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**Same, Same but Different! New Service Development in the
Context of Emerging Markets: A Review**

Journal:	<i>International Marketing Review</i>
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Same, Same but Different! New Service Development in the Context of Emerging Markets: A Review

Abstract

Purpose: The purpose of this paper is to systematically review and critically examine the international marketing and innovation management research on new service development (NSD) in the context of emerging markets (EM). Research on services in EM, a heterogenous set of countries with an increasing contribution to global economic output, is sparse. This paper attempts to underscore the academic and managerial relevance of the field.

Design/methodology/approach: A systematic review of published empirical literature from peer-reviewed journals focusing on an 11-year period, 2010–2020, was undertaken. Further, bibliometric and text mining analyses were conducted using VOSviewer and Leximancer software programmes.

Findings: Our analysis of 36 journal articles reveals that NSD research is a dynamic field with an increasing number of quantitative, multi-country, and multi-method studies encompassing a variety of geographical settings and industries.

Originality: Doing justice to this vibrant field of research and its managerial importance, we create an overview of existing empirical studies to serve as a repository of knowledge on NSD for both academics and practitioners. Further, we offer a thematic and temporal overview of the content of existing studies. Drawing upon the abovementioned, we suggest some promising avenues for future research.

Keywords: *Emerging markets, New service development, Subsistence marketplaces, Bottom-of-the-Pyramid, Service launch, International marketing, Text mining, Bibliometric analysis*

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3 **Article classification:** Literature review
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9 **1. Introduction**

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12 Emerging markets (EM) have collectively become a firmly established part of the
13 world's economic landscape, accounting for two-thirds of the world's GDP growth and
14 more than half of its new consumption (McKinsey, 2018). With buoyant local demand,
15 they are attractive business markets as well as crucibles for innovations exported overseas
16 (Dubiel and Ernst, 2013; von Zedtwitz *et al.*, 2015). Services are experiencing a rapid
17 expansion and are an ever-growing component of the economic output of EM (OECD,
18 2020). Ground-breaking services, developed with EM customers in mind, regularly hit
19 news headlines across the globe (The Financial Times, 2019). Examples include offerings
20 primarily designed for subsistence marketplaces such as M-Pesa, Africa's largest mobile
21 payment system serving more than 37 million people (Wooder and Baker, 2012); or
22 India's Aravind Eye Care System, reaching more than 200,000 subsidised patients
23 annually (Gupta *et al.*, 2018). This perspective, however, may not do full justice to the
24 diversity of and heterogeneity among EM customers, who increasingly demand a plethora
25 of more aspirational offerings such as sophisticated shopping-mall services (Diallo *et al.*,
26 2018) or cold-chain logistics (Dai *et al.*, 2020). Moreover, some of the services originating
27 in EM ultimately make their way to developed markets (DM)—for example, cost-efficient
28 healthcare provisions (Govindarajan and Ramamurti, 2013).
