynak bulunmadığı durumlarda, değişikliklere nasıl tepki verdiklerini anlamak için pandemi durumsallığında hizmet baskın mantık literatürüne katkıda sağlamayı amaçlayan nitel metodolojiye dayalı tanımlayıcı bir çalışmadır. Veriler, amaçlı örnekleme ve teorik örnekleme ile 18 gönüllü, 65 yaş üstü katılımcıdan yarı yapılandırılmış derinlemesine görüşmelerle araştırmacılar tarafından toplanmıştır. Bulgular, yaşlı insanların aktörden aktöre değer yaratmak için hizmet ekosisteminde üç strateji uyguladığını ortaya koymaktadır. Birincisi, aynı hizmet ekosistemi aktörleri ile mevcut hizmet sürecini sürdürmek; ikincisi yeni uygulamalara uyum sağlamak ve yeni aktörleri hizmet sürecine dahil etmek, üçüncüsü ise ekosistemin dışında kalan mevcut bir aktörle ilişkiyi sonlandırmak. Yaşlıların kırılabilirliği, hizmet ekosistemindeki hizmetlerden memnuniyetsizlik nedeniyle yeniden düzenlenmekte ve sürdürülmektedir.

Anahtar Kelimeler: Hizmet baskın mantık, Yaşlı insanlar, Kırılabilirlik, Kolektivizm, Covid19, Kısıtlamalar.

*Bu çalışmanın Ege Üniversitesi Sosyal ve Beşerî Bilimler, Bilimsel Araştırma ve Yayın Etiği Kurulu'ndan 26.08.2020 tarihli etik kurul onayı bulunmaktadır.

**Dr. Öğr. Üyesi, Ege Üniversitesi İktisadi ve İdari Bilimler Fakültesi, İşletme Bölümü, İZMİR
e-posta: elif.ustundagli@ege.edu.tr, (<https://orcid.org/0000-0001-5111-927X>)

***Doç. Dr., Ege Üniversitesi İletişim Fakültesi, Halkla İlişkiler ve Tanıtım Bölümü, İZMİR
e-posta: ebru.guzeloglu@ege.edu.tr, (<https://orcid.org/0000-0003-1108-3684>)

****Dr. Öğr. Üyesi, Kavram Meslek Yüksek Okulu, Halkla İlişkiler ve Tanıtım Bölümü, İZMİR
e-posta: emel.ozdemir@kavram.edu.tr, (<https://orcid.org/0000-0001-7232-9233>)

1. INTRODUCTION

Service ecosystems are complex, adaptive systems in society with patterns and processes that form the responsibility for the well-adapted viability of the entire ecosystem (Barile et al., 2016). From the perspective of that ecosystem, value is a resource at the time of use (Vargo and Lusch, 2004) and co-created only when actors integrate their value network resources for each other's well-being mutually (Grönroos, 2011; Vargo and Akaka, 2009; Ehrental et al., 2014; Akaka et al., 2012).

Available research often explains value creation through shelf-availability (Ehrental et al., 2014) in public sector services (Westrup, 2018), for e-commerce (Festa et al., 2019) and for manufacturing firms through the development of products with a customer-centric focus (Kowalkowski, 2010), or adding services to core offerings (Smith et al., 2014) in an attempt to unlock these concepts. These studies recognize a customer focus on value creation in service settings (Nilsson and Ballantyne, 2014) which necessitates developing an understanding of their behaviors and responses.

The COVID-19 outbreak transformed the actors of the system and created an increased dependency on information technology and new business models for many sectors (Mele et al., 2021; Xiang et al., 2021), like paid quarantine related services (Hoang et al., 2021), short-distance travel for tourists (Jafari et al., 2020) or online delivery systems for food services (Hobbs, 2020). COVID-19 has also had a major impact on individuals like older people, which represent the most affected segment of the population (Argan et al., 2020) due to loneliness, reduced social activity (Kutsal, 2020; Ustun, 2020; Robb et al., 2020) and a decline in leisure and shopping trips (Shakibaei et al., 2021). In Turkey, 65+ people (older people) are the main segment of the population who were under curfew during the acute period of the outbreak, and although social media and the internet were available, they did not utilize online shopping as a new method of acquiring goods and services (Naharci et al, 2020). Their inconvenience was generally dispelled by relatives, family members, or institutional parties using a "trusted zone for shopping" (Ministry of Family Labor and Social Services, 2020), depending on strong ties to protect them against external pressures (Parker, et al., 2009).

This study aims to answer what happens to value and value co-creation when customers, as actors of the eco-system, cannot show any intentional or mutual presence in the setting, and what kind of role context will have in this process. This study contributes to current literature in three ways: 1. Attempting to define how value has changed in a situation of a group of customers who cannot participate in the market and thus "for benefit of another party" (Vargo and Lusch, 2016) where the premise of Service-Dominant Logic [S-D logic] cannot be applied. 2. From a customer-focus perspective, details how they think that the service eco-system responded to the situation and 3. Discusses in which processes value is co-created as Vargo and Lusch (2008) mentioned. Services are given activities (Johns, 1999) hence, incidents like COVID-19 are an interruption to the accepted structure, prompting one to consider the processes and to compare them to how things were before and how effective cultural norms are.

2. SERVICE-DOMINANT (S-D) LOGIC, VALUE AND VALUE CO-CREATION

S-D logic challenges the mainstream perspective of marketing and conceptualizes a shift from "product and services" to "service and value", from "buyer-seller dyads" to "ecosystem relationships", and from "closed/linear processes" to "open/co-created process" (Mele et al., 2014: 613). S-D logic has two dependent parts: logic for consumption and logic for service provision, which is also dependent on customer logic (Grönroos, 2008: 299) in a mutual way (Festa et al., 2019). They are driven not only by connections between potential resources but also by the rules of resource exchange (Vargo and Lusch, 2012) to create value.

Customer value creation is not a linear process (Grönroos and Voima, 2013). Context defines temporality through an external environment—legal, competitive, social, technological—and cultural factors (Lusch et al., 2007) that change the actors' reactions in terms of behavior, meaning, and consumption. Penetration of the virtual market across geographic borders has flooded the area with interaction, creating a continuous, dynamic, and transcending structure among form, time, and space for exchanges among a variety of actors (Vargo and Lusch, 2012). As practices change across service contexts (Chandler and Chen, 2016), actors may also have

different roles in different contexts (Akaka et al., 2012). Thus, value-in-context articulates value determined by market offerings (Akaka et al., 2013).

S-D logic is an actor-to-actor (A2A) ecosystem in which value is co-produced by two or more actors, with and for each other, with and for yet other actors (Ramirez, 1999: 49). Customers become better off or worse through value experienced through the defined roles and goals of these actors (Grönroos and Voima, 2013). A2A activities also create mechanisms that facilitate the service process through resource sharing among actors (Vargo and Lusch, 2016) like goods, money as operand resources, or knowledge and skills as operant resources (Akaka et al., 2012; Vargo and Lusch, 2017). This removes the distinction between producer and consumer and applies interchangeable roles to the actors (Akaka et al., 2013).

3. COLLECTIVISM, OLD PEOPLE AND VULNERABILITY

Levell and Levell (2020) defined vulnerability as a notion that occurs when a person is exposed to “the effects of a hazard event” (p. 3) putting parties at risk (p. 13). This could be due to economic, political (Connon, 2016) reasons or age, like older people, who are defined as physically, psychologically, and socially vulnerable (Sarvimäki and Stenbock-Hult, 2016). Recently, COVID-19 also accelerated the health and social vulnerability of older people (Kelman, 2020) increasing anxiety, loneliness, reducing social connectivity (Robb et al., 2020) and also marginalizing them (Brocklehurst and Laurenson, 2008). Especially in Turkey measures on older people during the peak period aggravated the accusations of older people spreading the virus (Yaşar and Avcı, 2020).

Individual and collective characteristics seem to define how actors responded to COVID-19 in different countries. Individualist patterns of independence, self-reliance, and acceptance of disobedience (Dash et al., 2009) posed difficulties in coping with COVID-19. For example, Webster et al. (2021) found that people perceive measures like social distancing and self-quarantining as threats to their freedom. On the other hand, collective cultures were found to be less vulnerable to COVID-19 as they prioritize collective well-being above their individual wants (Lu et al., 2021). Lu et al. (2021) discusses that people in individualistic countries tend not to wear the mask due to being comfortable and individual rights and preferences which in turn increase the spread of the virus. On the contrary, in collectivist cultures, as people behave in a ‘we’ manner, even if they don’t like it, they wear mask and follow measures.