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51 Notwithstanding all these success stories, new services regularly fail in EM. Tentative
52 evidence suggests that failure rates are higher than in DM (Borah *et al.*, 2020). Service
53 failure, in turn, has severe business and reputational consequences for service providers as
54 well as national economies. For instance, Barakat *et al.* (2015), demonstrate how service
55 failure results in negative word-of-mouth (WOM) among customers of Brazilian airlines,
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3 and Borah *et al.* (2020) provide evidence of customer churn after experiences of process
4 failure in the Indian telecom services. Moreover, Liu *et al.* (2019) report on customer
5 dissatisfaction even in high-attentiveness service encounters due to customers' suspicion
6 of ulterior motives of service employees.
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12 Unsurprisingly, challenges to developing successful new services for EM are a
13 consequence of the scarcity of subject-specific research insights (van de Boor *et al.*, 2014).
14 Most extant literature focuses either on tangible products in EM (Agarwal *et al.* 2017;
15 Dubiel and Ernst, 2013; von Zedtwitz *et al.*, 2015) or on services offered in DM (Storey
16 *et al.*, 2016), resulting in two major shortcomings.
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24 First, services are different from physical products (Storey *et al.*, 2016;
25 Papastathopoulou and Hultink, 2012) in four distinct ways; a) services are intangible, with
26 inherently high uncertainty about their nature; b) they are inseparable from delivery,
27 which makes their supply highly dependent upon the interaction between the provider
28 and customer; c) this inseparability is invariably linked to the specific service employees,
29 may lead to high levels of heterogeneity in the ultimate provision; and d) services are
30 perishable, and thus cannot be stored. However, empirical investigations, including meta-
31 analyses and large-scale surveys pointing to certain commonalities in managing the
32 development of both services and products, provide meaningful support that tangible and
33 intangible offerings arise from substantially distinct managerial practices (Evanschitzky
34 *et al.*, 2012; Henard and Szymanski, 2001; Nijssen *et al.*, 2006; Storey *et al.*, 2016).
35 Although certain organisational and strategy characteristics, such as climate and
36 marketing synergy or willingness to alter routines, are conducive to the development of
37 commercially sound services and products, they play a more important role in the service
38 context (Evanschitzky *et al.*, 2012; Henard and Szymanski, 2001; Nijssen *et al.*, 2006).
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58 Similarly, among the top ten enablers of new product development (NPD) and new
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3 service development (NSD), only two, namely launch proficiency and internal
4 communications, play a role in both settings (Evanschitsky *et al.*, 2012; Storey *et al.*,
5 2016). More importantly though, several factors such as absorptive capacity, innovation
6 strategy, or front-line staff involvement are considered exclusive to NSD endeavours
7 (Storey *et al.*, 2006). Evidence also suggests that the NSD process is less formalised than
8 its NPD counterpart (Menor *et al.*, 2002; Nijssen *et al.*, 2006). Thus, developing new
9 services should not be equated with developing new physical products (Storey *et al.*,
10 2016).

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Second, because of the many infrastructural, regulatory, and cultural differences between EM and DM, findings and best practices developed based on DM may not be applicable to EM (Anning-Dorson, 2018; Dubiel and Ernst, 2013; Nagy *et al.*, 2020). Existing empirical research provides evidence for this by showing how various NSD enablers vary across geographic or socioeconomic locations. For instance, Storey *et al.* (2016) demonstrate how the role of processual, strategic, or organisational factors differs across markets with distinct levels of collectivism versus individualism or low versus high power distance (Hofstede, 2001). Moreover, first findings on NSD in the context of EM provide some evidence of the distinctiveness of such settings—for example, service recovery mechanisms that work in DM do not work in the same manner in EM (Borah *et al.*, 2020). Additionally, EM tend to be very diverse in themselves, and NSD findings from one market segment may not necessarily be applicable to an adjacent market segment, as insights from modern retail adoption in India demonstrate (Narayan *et al.*, 2015). These intersegmental differences also manifest themselves in higher customer training requirements for first-time buyers, especially at the lower end of the market where limited levels of education and income prevail. For example, financial and marketplace literacy training seem helpful in familiarising potential customers with basic features of complex

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3 services, such as insurance or banking, before any meaningful adoption can be observed
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5 (Gaurav *et al.*, 2011; Viswanathan *et al.*, 2021).
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8 Collectively, these findings uncover a gap in extant research, namely, the limited
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10 insights into NSD in the EM context. The majority of the literature comes from two
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12 business subfields—marketing and innovation management—rendering the subject
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14 knowledge fragmented. We aim to address this gap by taking a holistic, domain-
15
16 overarching look at empirical research on NSD in EM. Specifically, the objectives of our
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18 study are 1) taking stock of existing research; 2) critically analysing its findings with
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20 multiple methods; and 3) looking ahead by offering selected avenues for future research.
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22 Such a systematic review of the empirical literature is very important and provides scholars
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24 and practitioners a holistic perspective on this timely topic. For scholars, it intends to serve
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26 as a blueprint in designing studies illuminating the theoretical and methodological
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28 intricacies of services developed in or for EM, whereas practitioners are meant to be
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30 sensitised towards the specificities of EM settings. Our review contributes in two broad
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32 ways to the business-management literature. First, to the best of our knowledge, we offer
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34 the first systematic literature review of NSD in the EM context accounting for this
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36 dynamically evolving field. Our review focuses on academic research undertaken using
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38 empirical methods and encompasses 36 studies conducted between 2010 and 2020 across
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40 various geographies and industries. Second, text mining and bibliographic analyses allow
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42 us to identify four gaps in extant literature that act as stepping stones to sketch out avenues
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44 for future research, thereby enhancing the overall development of the discipline. We
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46 specifically encourage future research endeavours providing better insights into the local
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48 market perspective, the firm-centric perspective, the NSD process perspective, and the
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50 local customer perspective. We
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3 The remainder of the paper is structured as follows: We first discuss the methodology
4 underlying the review. Then, we introduce the descriptive and thematic analyses of the
5 reviewed studies, followed by a discussion of their strengths and weaknesses as well as
6 resulting avenues for future research.
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14 **2. Methodology**

15 *2.1 Methodological Choice*

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17 We started by applying the systematic literature review method with a focus on
18 the international marketing and innovation management domains. We summarised the
19 theories, contents, as well as methods applied by diverse studies in both domains in a
20 structured way. This approach has several advantages for academics and practitioners
21 alike (Christofi *et al.*, 2017; Leonidou *et al.*, 2020; Paul and Criado, 2020; Vrontis and
22 Christofi, 2021). First, the information is presented in tables, providing a comprehensive
23 repository for researchers to consult past research activities. Second, it presents a useful
24 option to identify existing research gaps and sketch out a future research agenda. The
25 resulting findings are transparent and replicable from a procedural standpoint.
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41 In a subsequent step, we applied text mining to enhance the investigation. Text
42 mining helps to provide an unbiased and content-driven overview of the literature by
43 looking into the words used within the examined manuscripts (Randhawa *et al.*, 2016).
44 Following extant literature, we employed Leximancer 5.0 software, which helps not only
45 to decode but also visualise the structure of complex textual data (Campbell *et al.*, 2011;
46 Randhawa *et al.*, 2016). The approach assumes that words are defined by the broader
47 context in which they occur, and co-occurring words form concepts. Specifically,
48 Leximancer uses a Bayesian learning algorithm to determine a) the most often used
49 concepts (i.e., common text elements) within the manuscripts and, b) the relationships
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3 between these concepts. These concepts (dots in Figure 3) were then aggregated into
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5 broader themes (circles in Figure 3). They are visually represented as so-called “maps of
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7 meaning”. Theme importance is captured in two ways, namely, size, and colour; the larger
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9 and brighter the circle, the more important the theme. The distance between concepts
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11 inside a theme circle indicates the strength of the association between the concepts. The
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13 most prominent concept in each group is used to name the theme and is the largest dot
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15 inside a theme circle (Rooney, 2005). Importantly, the absence of concepts is also worth
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17 paying attention to.
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22 While text mining allows us to extract themes, it remains a snapshot of the extant
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24 literature. Given the nature and span of the papers analysed (n=36 over 11 years), we
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26 believe that insights into the evolution of the main ideas add value. Thus, we further
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28 conducted a bibliometric analysis of co-occurrences of key words over time using
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30 VOSviewer software. For this analysis, we downloaded the data relevant for each paper
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32 from the Web of Science and conducted a full counting of all keywords with at least two
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34 co-occurrences, resulting in 62 words. We excluded common terms, such as articles and
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36 prepositions, to arrive at the graphical representation of the output (see Figure 4).
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41 *2.2 Review Procedure*