While individualist cultures value the self-satisfaction of individual efforts—supporting self-confidence but devising weaker interpersonal ties, collectivist cultures value the successes of groups and collaboration (Shavitt and Barnes, 2000; Youngdahl et al., 2003: 112; Lykes and Kimmelmeier, 2013). Group collaboration tends to build strong bonds between members to achieve a balance in their social environment and manage life together (Winsted, 1997). This could create vulnerability as actors in collectivist cultures feel lonely when their expectations related to normative and interpersonal ties are not met (Lykes and Kimmelmeier, 2013). This puts pressure on other actors, hindering them from complaining about fear of “losing face” as defined by Park et al. (2014). Thus, it is obvious that these characteristics also define how people take responsibility for elderly care. In individualist cultures, children provide limited and formal support for the care of their elderly parents while in collectivist cultures, elderly care is carried out by the children voluntarily and enthusiastically (Pyke and Bengston, 1996). The increase in the number of older people living alone has deprived them of support provided by family members regarding home care, housework, and health (Zhang, 2020: 2-3). Offermann-van Heek et al. (2021) found that in Germany as Turkish older people live in larger family units, they can draw on close relationships when in need of care and assistance, reducing the negative effects of aging. Besides these studies, some studies for Turkey also mention about social support due to collectivist structure. Although there is an increase in elementary family structure and older people living alone (Kurtkapan, 2019), the relationship between older people and their children is still carried on (cited in Umutlu and Epik, 2019). Turkey’s traditional collectivist structure is very effective on this because although they don’t live in larger family structure, children take the responsibility of caring their parents (McConatha et al., 2004).

4. METHODOLOGY

This study is a descriptive study depending on qualitative methodology interested in explaining contingency of value co-creation in a collectivist service ecosystem. Although it is depending on multiple interpretations of reality (Krauss, 2005), general patterns of experience (Ponterotto, 2005) will define (relationship of) local categories of being (Vasilachis de Gialdino, 2009; Slevitch, 2011). Thus, in this research, how older people define, explain their experiences in pandemic and specifically in curfew period, will provide a legitimate knowledge to understand the phenomena and value analytically better (Krauss, 2005; Slevitch, 2011; Helkkula et al., 2012). In this study, local categories will represent the social ties like interaction within neighborhood, family, and institutions that actively facilitated during the pandemic period, friends, and their experiences during their daily routines and errands. We use 'categories' term to reflect their dependency on cultural instances like collectivism. Thus, pandemic and curfew periods provide a contextual background (discussed in 4.1) that creates categories older people experience and interpret. We especially focus on the causes of this contextual background.

As researchers, we are sharing the same context where the experiences are realized (Tuli, 2010). We are insiders of the context but outsiders of their experiences (Dwyer and Buckle, 2009). This embodied our axiological position, and, in our interviews, we hold a more etic stance refraining from our experiences to collect more authentic data. In our analysis, we brought back them to question and challenge the data to provide a deeper understanding of an emic-etic balance and utilize our value biases (Ponterotto, 2005) and to experience what is like to be a part of it (Krauss, 2005).

4.1. Turkey and 65+ People in Pandemic Period: Research and Value in Context

In March 2020, after Turkey has confirmed the first official COVID-19 case, national measures policies such as physical distance and isolation, individual hygiene encouragement, and use of masks have started to be implemented to control the pandemic spread caused by inter-individual interaction (ECDC, 2020). Age-based curfew applications involving 65+ people are one of the unique measures of Turkey to decrease vulnerability among them (Kanbur and Akgül, 2020). Restriction policies, especially in the first period of outbreak, increased the need for support for restricted individuals, and the responsibilities of other actors.

Access problems and deprivations engendered these groups to be dependent on other members of the household, family members living outside the household, or other individuals. It was recommended to get support from family members, relatives, friends, and neighbors not only for material / moral needs but also for the continuity of the well-being.

In the informative guide of the Turkish Ministry of Family Labor and Social Services (2020), risky groups are warned to ask for support from family members, relatives, or neighbors for daily transactions. The warning of the ministry above confirms the collectivist characteristic of Turkey (Alparlan et al., 2018) in which coping styles are affected by family support, respect for ancestors and family elders, obedience to authority, and patience-tolerance (Altun, 2020). Sacrifice, obedience, interdependence, cooperation, or duty are basic characteristics of collectivist socialization (Dash et al., 2009) which support older people's care and help them through pandemic curfew and restrictions. This socialization pattern creates social norms as institutional arrangements as behavior routine and hinders actors to complain to not to "lose face" as defined by Park et al. (2014).

Despite national governance policies, fines, and persistent calls by authorities, when curfew was declared, 12% of the households went out in 31 provinces (IPSOS, 2020). This is not only because of disobedience. There is a great number of people who had to make shopping, pay bills, or provide needs for their elderly relatives who are under curfew. Thus, collectivism is a strength and weaknesses, especially during the COVID-19 period.

4.2. Sample and Data Collection

The sample of this study is made up of individuals 65+ old who experienced curfew in the outbreak period in Turkey. They are prominent vulnerable actors in this period who were commonly unable to make their purchases and meet their needs. The curfew period started on 21 March 2020 (Hürriyet Gazetesi, 2020) and with some exemptions (like permissions to go be outside between 12:00-18:00) this execution continued till 1 July 2021 (Hürriyet Gazetesi, 2021). All data was collected between 12.06.2020 – 20.08.2020.

This study will depend on the narratives of participants (Helkkula et al., 2012) to portray 'vulnerability' in this period in the value co-creation process and how 'value' is re-defined depending on this contingency situation. Thus, the participants are expected to speak freely about their experiences (Tuli, 2010). Their daily life practices, problems they face, and their reactions to outbreak rules look similar. For this reason, it is assumed that participants with different demographic characteristics from this age group will reflect the interaction sufficiently. Thus 65+ people's experiences about service eco-system in the COVID-19 period would provide:

1. What has been experienced on a context base from their perspective including their background, locality, etc (Vasilachis de Gialdino, 2009),
2. Their unique condition of being under curfew will challenge the S-D logic ecosystem perspective because their age category has a low level of internet usage and new technologies (Iancu and Iancu, 2017). They simply use social media but not online shopping or online transactions.
3. Their experiences are assumed to define categories, actors, processes, and relationships among them as legitimate knowledge to understand their 'reality' (Vasilachis de Gialdino, 2009; Slevitch, 2011).

Before starting data collection, the research was approved by the Ethics Committee. We get Castillo-Montoya (2016)'s Interview Protocol Refinement as a guide to define our interview questions. To ensure interview questions align with research questions (p. 812), each researcher-developed questions and defined their aim for asking depending on the literature. All questions were related to the period that they have experienced curfew and just after it when they were let limited time (4 hours on weekdays and they are not allowed to use any kind of transportation) to be outside. To construct an inquiry-based conversation (p. 813) we came together to evaluate them and the questions that are at least approved by two researchers stayed on the list. Some of them were rewritten to encapsulate the aim. To receive feedback on the interview protocol (p. 824), researchers found volunteers around to check whether the questions were understandable and made sense. To accomplish activity checklist for close reading of interview protocol (p. 825), researchers ordered the questions and defined some criteria to handle the interviews like if participants do not want to answer a question, what kind of substitute questions to ask, which questions are more critical, etc. to increase the reliability and validity of the data collected.

At the beginning of the participant selection process, we started to talk with 65+ people in our apartments and neighborhood. However, when we mentioned about our research, they hesitated to make interview. They thought that as curfew is a legal obligation, they didn't want to talk about it while we are recording them. When we started data collection, the curfew period was still available with loosening applications. For this reason, we decided to include two 65+ family members as 'informal gatekeepers' (Reeves, 2010) to help us reach 5 appropriate participants that we do not know from their social environment. These informal gatekeepers were informed about the study and explained what to tell while talking with postulant participants from different education levels, asked to balance gender and cities to provide variety and increase validity. As we assume that in small towns, access to service and social interactions will be easier, besides variety in demographic factors, we also aim to include people from urban and rural to see differences. Therefore, the city they live in was not a criterion for us in selection process, instead whether they live in urban or rural was criteria and we selected participants depending on these factors.

These two gatekeepers prepared a communication list including people's phone numbers. Two of the researchers talked with them individually and select 5 people to communicate for the first stage according to the characteristics mentioned above. There were 4 backward – forward processes between the data collection and analysis section (Blanche et al., 2006): three included 5 participants who gave decisive themes and the last one was involving 3 participants for final confirmation saturating theoretical sampling. Data was collected with purposive sampling by all researchers with semi-structured in-depth interviews from 18 voluntarily participants above 65 years old (Table 1). Only P4 lives alone. The others are living with their spouses and/or children. Also, only P3 is a housewife and, the others are retired as a government officer or from private sectors. Only P2 was retired from doing her job as a tailor.