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43 Following existing literature reviews in similar domains (Christofi *et al.*, 2017;
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45 Leonidou *et al.*, 2020; Paul and Criado, 2020; Vrontis and Christofi, 2021), we started by
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47 formulating the following research question: “What marketing and innovation
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49 management empirical research on NSD in the context of EM has been conducted so far,
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51 and where is it heading?”. We intended to map such research to evaluate concepts,
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53 theories, and themes applied, as well as collectively use them as a point of departure to
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55 propose future research avenues. Our search strategy was aimed at minimising bias by
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3 setting clear inclusion and exclusion criteria as well as applying a broad set of search
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5 terms across premier business management journals.
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9 First, we selected peer-reviewed academic marketing and innovation management
10 publications and limited the search to those ranked at least 3 in the ABS 2018 journal list.
11 The ABS ranking is widely accepted in the scientific community and used as a guide to
12 assess journal quality (Vrontis *et al.*, 2020; Vrontis and Christofi, 2021). Table I lists the
13 selected journals. The search was performed through EBSCOhost Business Source
14 Complete and Science Direct electronic databases.
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26 Second, we conducted an initial search of the preselected journals using the
27 following search string: (“emerging market*” OR “developing market*” OR “developing
28 countr*” OR “emerging countr*” OR “emerging econom*” OR “developing econom*
29 OR “India” OR “China” OR “Brazil” OR “Russia” OR “South Africa” OR “base of the
30 pyramid” OR “BOP” OR “bottom-of-the-pyramid” OR “African market*” OR
31 “developing world” OR “subsistence”) AND (“service” OR “export” OR “product” OR
32 “expansion” OR “adoption” OR “launch”). A large number of search words occurring in
33 titles, keywords, and abstracts was applied to increase coverage. Single search terms were
34 mainly based on currently accepted diverse vocabulary to describe EM as geographical
35 and/or socio-political destinations (Dubiel and Ernst, 2013; Ernst *et al.*, 2015, IMF, 2019;
36 The Economist, 2017). The period of interest, (2010–2020), was a decade witnessing a
37 clear upsurge in the topic’s popularity due to the growing importance of EM as business
38 destinations (Subramaniam *et al.*, 2015).
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56 Based on the abovementioned criteria, we identified 911 papers. Next, we
57 carefully screened the titles and abstracts of those papers limiting ourselves only to
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3 empirical — both quantitative and qualitative — studies. In other words, purely
4 theoretical or conceptual publications have not been considered. This left us with 49
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6 articles; all of them were carefully read by both authors to ensure that at least some of the
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8 results for each study were clearly applicable to NSD, and the respective data had been
9
10 collected in at least one EM as categorised by the IMF (IMF, 2019). This meant that in a
11
12 few cases, we had to exclude papers mainly because the dataset did not allow to distil
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14 “service only” findings. This resulted in 36 final studies included in this literature review
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18 (see once more Table 1)^[i].

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22 After the final article selection had been made, a variety of information was
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24 extracted from them. The data included publication details, major research focus,
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26 methodologies applied, sectoral, and geographical focus, as well as major research
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28 findings, and was used for descriptive analyses. Subsequent thematic analyses were
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30 supported by “maps of meaning” generated by Leximancer and bibliometric outputs
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32 generated by VOSviewer.
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40 **3. Descriptive Review**

41 42 *3.1. Year of Publication, Type of Paper, and Methods Employed*

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45 The stream of research on services in EM has witnessed recent growth, as the
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47 trend indicates (Figure 1). The number of articles published annually has increased from
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49 two or three in the initial parts of the decade up until six to eight towards its end,
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51 demonstrating the growing importance of the field for academic research.
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3 Further, we noticed that about 50% of the articles have been published in the last
4 three years of the decade, suggesting that the field may be moving into the “adolescence
5 stage” (Vrontis and Christofi, 2021, p. 814).
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10 We were unable to find any meta-analyses or literature reviews specific to *NSD*
11 *in EM* in our search. Purely quantitative (e.g., secondary data, surveys, lab, and field
12 experiments) papers contributed most of the articles 50% (n=18) while purely qualitative
13 (e.g., interviews, focus groups, observations, ethnography, field notes) articles accounted
14 for 30% (n=11) of the works, and mixed qualitative and quantitative methods were used
15 by 20% (n=7) of the papers.
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25 Analysing the selected articles, we found that most of them tested
26 models/hypotheses (n=32), and only a smaller sub-set mainly drew propositions/learnings
27 (n=4). The nature of data used in the studies has been evolving over time as well. Articles
28 from the early years (2010–2015) used mainly case methods, field experiments, and
29 secondary data; in contrast, the articles in the latter period (2016–2020) used more
30 surveys and secondary data, as well as multimethod designs encompassing ethnographic
31 studies, semi-structured interviews, netnography, and focus groups, in addition to lab and
32 field experiments. These additional procedures allowing for triangulation across methods,
33 helping capture a more nuanced and multi-faceted approach to the topic.
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46 Although in sum we found that quantitative methods were predominant, we also
47 highlight the evolution of the designs used over time. We found that the field has moved
48 from case-analysis-based qualitative designs, with in-depth descriptions leading to
49 propositions for future research, to more of conceptual model building and testing. While
50 this may be in sync with the “adolescence stage” of a field approaching the
51 “maturity/growth stage” (Vrontis and Christofi, 2021, p. 814), the research domain will
52 benefit from more theory and concept-building papers.
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3.2 Sample Size

We found that the sample size of data sets used varied considerably across the papers. The pattern suggests that research moved into studies with larger samples (>35 units of analysis) starting in 2015, and by 2020 all the papers analysed in this study used large data sets.

Studies using smaller samples (≤ 35 units of analysis) tend to be qualitative in nature. Examples range from examining a single software-developing organisation by interviewing nine staff members, to studying 13 projects in an educational setting or analysing multiple multinationals by means of 16 to 33 interviews.

Studies with larger samples encompass two subgroups. The first uses surveys and experimental designs with 100 to 1400 respondents. The second uses mainly secondary data ranging from anywhere in the mid-100s to 23,000 (e.g., microfinance borrowers, shopping trips), and these data tend to be panels spanning individuals/firms over multiple years.

3.3 Geographic Regions Studied

EM is an extremely heterogenous group with gross domestic products (GDP) ranging from \$ 0.05 billion to \$24,162 billion in 2020 (IMF, 2021). It spans countries that are both geographically and economically tiny, to some of the largest in terms of area and economic indicators (Pereira *et al.*, 2019). For the sake of this review, we followed the EM categorisation of the IMF (IMF, 2019). Figure 2 introduces the countries the reviewed studies encompass.

<<Please insert Figure 2 about here>>

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3 Most studies include some Asian locations, especially India and China, while research
4 on countries in Africa and South America is sparser, with Kenya and Ghana being the
5 most popular. We also evaluated the number of countries in each study. Although the
6 single-country trend seems to persist, it is interesting to note that more studies with two
7 or three countries have been undertaken after 2016. Some studies include DM as well,
8 which ties in well with the “adolescence” of the discipline in terms of studies moving
9 towards more generalisable findings.
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20 *3.4 Industrial Focus and Business Models*

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22 Table II classifies the various industries examined within the reviewed studies.

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28 While some investigations focus exclusively on one industry, others span many of them.
29 Within those encompassing one industry, the most popular are financial services (n=11).
30 Among these, four focus on microfinance and two on mobile financial services. The latter
31 have been rising dramatically in EM, benefiting people facing a less developed banking
32 infrastructure (IMF, 2021). The remaining papers devoted to financial services study
33 insurance, traditional banking, and accounting.
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42 The next large group of studies (n=5) examines retailing, while the third major
43 focus is Information and Communication Technology (ICT) (n=4), showcasing that many
44 EM are important producers and exporters of ICT (EC, 2014). The remaining single-
45 industry studies focus mainly on healthcare, hospitality, or transportation. Interestingly,
46 multi-industry studies tend to examine those as well, with a prominent new addition being
47 education.
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55 We also looked into the proliferation of business models within our reviewed
56 sample. Overall, services can be offered organisation-to-organisation, or organisation-to-
57 consumer. Likewise, the service-providing organisation may be a for-profit or a not-for-
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3 profit entity. The for-profit segment is by far the most studied (n=26). The largest group
4 (n=17) represents commercial enterprises in the B2C context, while works looking
5 concurrently at for-profit and not-for-profit organisations, i.e., exhibiting a mixed
6 business model, are predominantly nested in the B2B context. The purely not-for-profit
7 enterprises have a much lower representation in the papers reviewed (n=2).
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10 11 12 13 14 15 *3.5 Market Segment Served*