Table 1: Participants Profile

Participant	Gender	Age	Education	Urban or Rural	Occupation	Living Alone?	Interview Duration
P1	F	65	Primary School	U	Retired from Insurance Company	No. Living with daughter	30 min. 52 sec.
P2	F	78	Primary School	U	Retired as a tailor	No. Living with daughter and grandchildren	24 min. 10 sec.
P3	F	67	Primary School	U	Housewife	No. Living with her husband and elderly daughter	40 min. 14 sec.
P4	F	70	Graduate	U	Retired from municipality	Yes.	48 min.
P5	M	77	Graduate	U	Retired as government officer	No. Living with his wife	38 min. 16 sec.
P6	F	65	High School	R	Retired from a bank	No. Living with her husband.	16 min. 46 sec.
P7	F	67	Primary School	R	Housewife	No. Living with her husband.	10 min. 21 sec.
P8	M	67	Primary School	R	Retired as government officer	No. Living with his wife	13 min. 05 sec.
P9	F	65	High School	U	Retired from a bank	No. Living with her husband.	46 min. 35 sec.
P10	M	66	Graduate	U	Retired as a graphic designer, caricaturist	No. Living with his wife	47 min. 45 sec.
P11	M	70	High School	U	Retired as government officer	No. Living with his wife	49 min. 29 sec.
P12	M	70	High School	R	Retired as a manager in banking sector	No. Living with his wife	48 min. 05 sec.
P13	M	78	Graduate	R	Retired as an engineer	No. Living with his wife	39 min. 02 sec.
P14	M	66	Graduate	R	Retired as a teacher	No. Living with his wife	29 min. 24 sec.
P15	M	68	High School	U	Retired as a tradesman but still working	No. Living with his wife	16 min. 29 sec.
P16	M	79	Graduate	R	Retired as government officer	No. Living with his wife	32 min. 54 sec.
P17	F	68	High School	R	Retired from a bank	No. Living with her husband.	17 min. 21 sec.
P18	F	66	High School	R	Retired from private sector	No. Living with her husband.	13 min. 45 sec.
M: Male, F: Female							
R: Rural, U: Urban							

Due to the outbreak, researchers accomplished all interviews on phone. Before starting interviews, participants were informed about the content of ‘informed consent’ including the details of the study and their rights; and their approvals were recorded at the beginning of the process. As some of our participants did not want to continue interviews (due to headache because of talking on the phone, etc.), we ended up after a short time.

These participants' main focus is the feeling that they experience through curfew period while they can't realize their activities of daily life. Thus, with these participants we collected data mostly about feelings. All warm-up conversations were handled before starting recording. These durations include data collection directly aiming research topic. While making phone interviews raised difficulties for conversation, personal issues like mutual understanding or personal sensitivity (like not wanting to complain about something as they would be accepted as 'grumbling' when they do so) (Wenger et al., 2003; Akram, 2021) also created barriers for the researchers. As phone interviews are more demanding and follow a more rapid pace (Herzog et al., 1983), for these participants, we try to let them speak about their experiences which they attach importance by mentioning more.

Each interview is recorded, transcribed, and then sent back to participants for their control and feedback to increase the reliability of data. This is providing transparency, securing each participant about what they said, and increasing reliability to define any misinformation. As our participants were older people, this helped to confirm the data. All our participants confirmed the texts. Some of them said that they can't see well and got help from their children to read the text. We think that this is also a way to get confirmation from their children as they did not do something wrong.

4.3. Data Analysis

The data were analyzed with MAXQDA Analytics Pro 2018 program. In determining codes, *we adopted a grounded approach* for more authentic contribution (Blanche et al., 2006) in an inductive manner. The first author coded data and the other two authors acted as 'peer coders' for researcher triangulation (Johnson, 1997: 283) and controller with their expert status. Depending on their relevance to the study, the first author derived text passages from transcripts. Then, she attached open codes and then open codes into higher-order themes through *categorization, abstraction, comparison, dimensionalization, integration*, not in sequential order (Spiggle, 1994; Gummesson, 2005) with analysis clues of Bazeley (2009). Grounded approach adopts inductive approach which does not depend on the existing code list (Bradley et al., 2007). In the coding process, the prominent expressions in the text are coded through open coding to describe the data, and then the expressions explaining the same phenomenon are grouped through selective coding with the knowledge of the research from the relevant literature (Vollstedt and Rezat, 2019). After this process, the text is treated as a whole, as a single text and re-evaluated. Converging categories reveal the pattern among different participants. Then, the researcher tried to move these patterns into conceptual categories through abstraction.

Then authors evaluated all codes and themes together in the forward-backward method for guidance (Gummesson, 2005) to represent the reality described by the data (Spiggle, 1994), defined disagreements, and solved them by discussing in the frame of literature. Then emerging stable themes were named in line with the literature (Bazeley, 2009).

Collecting data and analysis are concurrent processes. As researchers are members of the context, researchers could understand what participants mean in their speeches which helped us to increase credibility, and findings were only derived from data for confirmability (Nowell et al., 2017).

5. FINDINGS and DISCUSSION

Our findings reveal that pandemic and specifically curfew situation creates a consistency that older people are excluded from the service ecosystem and because service professionals are lack of adapting to this consistency, they found new ways to re-include themselves in the service ecosystem. In Figure 1, we give an illustration of our findings before and after curfew period from older people's point of view. This is how they interpret the service ecosystem.

5.1. Exclusion from The Ecosystem: The De-Construction Process and Value

In the first peak period of the outbreak of COVID-19, because of the high mortality rate among 65+ people, they were classified as vulnerable (Sarvimäki and Stenbock-Hult, 2016) and subject to restrictions and a curfew. The unique trait of this period was the involuntary position older people found themselves in.

Involuntariness has an important consequence. Normally, older people are living in a close circle, or some are living in a kind of opted quarantine. They love to spend time at home and repeat daily routines. In this circle, old habits and behaviors are generally associated with socialization like spending time with their relatives, friends, being outside or shopping freely. Thus, curfew was perceived as punishment, especially among women, or a boundary instead of a measure to protect their health. Most older people are unable to use online shopping and feel uncomfortable asking for help. Our participants independent of their gender and living alone or with children/spouses or education feel this uncomfortableness and mention about it. Two of our female participants, one living with her spouse and the other is living alone, explain their desperateness because of their increasing interdependency on others due to restrictions.

"I don't have to ask my child to pay my credit card. Maybe I don't want it. These are always troubles. [...] My neighbors also helped. But they have much to help." (P9, F, U)

"If we do not know how to shop online, will we not be able to buy what we want? They are officially telling us to die. Learn, use, or die. My eyes can't even see well anymore. Not everyone can have children, I can be 80. My child may not be nearby, maybe he is in another country, so people should at least take a piece of bread and return immediately." (P4, F, U)

When you look at the quotations, asking for help from other people, even from their children, is not welcomed. The remonstrances are generally about daily transactions and consumption (purchasing bread or paying credit card debts). These findings challenge collectivism. Kashima et al. (1995) stress that individualistic cultures pertain to independence, being autonomous, agentic, and separate and they are generally attributed to men and Western societies. On the other hand, collectivist cultures depend on interdependence, being communal and relational and generally attributed to women and Eastern societies. Participants stress their unhappiness due to a break in their independence, in other words, being against their individualism. On the other hand, these quotations also support collectivism as a clue for social actors who are available for help and support (Lykes and Kimmelmeier, 2013).

It is engrossing that this finding is related to urban. De Jong Gierveld and Tilburg (1999) compared older people living in Italy (as a collectivist country) and The Netherlands (as individualistic country) in their study. They found that older people in Italy are lonelier compared to older people in The Netherlands. They depend this finding on the socio-cultural evaluation of care in Italy as they expect to be cared by family members. Thus, older people in Italy also higher in social support for daily activities. We found a similar finding for participants in urban. As one of our participants who live with his spouse explained "Our children could not come to our side. Our acquaintance could not come to our side. You suddenly feel all alone." (P15, M, U). Another participant who lives alone support this point by indicating "I said to myself that if I get sick that it will be like this, I'll die right away. I also live alone. Nobody will notice me if I get sick or get worse suddenly. Everyone in the apartment is irrelevant. Nobody cares. [...] What if you talk on the phone, you are alone all day." (P4, F, U). This is the opposite finding of De Jong Gierveld and Tilburg (1999). For our participants, they expect social care like chatting, seeing each other but for engaging in daily activities, social support increases the feeling of inadequacy so that they do not welcome it. Although individualism is seen as a preventer of safety (Webster et al., 2021) and taking attention from collectivism, our findings show some negative consequences of collectivism for older people, mainly a feeling of "being useless".

For our participants from rural parts, finding themselves in a passive position is the problem. But getting help from other social actors is not an issue. They don't see that as a duty but are happy to get support to get through hard times.

"They [he is mentioning about the bank that he worked for and retired from] called us and asked what we need. Once they asked if there was a problem with our health as they cover our health services. They asked this several times. They asked what our needs are, in what days we need them, whether we have a shopping need related to our age. And of course, as I said, since we are locals here, young people called us all the time, whether this is our neighbors or our friends' children. They asked, do you need anything, what do you want, is there anything to do or something. Let me tell you that we are not alone, my daughter" (P12, M, R)

P12 worked as a manager in a bank and retired from there. He lives with his spouse in a small town. As he was grown up in this town, he calls himself as 'local'. His friends are generally above 65 years old that as they are also under similar restrictions, he mentions their children as helping actors. Santos et al. (2017) found that there is a global increase (including Turkey) in individualism due to socio-economic development. Our findings support this finding in terms of urban life but for rural life. As culture has a dynamic structure, collectivist cultures also interact with individualistic values and vice versa. Matsumoto et al. (1996) are mentioning about how young population in Japan (accepted as a collectivist culture) start to question collectivist rewarding systems in business life and blend collectivism with individualistic value. Our findings also reveal an individualistic approach in daily activities. Before pandemic, other actors, like doormen and family members, are available when *they want such help*, which is the way of value creation (Chan et al., 2010: 48).