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18 Given that EM tend to be very diverse, we wanted to shed light on the type of
19 customers—both organisations and consumers—being examined. There exists
20 substantial heterogeneity within EM in terms of income while the size of the middle class
21 is significantly smaller when compared with DM (Narayan *et al.*, 2015; OECD, 2018).
22 Further, not all EM have grown at the same rate, and the number of people in relative
23 poverty too is higher in these economies (OECD, 2018). Therefore, it was worth looking
24 into the type of customers on whom the research studies focus.
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35 It is heartening to note that many studies focus on the bottom-of-the-pyramid
36 (BOP)/subsistence consumers (n=12). A substantial number also investigates the
37 economically better off consumers (n=13), mainly in the years after 2015. Studies
38 classified as mixed (n=11) encompass a variety of heterogeneous research articles
39 partially intertwining EM and DM, such as in the fields of upmarket hospitality catering
40 to local affluent customers and foreigners, or investigations into financial services and
41 supply-chain logistics serving customers spread across multiple income strata.
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55 **4. Thematic Analysis**

56 57 58 *4.1 Theories Used*

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3 Although all papers use some theoretical underpinnings, not all of them have
4 explicitly named the theories employed (see Table III).
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11 In the latter case, following good practice suggested by Vrontis and Christofi (2021), each
12 of the authors read through the papers and independently judged the core theory applied.
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14 Next, the two authors jointly decided on how to fill out the respective table. This
15 judgement was based on the context the author(s) of the reviewed papers describe as well
16 as the sources they cite. The papers use a wide range of theories from multiple disciplines,
17 and most of them apply theories explaining international market expansion over time and
18 space (n=10). The theories are mainly sourced from international management (e.g.,
19 Hofstede cultural dimensions, institutional theory, international expansion). The next two
20 most popular theoretical foundations either shed light on the evolution of innovation over
21 time and space (n=8) or relate to consumer and organisational behaviour (n=8). While the
22 former studies borrow mainly from innovation management literature (e.g., technology
23 S-curves, co-creation, creative destruction), the latter are grounded in psychology (e.g.,
24 social exchange theory, construal level theory) or non-profit management (e.g.,
25 identifiable victim theory). Some papers use theories related to firm-specific competitive
26 advantages (n=6), most stemming from strategic management (e.g., resource-based view,
27 dynamic capabilities). The remaining papers (n=5) are based on service-provision
28 theories. These conceptual underpinnings are an integral part of the marketing discipline
29 (e.g., service experience, service quality, service attentiveness). Such theoretical variety
30 is very promising because it demonstrates the cross-disciplinary nature of research on
31 NSD in the EM context and yet leaves room for further theory development.
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56 57 58 *4.2 Main Research Themes* 59 60