Media is a powerful tool in market exclusion process (Dalrymple, 2016) causing two difficulties to cope with. First, emotional stability, and second, daily chores. This disruption to the daily routine made them feel depressed and unhappy (Sarvimäki and Stenbock-Hult (2016). While the first issue was generally managed individually, the second was handled specially by the service ecosystem. Our participant P10 has a graduate education level and deals with art as an occupation. He has a competence to use media tools, evaluate them and use as a source of information. He declared increasing vulnerability with the sentences below.

"What we saw on TV sometimes scared us, so we paid attention. It was a great pleasure for me to go out and sit and have a drink, but now we don't do that. For example, I wonder if there is something in the glass, is there something on the table, is there something in the hand of the man who brings it... although it is said that food does not cause infection... but these are always the things that newspapers, televisions and news give us. Then we say let's not go out. That's why I don't go to the market anymore." (P10, M, U).

This quotation reflects the fear which is stimulated by media tools. While restrictions pushed them out, they also pulled themselves away from the ecosystem because of this fear. On the other hand, this is where the service ecosystem also shows vulnerability.

Technology is an alternative platform for use in the outbreak period, but not for these people (only one participant uses online shopping platforms). They spend time on social media, they read news online, but shopping is not preferred due to trust issues or a lack of technological literacy. However, service actors are generally dependent on online services that older people are incapable of or they can't engage as they don't provide service standards. P4 is a graduate level participant who is capable of using online shopping applications and although she doesn't like to shop online because of security concerns, she feels necessity in pandemic contingency to do her daily shopping.

"Generally, I'm getting a little bit of things. But they make home delivery if you buy above a certain amount which is much for me. For example, they do not bring one product." (P4, F, U)

Her quotation is supported with other participants with different narratives. The interpretation of these indications could be that they do not buy enough products to produce *economic value* as they live alone or live as couples, and they think they will not be worth it. Participants stress that when they order by phone or ask companies to bring their shopping to the home, they are refused with the explanation of "we are not giving that service for that amount", claiming service providers' unwillingness to fill this gap. Only actors in close circles, like family members, are left to provide solutions, which is increasing their dependency and vulnerability.

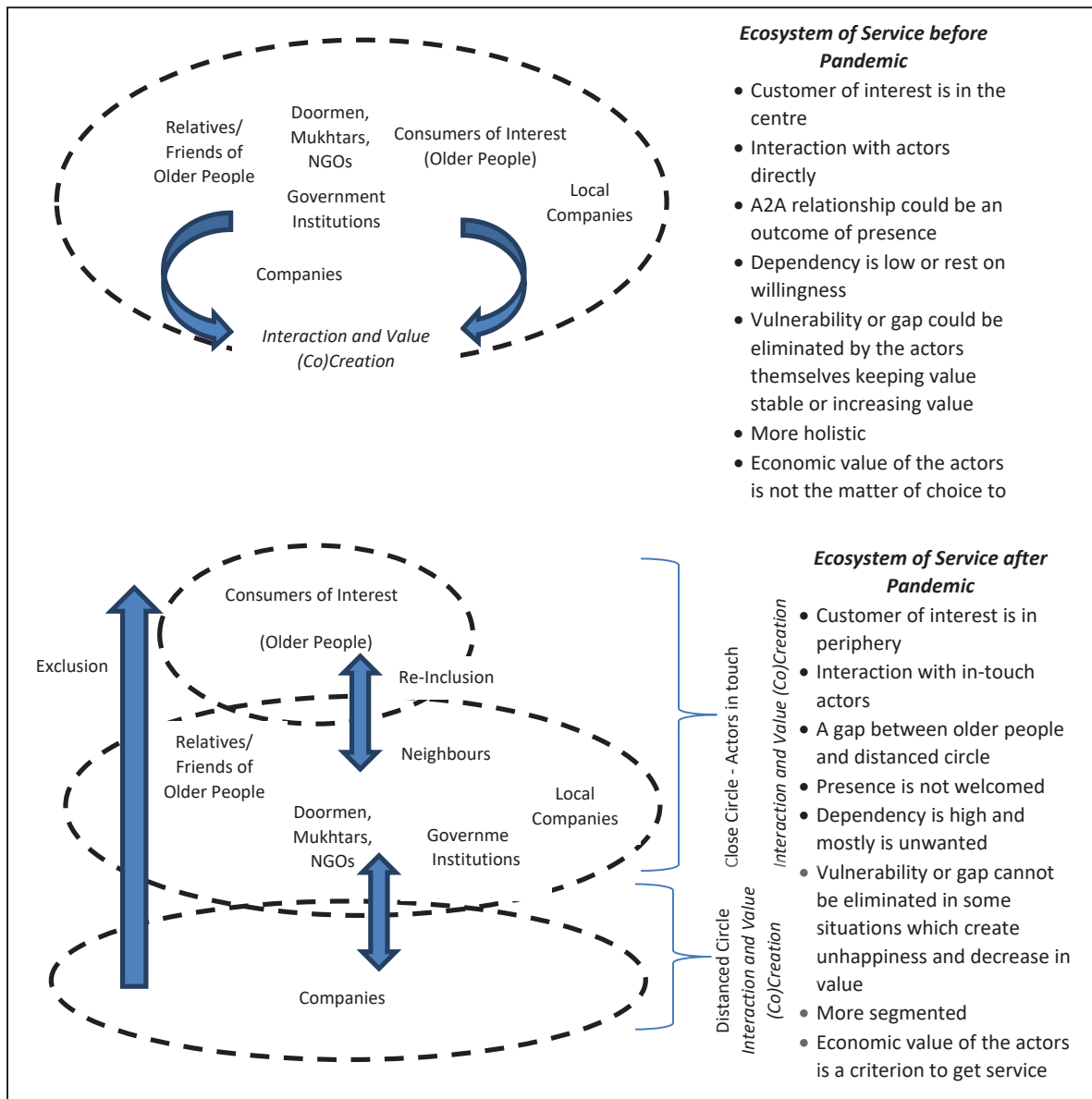


Figure 1: Illustration of Service Ecosystem before and after Pandemics from Older People's Perspective

5.1.1. Perception of Service Value

The perception of service value has resumed since mutuality, especially between older people and companies, has been maintained. Findings reveal that curfew and restrictions increased the negotiating power of service companies against older people, and they think that the companies made attempts to take advantage of it. When they live in urban centers, big retailers are their source of service field. Bills are paid automatically by their bank, or they visit bank branch offices for other transactions. For older people living in rural parts, local actors or big retailers are on the carpet. Thus, the value is "value-in-use" (Grönroos, 2008, 2011) through a more voluntarily direct process. Local actors are grocery shops, butchers, small markets close to home that provide service only on the location where people develop personal relationships as they share the same territory. Companies in this space are big retailers like Migros and BIM, which we can be defined as a brand (Maurya and Mishra, 2012). They operate throughout Turkey and people generally do not develop personal relationships, but because of product and service variety, they are preferred. People who are not under restrictions could go shopping and benefit from product variety or any kind of service provider. However, older people need others' help, and when they do not want to inconvenience others, they use available service alternatives. While some service companies—especially

small, local ones—take advantage of it on purpose, some of them—especially bigger companies—cannot sustain the expected value of their customers.

“[They buy vegetables from grocery, but they get poor products a few times] I was told. He says we will pay attention; he does not say anything else. There is nothing for him. He’s already earning money. We are not the only ones who want products, it’s not just us. There are so many who want it.” (P9, F, U)

P9 is an active person in social life and participates in neighborhood choir with other social events. This socialization includes small, local service providers that they frequently shop for. In this period, as they can’t be out and use online shopping applications because of the reasons discussed above, small providers gained negotiation power to benefit from this situation. She complains about helplessness not being able to take control of the seller’s actions. Before the pandemic, they were active and interacted with different actors in the ecosystem. They have service behavior habits that define an expected service value for them and look for it through repeated purchases. In case of any gap between what they expect as a value and what they get, they could show presence, interact with different actors, and try to better meet expectations. But for this situation, *as they are not the only ones*, if they don’t buy, there are some other buyers at their age and under restrictions will have to buy. Product quality is not the only theme. Perceived deceptive actions are also the case in terms of expiration date or shopping ingredient which is against their will or habits.

“If you call the markets, they send the most expensive one. Or they have a mind of their own. For example, they put in the products near the expiration date.” (P4, F, U)

“Once I wanted an onion, when I bought an onion, I bought the ones a little bigger than a small walnut, one of the onions that came to me was maybe half a kilo. I said 2 kilos of onions, 5 onions came to me. I’m not a cook, I don’t run a cook shop. Think about how many grams of 1 head will come. I mean, I don’t go and buy it from a market...” (P11, M, U)

The first quotation above talks about small local providers who took advantage of the situation against older people, and the last one is about a big retailer, which does not seem to be able to control the order process sufficiently to sustain value for their customers. P11 is an active participant in shopping applications. He explained that he made the majority of his purchases online. He has technology literacy and is actively engaged in transactions. For such a background, this quotation is important because it shows that technology literacy is not enough for service satisfaction. They are picky in their shopping. They buy packaged goods or products they have tried. For shopping they buy in kilos they would like to pick themselves. He and most of our participants mentioned social interactions in their shopping. They chat with the sellers; select the products they want and have control over the value they expect from service actors. It is not just shopping; it is also socialization. In both situations, there is a perception of value diminishing. Technological illiteracy is delimitating them. On the other hand, using shopping applications diminishes the value they expect due to removed social interaction and inconsistency with their habits.

5.2. Re-Inclusion to the Ecosystem: Co-Creation Process and Value

Re-including older people in the ecosystem made contextual iterations apparent as an indicator. Living for the good of the community, respect for the elderly, and a willingness or social obligation to help other people increased dependency on other actors in the ecosystem.

5.2.1. Hierarchy of Actors and Transactions

As the service ecosystem did not respond to older people through market offerings (Akaka et al., 2013), it created a distance between big companies and older people. Big companies are not even aware of the difficulties and dependency that older people experience. As such, they firstly interact with their children, neighbors, relatives, and friends, who are already in the ecosystem and close communication circles. The reason why we call this “interaction” is that they started to engage in the co-creation process. But collectivism has conceived a hierarchical relationship from elderly to young. Children do not want to get the money they spent for their parents’ shopping because of social norms; they are expected not to (Parker et al., 2009), and second, because of social ties, they accept it as duty and a good feeling to satisfy their needs (Shavitt and Barnes, 2000).

In the following quotation, P3 is a housewife who is mentioning about their relationship with their children in terms of money. The main idea of this quotation is about the challenge in vertical hierarchy that collectivist cultures tend to have (Tamis-LeMonda et al., 2008).

"I don't know, I feel shy. [They buy our needs] They do not receive the money. I feel sorry when they don't get the money. It has an uneasiness. It was. And when G. [her daughter] brought something, my husband sat and cried. So, he felt bad. As if we fell into this situation. Helpless. But we felt it, really." (P3, F, U)

In collectivist cultures, parents feel the responsibility of taking care of their children even they are grown up. When parents are older enough not being able to care themselves, children are taking the responsibility. Tamis-LeMonda et al. (2008)'s study has an interesting result about parents from collectivist culture (like Mexico) but living in individualistic country (USA). They declare that these parents are complaining about individualism because they think that when their children are grown up, they will follow individualistic lifestyle of USA that they will not take care of their parents. So, it is obvious that they expect care from their children. In our finding, the challenge has a two-way interpretation. First, although they don't need care for now, this contingency put them in a position to expect help from their kids impairing the hierarchy; second, as they see themselves healthy, caring role is still on the parents and that's why they are uncomfortable of unrealizing their role. This uncomfortable situation encouraged older people to develop different strategies, resulting in a hierarchy of transactions to balance it.

P5 is a graduate-level participant retired as a government officer. He developed a strategy depending on the content and amount of shopping. Although he has technological literacy, he doesn't prefer online shopping. For this reason, for small amounts, he prefers nearby shops where he can go in a short time without getting caught by police and fined. But for lump sum shopping, he can't visit big supermarkets as people will guess their age and has a conflict with the police. For this type of shopping, his daughter helps them. People generally do lump sum shopping once or twice a month so that he doesn't need to call his daughter frequently for asking help.

"I do my own shopping again. Our markets are very close. We take our necessary measures and do our shopping. But our daughter is doing our big shopping. Our daughter helps distance shopping and lump sum shopping. But I do the shopping within a short walking distance myself." (P5, M, U)

"My son once ordered from Migros [one of the big retailers in Turkey] on my behalf. He ordered from Eskişehir [one of the bigger cities of Turkey]." (P3, F, U)

P3's quotation is common for most of our participants regardless of their occupation, education, being in rural-urban or gender. Children are either physically helping their parents or indirectly by using applications. Lump-sum shopping requires mobility and generally, big retailers. Being under curfew, the intensity of the shopping behaviour is high and children or actors that they have close ties are first category mediators. In the second category, there are mukhtars, police, or NGOs. In rural parts, this system is specially handled by mukhtars and local markets. Thus, in this curfew period, as a contingent situation, big retailers and some businesses shifted to the periphery, distanced positions, and they continue their interactions with older people through the mediating role of close circle actors who are not beneficiaries (Vargo and Lurch, 2008).

In the following quotations participants brought up their experiences about the mediating actors. This first quotation is about mukhtar whose responsibility is not to deliver food but does it for occupational service purposes. P12 appreciate the mukhtar's service. On the other hand, when the service is a part of job description, the expectations are increasing. P8 and P4 are two participants from different education levels, gender, and urban-rural residence. The way they talk about doormen indicates hierarchy between mediating actors and they evaluate his service in terms of service value.

"Now our mukhtar has a car, he would buy bread first, buy the bread himself, distribute it to everyone who needs it. Whatever you want out of bread, he was visiting every house while he was driving. When you saw his car passing by, whatever you said, he would bring them all." (P12, M, R)

“Well, what the doorman will buy is different, what the children will bring is different. Since the doorman buys for everyone, he takes whatever he finds, if we had children nearby, they would buy better ones. But you have nothing to do, you have to accept” (P8, M, R).

“How will the police buy what I want unless the doormen can buy?” (P4, F, U)

Doormen have been very effective during this period. They live in the same apartment houses and shopping for residents is a part of their job. Doormen are generally in between these two categories; they are not as close as the first category and not far as the second category (e.g., the police).

In an ecosystem, mediator actors are generally in passive positions. They only buy what is asked of them and become a bridge between companies and older people, physically or through the internet. Thus, the co-creation process has been realized among these vulnerable groups, family members, neighbours, local markets, and official actors like mukhtars for rural parts as non-market resources (Korkman et al., 2010). For urban dwellers, local markets and official actors are out of the ecosystem.

5.2.2. Service Strategies

While de-construction unties some actors in the ecosystem, co-creation focuses on collaboration and shifting the substance of service through resource integration and service exchange (Vargo and Lusch, 2017). Mediator actors are the main resources that fill the gap and become a part of the co-creation process. When they need to engage in a service activity, they need to apply some strategies.

Findings show that living in rural or urban areas also affects value perception. In rural locations, or urban but small cities, as people have close social ties, they develop friendships with their service providers. Most of our rural participants have specific service providers that they always shop from, or there are small shops nearby where they share daily life in the same district. In these parts, *basket shopping* is very common, especially during the outbreak period, this became a suitable service strategy which creates value for customers. Basket shopping is a service in which you call the vendor, order your list of items, and state the amount of money that will be put in the basket (to understand if change will be needed). The vendor then brings the products under your balcony, you lower your basket with the money inside and the vendor loads the products, change if any, a bill, takes the money and the transaction ends. One does not need to go out or the vendor does not need to come up.

“The other day, my neighbor in upstairs lowered a basket to the grocery store under our apartment. The vendor did not want and got angry” (P4, F, U)

“There is only a small market next to me, there are a couple of friends, from coffee, from the vendors, I call him for a little thing, for example, let’s say 1 kilo of sugar, 1 kilo of flour, they would bring it all the way to the balcony. I was hanging my rope from the balcony and giving their money. I was buying like that.” (P11, M, U)

Although it is a very common technique in rural parts, especially in the outbreak period, it is also very advantageous for customers and small service providers to prevent physical contact and continue their service through mutuality. Social relationships are crucial to understanding this reaction. In urban areas, social relations are hard to develop because there are many sellers and buyers, and mobility is high. P11 is a good example of this close relationship. He mentioned about social ties that he developed with sellers in his daily life. When he was asked about the experience the P4 had, he responded that if that neighbor normally doesn’t shop from the vendor, of course, the vendor will not want to service the neighbor. He defined it as a bilateral relationship.

Besides daily needs, older people also require health or self-care services. During the peak period of pandemic, they discussed about the difficulties in their routine controls, pill prescriptions or self-care services due to restrictions and curfew. As these services requires their presence in the service field, they ‘adjusted’ specific factors or bended the rules to provide it. In their free time, when older people need to go out, they adjust their service time as of late or very early. They try to be the first beneficiary to reduce physical contact.

E. Kuşku Özdemir

“But of course, you cannot stay at home for a lifetime. In the meantime, I go to the market, usually in secluded hours, and buy my fruits right away.” (P6, F, R)

“But I went out once. I cut my finger and went to City Hospital. [...] They were checking fever, letting in one after the other, there was distance control. They were very nice. We especially went between 20:30 and 21:00 in the evening.” (P1, F, U)

Secluded hours are most preferred time interval to get service. It depends on service you would like to take and have a balance to avoid pandemic risk and also people’s negative reactions for being outside in curfew period. A decrease in service value entails adapting service choices. First, they decrease expectations and accept what they are to get from mediator actors. Second, they alter their choices and select service providers that they think are more appropriate in terms of measures. Third, they cook or perform what would have been bought at home instead of undergoing an unsatisfactory service experience.