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3 We used text mining to systematically uncover the concepts and themes related to
4 NSD in the EM context. The full texts of the complete sample of 36 articles were
5 analysed. Based on semantically close themes and by reading contextual text samples, we
6 identified three overarching areas of focus. Figure 3 offers an overview of these areas of
7 focus, namely a) *service performance and provision*, b) *firm-centric and market-centric*
8 *aspects of NSD*, and c) *service development and innovativeness*.
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17 <<Please insert Figure 3 about here>>
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20 They reflect the main research focus of the reviewed papers rather than providing a
21 detailed account of all their findings. The latter, however, is offered in a chronological
22 order in Table IV.
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28 Research on *service performance and provision* has received the most attention
29 (see area A in red colour). The emphasis here is on exploring the outcome of the NSD
30 process, specifically customer loyalty, experience, satisfaction, and the overall customer
31 relationship as well as the role of the firm employee in delivering the service (note
32 especially the interconnections between the concepts “customer”, “relationship”,
33 “loyalty”, and “employee”). The dominant perspective is that of the customer. Studies
34 offer explanations of customer choices and report on their subjective service evaluation
35 (Barakat *et al.*, 2015; Ding and Keh, 2017; Sun *et al.*, 2012). They also place the customer
36 perceptions (Diallo *et al.*, 2018; Guesalaga *et al.* 2016; Morgeson *et al.*, 2015) as well as
37 service delivery into a cultural perspective (Paparoidamis *et al.*, 2019). A more detailed
38 view of text excerpts surrounding these concepts shows that studies have examined how
39 firms can enhance customer satisfaction and loyalty (Borah *et al.*, 2020; Barakat *et al.*,
40 2015; Morgeson *et al.*, 2015), which in turn helps them to develop more successful new
41 services (Diallo *et al.*, 2018). The emphasis here is also on employee attentiveness and
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3 cultural intelligence as a pivotal component of service delivery (Liu *et al.*, 2019;
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5 Paparoidamis *et al.*, 2019).
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8 *Firm-centric and market-centric aspects of NSD* have attracted less research
9 attention (note area B is in green colour). Studies have focused on firm characteristics as
10 well as market specificities (note *firms* is a theme closely related to *emerging*, with
11 “markets”, “local”, “organisations”, “institutional”, “social”, and “traditional” as core
12 concepts). Several studies examine the key resources firms must possess to succeed in
13 NSD (Kumar *et al.* 2020; Ndubisia *et al.*, 2020). Similarly, studies investigate the
14 institutional uniqueness of EM and how these boundary conditions affect NSD (see
15 “institutional” concept’s central positioning within the *emerging* theme) (Anning-Dorson,
16 2018; Venugopal and Viswanathan, 2019). Firm performance, the role of community
17 stakeholders, or customer education has received relatively less attention (see the
18 respective concepts being only peripheral) (Gaurav *et al.*, 2011). The exploration of
19 creativity, a concept widely discussed in new product research, seems confined to NSD
20 process design (note “creative” is a peripheral concept of *firms* not directly linked to any
21 other concept within this theme). Also, very few studies have paid attention to service co-
22 creation with firm external stakeholders (Johnson *et al.*, 2019). While social enterprises
23 and not-for-profit business models seem to have attracted some research attention, the
24 context of public-private service providers remains largely unexplored (Vassallo *et al.*,
25 2019).
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50 Finally, *service development and innovativeness* is the least researched topic (see
51 area C is in blue colour) despite it being a central issue in NPD research (Henard and
52 Szymanski, 2001). Although there has been some discussion on selected industrial
53 settings (see “financial” and “industry” as central concepts within the *innovation* theme)
54 as well as technological progress driving NSD (see “technology” and “mobile” as further
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3 concepts within the *innovation* theme), research seems confined to selected B2C domains
4 and mobile technology (Dey *et al.*, 2013; Elliot *et al.*, 2018; Gaurav *et al.*, 2011;
5 Guesalaga *et al.*, 2016; Morgeson *et al.*, 2015). Similar to the aforementioned area of
6 focus, the role of networks and user interaction for successful NSD seems largely
7 unexplored (see peripheral placement of “network” and “user” in the *innovation* theme).
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17 18 4.3 Time Variation of Topics 19