“We do not change [our barber], I just went to the hairdresser for the first time in years (laughs). So, I went because it was more hygienic.” (P11, M, U)

“The most affecting part was the inability to do personal and household shopping. We had to make some ready-made things that we would eat ourselves, such as bread.” (P10, M, U)

6. CONCLUSION

After the pandemic, when older people were under curfew, they have been excluded from their existing ecosystem. Their access to most services had been limited creating frailty (Sarvimäki and Stenbock-Hult, 2016). This is a contingency situation and being “better off” turned in to sustain substantial activities. Value co-creation is handled in a more involuntarily indirect process. Covid19 has transformed the dependency of value from the act of an individual (Nilsson and Ballantyne, 2014) to the mediated, strained value of the actions of actors within the ecosystem, which is challenging the perspective of Grönroos (2011: 290) “If there are no direct interactions, no value co-creation is possible”.

In this process, local companies (Hobbs, 2020) that have in-touch positions are distinguished by phone orders, and most of the businesses that they interacted with before the pandemic have been eliminated. In our case, there is a shift to local actors (Mele et al., 2021). Neighbors, notably government institutions, are the actors that shifted their positions to close circles. These actors’ integration with the service system (Westrup, 2018) results in a *hierarchy of actors* in the process, depending on social ties. They also adhere value to mediator actors. For example, if older people are not happy with the service of doormen, they are not happy with the service of the market that the doormen shopped from. Their compulsory inactive position decreases the value they perceive from service (Argan et al., 2020). They then limit orders or prefer to order packaged goods, which do not require any selection process, to cope with the situation and sustain value. If mediators are family members, they cannot complain so as not to lose face (Park et al., 2014). They put up with it, but the feeling they attach to value diminishes and the value turns into a kind of *mediated value* instead of value-in-use (Grönroos, 2008, 2011), turning actors into resources that transmit and contribute to value co-creation. Thus, value co-creation is shifted to a new structure in which beneficiaries (older people) devise new meanings to value.

The contribution of this study to current research is that although consumer shifts could better be understood by being there and co-creating with them (Pralhad and Ramaswamy, 2004), there are contingency situations that external and uncontrollable factors may suspend this interaction by excluding some actors from the service ecosystem. In this manner, we can contribute that the ecosystem does not maintain a purely holistic perspective. The service ecosystem is the combination of unique ecosystems of actors in a specific society. As existing service providers were unable to respond to this type of unexpected interruption, the service ecosystem responded with mediator actors providing a more indirect “mutual benefit of others” (Mele et al., 2021). The economic value that older people provide for companies could be a prominent reason for this. As they generally live alone or in pairs, they shop less frequently and in lower amounts. So, their shopping behaviors have lower economic value and most companies do not prefer to cater service to them.

Older people dominantly apply three strategies within an ecosystem for co-creating value on an A2A basis. One is to continue the existing service process with the same service ecosystem actors. The second is adapting to new practices and involving new actors in the service process, and the third is to terminate relationships with existing actors or practices by excluding oneself from the ecosystem. Older people change their shopping habits by doing shopping in larger amounts, preparing, or doing it at home or purchasing goods or having a service that they do not prefer in normal times. Depending on the amount of shopping, proximity of the service provider, whether they could adjust their preferences, the match between the value they get and they perceive, they prefer among them. The service ecosystem is reaching a balance, but total well-being diminishes as mutuality cannot be sustained as before and satisfaction is not provided (Grönroos and Voima, 2013).

Collectivism has a two-way effect. On one side, it is decreasing vulnerability by involving other actors (like children, friends, neighbours) in society to overcome the restrictions of COVID-19, but also increases the vulnerability of 65+ people due to loneliness because of the cultural expectations of close social ties resting on collectivist norms (Lykes and Kimmelmeier, 2013). Our participants explained their desperateness of feeling lonely and helpless when they are restricted to be outside. On the other hand, especially for urban, increasing dependency on children also increases dissatisfaction as they are in need of help and breaking social hierarchy.

The market is challenged by informed and active consumers increasing dissatisfaction with available choices (Prahalad and Ramaswamy, 2004) so they would like to participate in the process. When this is joined with an aging population (Ratten, 2019), the older population becomes alluring for marketing. Some older people could adapt to changes easily and show higher resilience (Offermann-van Heek et al., 2021) or they may not prefer to use technological tools as we found in our study. Thus, companies should focus on strategic marketing tools to overcome resistance, to combat low internet penetration or technology usage, and keep these actors in the market. In today's marketing environment, technology usage is a given but creates new marketing myopia (Smith et al., 2010). This could be one reason for bigger companies that cannot respond to older people in our case. For global marketing strategies, this issue must be re-considered by companies in their marketing strategies. This study revealed that socio-demographic capabilities are not enough as sources (Ballantyne and Varey, 2008) to follow this acceptance. Understanding technology usage around specific phenomena is vital and stakeholders, especially businesses, need to develop programs aimed at older people (Iancu and Iancu, 2017).

This study concentrates on a period when older people were under curfew. This is contributing to the uniqueness of the study because it was an atypical period of government restriction that specific groups of people had to follow (in Turkey under 20 and over 65) and challenge the current situation, but it is also a limitation as it is dependent on a specific period. However, after our research, we observed that even if the curfew period and restrictions were abolished, most older people would still restrict themselves to be cautious because they are afraid, or they got used to it as the pandemic is still the world's concern. It is obvious that it shifted their ecosystem to a position that varies in the nation (whether they in urban or rural, have families around, etc.) and requires businesses to consider what could be the implications of such a shift for the welfare of the service ecosystem.

REFERENCES

- Akaka, M. A., Vargo, S. L. and Lusch, R. F. (2012). "An Exploration of Networks in Value Cocreation: A Service-Ecosystems View", *Toward a Better Understanding of the Role of Value in Markets and Marketing*, 9, 13-50.
- Akaka, M. A., Schau, H. J. and Vargo, S. L. (2013). "The Co-Creation of Value-in-Cultural-Context", *Consumer Culture Theory*, 15, 265-284.
- Akram, O. (2021). "Getting Extreme Poverty Narrated: Methodological Challenges of Interviewing Older Persons", *International Journal of Qualitative Methods*, 20, 1-11.
- Altun, F. (2020). "Traumatic Experiences and Collectivist Coping Styles of University Students in Turkey", *International Journal of Psychology and Educational Studies*, 7/2, 85-97.
- Alparslan, A. M., Yastioğlu, S. and Taş, M. A. (2018). "Ulusal Kültür Özelliklerinin Ülkelerin Inovasyon Düzeylerine Etkisi Üzerine Bir Analiz [An Analysis on The Effects of National Cultural Characteristics on Country Innovations Levels]", *Ege Academic Review*, 18/3, 469-481.

- Argan, M., Pakiç, Ş., Kesim, Ü. and Argan, M. T. (2020). "Flow in Home-Based Leisure During The COVID-19 Lock-down: A Case Study for People Aged 65 And Over in Turkey" *International Journal of Recreation and Sports Science*, 4/1, 5-17.
- Ballantyne, D. and Varey, R. J. (2008). "The Service-Dominant Logic and The Future of Marketing", *Journal of The Academy of Marketing Science*, 36/1, 11-14.
- Barile, S., Lusch, R., Reynoso, J., Saviano, M. and Spohrer, J. (2016). "Systems, Networks, and Ecosystems in Service Research", *Journal of Service Management*, 27/4, 652-674.
- Bazeley, P. (2009). "Analysing Qualitative Data: More Than 'Identifying Themes'", *Malaysian Journal of Qualitative Research*, 2/2, 6-22.
- Blanche, M. T., Durrheim, K. and Kelly, K. (2006). "First steps in qualitative data analysis", *Practice: Applied Methods for the Social Sciences Research*, (Eds: M.T. Blanche, M. J. T. Blanche), 2nd Edition, University of Cape Town Press, South Africa, 320-344.
- Bradley, E. H., Curry, L. A. and Devers, K. J. (2007). "Qualitative Data Analysis for Health Services Research: Developing Taxonomy, Themes, and Theory", *Health Research and Educational Trust*, 42/4, 1758-1772.
- Brocklehurst, H. and Laurenson, M. (2008). "A Concept Analysis Examining the Vulnerability of Older People", *British Journal of Nursing*, 17/21, 1354-1357.
- Castillo-Montoya, M. (2016). "Preparing for Interview Research: The Interview Protocol Refinement Framework", *Qualitative Report*, 21/5, 811-831.
- Chan, K. W., Yim, C. K. and Lam, S. S. (2010). "Is Customer Participation in Value Creation a Double-Edged Sword? Evidence from Professional Financial Services Across Cultures", *Journal of Marketing*, 74/3, 48-64.
- Chandler, J. D. and Chen, S. (2016). "Practice Styles and Service Systems", *Journal of Service Management*, 27/5, 798-830.
- Connon, I. L. C. (2016). "Cultures and Disasters: Understanding Cultural Framings in Disaster Risk Reduction", *Environment and Society*, 7, 139-143.
- Dalrymple, K. E., Young, R. and Tully, M. (2016). "'Facts, Not Fear' Negotiating Uncertainty on Social Media During The 2014 Ebola Crisis", *Science Communication*, 38/4, 442-467.
- Dash, S., Bruning, E. and Acharya, M. (2009). "The Effect of Power Distance and Individualism on Service Quality Expectations in Banking", *International Journal of Bank Marketing*, 27/5, 336-358.
- De Jong Gierveld, J. and Van Tilburg, T. (1999). "Living Arrangements of Older Adults in the Netherlands and Italy: Coresidence Values and Behaviour and Their Consequences for Loneliness", *Journal of Cross-Cultural Gerontology*, 14/1, 1-24.
- Dwyer, S. C. and Buckle, J. L. (2009). "The Space Between: On Being an Insider-Outsider in Qualitative Research", *International Journal of Qualitative Methods*, 8/1, 54-63.
- ECDC (2020). *Technical Report. Considerations Relating to Social Distancing Measures in Response to COVID-19 – Second Update*, <https://www.ecdc.europa.eu/en/publications-data/considerations-relating-social-distancing-measures-response-covid-19-second>, referred on 20/04/2020.
- Ehrental, J. C., Gruen, T. W. and Hofstetter, J. S. (2014). "Value Attenuation and Retail Out-of-Stocks: A Service-Dominant Logic Perspective", *International Journal of Physical Distribution and Logistics Management*, 44/1/2, 39-57.
- Festa, G., Cuomo, M. T. and Metallo, G. (2019). "The Service-Dominant Logic Perspective for Enhancing the E-Commerce of Wine-A Test/Application on The Italian Wine Sector", *Journal of Business Research*, 101, 477-484.
- Grönroos, C. (2008). "Service Logic Revisited: Who Creates Value? And Who Co-Creates?", *European Business Review*, 20/4, 298-314.
- Grönroos, C. (2011). "Value Co-Creation in Service Logic: A Critical Analysis", *Marketing theory*, 11/3, 279-301.
- Grönroos, C. and Voima, P. (2013). "Critical Service Logic: Making Sense of Value Creation and Co-Creation", *Journal of the Academy of Marketing Science*, 41/2, 133-150.

- Gummesson, E. (2005). "Qualitative Research in Marketing: Road-Map for a Wilderness of Complexity and Unpredictability", *European Journal of Marketing*, 39/3-4, 309-327.
- Helkkula, A., Kelleher, C. and Pihlström, M. (2012). "Practices and Experiences: Challenges and Opportunities for Value Research", *Journal of Service Management*, 23/4, 554-570.
- Herzog, A. R., Rodgers, W. L. and Kulka, R. A. (1983). "Interviewing older adults: A comparison of telephone and face-to-face modalities", *Public Opinion Quarterly*, 47/3, 405-418.
- Hoang, T. G., Truong, N. T. and Nguyen, T. M. (2021). "The Survival of Hotels During The COVID-19 Pandemic: A Critical Case Study in Vietnam", *Service Business*, 15/2, 209-229.
- Hobbs, J. E. (2020). "Food Supply Chains During The COVID-19 Pandemic", *Canadian Journal of Agricultural Economics*, 68/2, 171-176.
- Hürriyet Gazetesi (25.04.2020). *65 yaş üstü sokağa çıkma yasağı ne zaman başladı, ne zaman bitecek? İçişleri Bakanlığı'ndan açıklama var mı?* <https://www.haberturk.com/65-yas-ustu-sokaga-cikma-yasagi-ne-zaman-basladi-ne-zaman-bitecek-icisleri-bakanligi-ndan-aciklama-var-mi-2659241>, referred on 22.04.2022.
- Hürriyet Gazetesi (22.06.2021). *Sokağa çıkma yasağı kalktı mı? Bugün akşam saat 22.00'dan sonra ve pazar günü sokağa çıkma yasağı var mı?*, <https://www.hurriyet.com.tr/galeri-sokaga-cikma-yasagi-kalkti-mi-cumhurbaskani-erdogandan-son-dakika-aciklamasi-41835958/2>, referred on 22.04.2022.
- Iancu, I. and Iancu, B. (2017). "Elderly in The Digital Era. Theoretical Perspectives on Assistive Technologies", *Technologies*, 5/3, 60, doi:10.3390/technologies5030060.
- Jafari, K., Saydam, M. B., Erkanlı, E. and Olorunsola, V. O. (2020). "The Impacts of The COVID-19 Pandemic on The Consumer Behavior of Turkish Tourists", *Revista Turismo Estudos e Práticas*, 5, 1-17.
- Johns, N. (1999). "What is This Thing Called Service?", *European Journal of Marketing*, 33/9/10, 958-973.
- Johnson, R B. (1997). "Examining the Validity Structure of Qualitative Research", *Education*, 118/2, 282-292.
- IPSOS (2020). *Koronavirüs, Türkiye Toplumunda Nasıl Bir Etki Yarattı? [What Impact Has the Coronavirus Had on Turkish Society?]*, <https://www.ipsos.com/tr-tr/koronavirus-turkiye-toplumunda-nasil-bir-etki-yaratti>, referred on 30/04/2020.
- Kanbur, N. and Akgül, S. (2020). "Quaranteneers: A Single Country Pandemic Curfew Targeting Adolescents in Turkey", *The Journal of Adolescent Health*, 67/2, 296-297.
- Kashima, Y., Yamaguchi, S., Kim, U., Choi, S. C., Gelfand, M. J. and Yuki, M. (1995). "Culture, Gender, and Self: A Perspective from Individualism-Collectivism Research", *Journal of Personality and Social Psychology*, 69/5, 925-937.
- Kelman, I. (2020). "COVID-19: What is the Disaster?", *Social Anthropology*, 10.1111/1469-8676.12890.
- Korkman, O., Storbacka, K. and Harald, B. (2010). "Practices as Markets: Value Co-Creation in E-Invoicing", *Australasian Marketing Journal (AMJ)*, 18/4, 236-247.
- Kowalkowski, C. (2010). "What Does a Service-Dominant Logic Really Mean for Manufacturing Firms?", *CIRP Journal of Manufacturing Science and Technology*, 3/4, 285-292.
- Krauss, S. E. (2005). "Research Paradigms and Meaning Making: A Primer", *The Qualitative Report*, 10/4, 758-770.
- Kurtkapan, H. (2019). "Türkiye'de Demografik Dönüşümün Sosyal Yansımaları ve Yaşlılık", *Sosyal Güvence*, 15, 27-46.
- Kutsal, Y. G. (2020). "COVID-19 Pandemi Sürecine Yaşlılık Perspektifinden Bakış [A View of The COVID-19 Pandemic Process From The Perspective of Old Age]", *COVID 19 Pandemi Sürecinde İleri Yaş Grubuna Yaklaşım [Approach To The Older Age Group During The COVID 19 Pandemic Process]*, Eds. Kutsal, Y.G. and Aslan, D., <http://geriatri.org.tr/pdf/pandemi-surecinde-ileri-yas-grubuna-yaklasim.pdf>, referred on 27/02/2021.
- Lu, J. G., Jin, P. and English, A. S. (2021). "Collectivism Predicts Mask Use During COVID-19", *Proceedings of the National Academy of Sciences*, 118/23, 1-8.
- Lusch, R. F., Vargo, S. L. and O'Brien, M. (2007). "Competing Through Service: Insights from Service-Dominant Logic", *Journal of Retailing*, 83/1, 5-18.

- Lykes, V. A. and Kimmelmeier, M. (2013). "What Predicts Loneliness? Cultural Difference Between Individualistic and Collectivistic Societies in Europe", *Journal of Cross-Cultural Psychology*, 45/3, 468-490.
- Matsumoto, D., Kudoh, T. and Takeuchi, S. (1996). "Changing Patterns of Individualism and Collectivism in the United States and Japan", *Culture & Psychology*, 2/1, 77-107.
- Maurya, U. K. and Mishra, P. (2012). "What is a Brand? A Perspective on Brand Meaning", *European Journal of Business and Management*, 4/3, 122-133.
- McConatha, J. T., Hayta, V., Rieser-Danner, L., McConatha, D. and Polat, T. S. (2004). "Turkish and US attitudes toward aging", *Educational Gerontology*, 30/3, 169-183.
- Mele, C., Colurcio, M. and Russo-Spena, T. (2014). "Research Traditions of Innovation: Goods-Dominant Logic, The Resource-Based Approach, and Service-Dominant Logic", *Managing Service Quality*, 24/6, 612-642.
- Mele, C., Russo-Spena, T. and Kaartemo, V. (2021). "The Impact of Coronavirus on Business: Developing Service Research Agenda for a Post-Coronavirus World", *Journal of Service Theory and Practice*, 31/2, 184-202.
- Ministry of Family, Labor and Social Services [Aile, Çalışma ve Sosyal Hizmetler Bakanlığı] (2020). Sokağa Çıkma Kısıtlaması Bulunan / Evde Yaşayan 65 Yaş Üzeri Yaşlılarımıza Yönelik Koronavirüs (Covid-19) Bilgilendirme Rehberi [Coronavirus (Covid-19) Information Guide for Our Elderly Over 65 Years Old with Curfew / Living at Home]. <https://ailevecalisma.gov.tr/media/46206/rehber-eyhgm-65-yas-uzeri-yasliilar-ve-kronik-hastalara-yonelik-koronavirus-bilgilendirme-rehberi.pdf>, referred on 15/05/2020.
- Naharci, M. I., Katipoglu, B. and Tasci, I. (2020). "Coronavirus 2019 (COVID-19) Outbreak and Geropsychiatric Care for Older Adults: A View from Turkey", *International Psychogeriatrics*, 32/10, 1193-1197.
- Nilsson, E. and Ballantyne, D. (2014). "Reexamining the Place of Servicescape in Marketing: A Service-Dominant Logic Perspective", *Journal of Services Marketing*, 28/5, 374-379.
- Nowell, L. S., Norris, J. M., White, D. E. and Moules, N. J. (2017). "Thematic Analysis: Striving to Meet the Trustworthiness Criteria", *International Journal of Qualitative Methods*, 16/1, 1-13.
- Offermann-van Heek, J., Wilkowska, W. and Ziefle, M. (2021). "Cultural Impact on Perceptions of Aging, Care, and Lifelogging Technology: A Comparison Between Turkey and Germany", *International Journal of Human-Computer Interaction*, 37/2, 156-168.
- Park, S. G., Kim, K. and O'Neill, M. (2014). "Complaint Behavior Intentions and Expectation of Service Recovery in Individualistic and Collectivistic Cultures", *International Journal of Culture, Tourism and Hospitality Research*, 8/3, 255-271.
- Parker, R. S., Haytko, D. L. and Hermans, C. M. (2009). "Individualism and Collectivism: Reconsidering Old Assumptions", *Journal of International Business Research*, 8/1, 127-139.
- Ponterotto, J. G. (2005). "Qualitative Research in Counseling Psychology: A Primer on Research Paradigms and Philosophy of Science", *Journal of Counseling Psychology*, 52/2, 126-136.
- Prahalad, C. K. and Ramaswamy, V. (2004). "Co-Creation Experiences: The Next Practice in Value Creation", *Journal of Interactive Marketing*, 18/3, 5-14.
- Pyke, K. D. and Bengtson, V. L. (1996). "Caring More or Less: Individualistic and Collectivist Systems of Family Eldercare", *Journal of Marriage and the Family*, 379-392.
- Ramirez, R. (1999). "Value Co-Production: Intellectual Origins and Implications for Practice and Research", *Strategic Management Journal*, 20/1, 49-65.
- Ratten, V. (2019). "Older Entrepreneurship: A Literature Review and Research Agenda", *Journal of Enterprising Communities: People and Places in the Global Economy*, 13/1/2, 178-195.
- Reeves, C. L. (2010). "A Difficult Negotiation: Fieldwork Relations with Gatekeepers", *Qualitative Research*, 10/3, 315-331.
- Robb, C. E., de Jager, C. A., Ahmadi-Abhari, S., Giannakopoulou, P., Udeh-Momoh, C., McKeand, J., ... and Middleton, L. (2020). "Associations of Social Isolation with Anxiety and Depression During the Early COVID-19 Pandemic: A Survey of Older Adults in London, UK", *Frontiers in Psychiatry*, 11, Article 591120.

- Santos, H. C., Varnum, M. E. and Grossmann, I. (2017). "Global Increases in Individualism", *Psychological Science*, 28/9, 1228-1239.
- Sarvimäki, A. and Stenbock-Hult, B. (2016). "The meaning of vulnerability to older persons", *Nursing Ethics*, 23/4, 372-383.
- Shavitt, S. and Barnes, A. J. (2020). "Culture and the Consumer Journey", *Journal of Retailing*, 96/1, 40-54.
- Slevitch, L. (2011). "Qualitative and Quantitative Methodologies Compared: Ontological and Epistemological Perspectives", *Journal of Quality Assurance in Hospitality and Tourism*, 12/1, 73-81.
- Smith, N. C., Drumwright, M. E. and Gentile, M. C. (2010). "The New Marketing Myopia", *Journal of Public Policy and Marketing*, 29/1, 4-11.
- Smith, L., Maull, R. and Ng, I. C. L. (2014). "Servitization and Operations Management: A Service Dominant-Logic Approach", *International Journal of Operations and Production Management*, 34/2, 242-269.
- Spiggle, S. (1994). "Analysis and Interpretation of Qualitative Data in Consumer Research"1, *Journal of Consumer Research*, 21/3, 491-503.
- Tamis-LeMonda, C. S., Way, N., Hughes, D., Yoshikawa, H., Kalman, R. K. and Niwa, E. Y. (2008). "Parents' goals for Children: The Dynamic Coexistence of Individualism and Collectivism in Cultures and Individuals", *Social Development*, 17/1, 183-209.
- Tuli, F. (2010). "The Basis of Distinction Between Qualitative and Quantitative Research In Social Science: Reflection on Ontological, Epistemological and Methodological Perspectives", *Ethiopian Journal of Education and Sciences*, 6/1, 97-108.
- Umutlu, S. and Epik, M. T. (2019). "Türkiye'de Yaşlı Nüfus ve Sosyal Politika Uygulamaları", *Sosyal ve Beşerî Bilimler Dergisi*, 11/1, 29-43.
- Ustun, G. (2020). "Determining Depression and Related Factors In A Society Affected by COVID-19 Pandemic", *International Journal of Social Psychiatry*, 1-10, DOI: 10.1177/0020764020938807
- Vargo, S. L. and Lusch, R. F. (2004). "Evolving to a New Dominant Logic For Marketing", *Journal of Marketing*, 68/1, 1-17.
- Vargo, S. L. and Lusch, R. F. (2008). "Service-dominant Logic: Continuing The Evolution", *Journal of the Academy of marketing Science*, 36/1, 1-10.
- Vargo, S. L. and Akaka, M. A. (2009). "Service-Dominant Logic As A Foundation For Service Science: Clarifications", *Service Science*, 1/1, 32-41.
- Vargo, S. L. and Lusch, R. F. (2012). "The Nature and Understanding af Value: A Service-Dominant Logic Perspective", *Toward a Better Understanding of the Role of Value in Markets and Marketing*, 9, 1-12.
- Vargo, S. L. and Lusch, R. F. (2016). "Institutions and Axioms: An Extension and Update of Service-Dominant Logic", *Journal of the Academy of Marketing Science*, 44/1, 5-23.
- Vargo, S. L. and Lusch, R. F. (2017). "Service-Dominant Logic 2025", *International Journal of Research in Marketing*, 34/1, 46-67.
- Vasilachis de Gialdino, I. (2009). "Ontological and Epistemological Foundations of Qualitative Research", *Forum: Qualitative Social Research*, ISSN 1438-5627, 10/2, Art. 30.
- Vollstedt, M. and Rezat, S. (2019). "An introduction to grounded theory with a special focus on axial coding and the coding paradigm", in *Compendium for Early Career Researchers in Mathematics Education*, 13, 81-100, ISBN 978-3-030-15636-7 (eBook), Switzerland: Springer.
- Webster, G. D., Howell, J. L., Losee, J. E., Mahar, E. A. and Wongsomboon, V. (2021). "Culture, COVID-19, and Collectivism: A Paradox of American Exceptionalism?", *Personality and Individual Differences*, 178, 110853.
- Wenger, G. C., Gubrium, J. F. and Holstein, J. A. (2003). *Interviewing older people. Inside interviewing: New lenses, new concerns*, 111-130.
- Westrup, U. (2018). "The Potential of Service-Dominant Logic As A Tool For Developing Public Sector Services: A Study of a Swedish Case", *International Journal of Quality and Service Sciences*, 10/1, 36-48.

Winsted, K. F. (1997). "The service Experience in Two Cultures: A Behavioral Perspective", *Journal of Retailing*, 73/3, 337-360.

Xiang, S., Rasool, S., Hang, Y., Javid, K., Javed, T. and Artene, A. E. (2021). "The Effect of COVID-19 Pandemic on Service Sector Sustainability and Growth", *Frontiers in Psychology*, 12, 633597, doi: 10.3389/fpsyg.2021.633597.

Yaşar, Ö. and Avcı, N. (2020). "Değişen Yaşlılık Algısı: COVID-19 ile Damgalanan Yaşlılar", *Electronic Turkish Studies*, 15/4, 1251-1273.

Youngdahl, W. E., Kellogg, D. L., Nie, W. and Bowen, D. E. (2003). "Revisiting Customer Participation in Service Encounters: Does Culture Matter?", *Journal of Operations Management*, 21/1, 109-120.

Beyan ve Açıklamalar (Disclosure Statements)

1. Bu çalışmanın yazarları, araştırma ve yayın etiği ilkelerine uyduklarını kabul etmektedirler (The authors of this article confirm that their work complies with the principles of research and publication ethics).
2. Yazarlar tarafından herhangi bir çıkar çatışması beyan edilmemiştir (No potential conflict of interest was reported by the authors).
3. Bu çalışma, intihal tarama programı kullanılarak intihal taramasından geçirilmiştir (This article was screened for potential plagiarism using a plagiarism screening program).