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21 In addition to the more static thematic analysis based on full-text evaluations, we
22 sought to better understand how these topics varied over time. As Figure 4 demonstrates,
23 VOSviewer not only picks out the main keyword co-occurrences but also clusters them
24 timewise.
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34 The “finance” cluster (in purple), focusing on financial decisions, microfinance, or
35 information technology was dominant around 2015, while the next cluster, “international
36 customer” (in turquoise) broadly covers the BOP, cultural differences, innovation,
37 strategies, and developing countries. These publications around 2016–2017 suggest that
38 research evolved from studying financial decisions, microfinance, and banking, to a wider
39 scope of innovation strategies for EM. These are followed by topics focused on the
40 “customer experience” (in green), their satisfaction, loyalty, co-creation, and brand
41 equity, indicating firms may have started designing services tailored to these markets.
42
43 The most recent cluster, “capabilities” (in yellow), covers service innovation,
44 entrepreneurial orientations, (dynamic) capabilities, management, and competitive
45 advantage. Interestingly, this cluster also includes Africa, showcasing the widening
46 interest in studying more diverse business locations.
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5. Future Research Directions

We suggest four major avenues of future research endeavours for both academics and managers. They are, namely, the local market perspective, the firm-centric perspective, the NSD process perspective, and the local customer perspective. Our suggestions collectively build upon the results of the text mining and bibliometric analyses. Text mining identified *market-centric and firm-centric aspects of NSD* as well as *service development and innovativeness* as understudied research areas. Further, even though *service performance and provision* overall appeared to be the most popular research area, it still falls short of providing a more nuanced look at the local customers' characteristics and EM heterogeneity. The latter was also confirmed through our bibliometric analysis pointing at several less researched geographical destinations, market segments, or industries. Table V offers an overview of the suggested future research directions from the highest to the lowest level of aggregation i.e., the overall market to the individual service customer.

<<Please insert Table V about here>>

5.1 The Local Market Perspective

Studies examining how market characteristics impact NSD predominantly look at differences in institutional boundaries between firms' home and target markets on the one side and degrees of new service adaptation or localisation on the other side (Anning-Dorson, 2018; Thongpapanl *et al.*, 2018; Venugopal and Viswanathan, 2019) (see also Table V, Figure 3, and Figure 4). While this perspective provides beneficial insights for managing businesses, it may be less suited for examining provision of public services. Vital services such as education or healthcare and the optimal approach to delivering them might thus be an interesting avenue for further research (Chandy *et al.*, 2021; Kumar *et*

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2
3 *al.*, 2020). Further, most existing studies focus on India and China, which is not surprising
4 given the sheer size of these countries (Narayan *et al.*, 2015; Xing and Sharif, 2020).
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6 Nevertheless, there exists some evidence that a more regional approach might be worth
7 exploring given the diversity of local market segments (Li and Tellis, 2016). Similarly,
8 studying other geographical contexts, such as Africa, seems to be gaining momentum and
9 would be encouraged (Diallo *et al.*, 2018; Hammerschlag *et al.*, 2020). Moreover, existing
10 research is inconclusive regarding the optimal mode to cater to the lower-end market
11 segments such as the BOP. While some propose a more charitable approach or not-for-
12 profit provision (Berger and Nakata, 2013; Gupta *et al.*, 2013; Venugopal and
13 Viswanathan, 2019), others turn to social enterprises, i.e., approaches to support self-help
14 like micro-lending, or even for-profit models (Bhatt *et al.*, 2016; Galak *et al.*, 2011;
15 Vassallo *et al.*, 2019). While the BOP seems widely explored (Nagy *et al.*, 2020),
16 developing further insights into adjacent segments, especially the burgeoning middle
17 class, may prove promising. Initial research such as Diallo *et al.* (2018) and Narayan *et*
18 *al.* (2015) provides evidence of the diversity and specific needs of the middle classes and
19 the upmarket services, such as shopping malls or supermarkets, that they demand. Sudhir
20 *et al.* (2015) even suggests that the sheer number of “rich” in some EM could be larger
21 than a similar segment in some DM. Exploring these research avenues using novel data
22 and methods such as panels and diary keeping (Narayan *et al.*, 2015), or merging various
23 unconventional big data sources (Chandy *et al.*, 2017), or different experimental settings
24 (Chandy *et al.*, 2021) might be particularly rewarding.

5.2 *The Firm-centric Perspective*

55 Our review suggests various extensions to the current body of literature from the
56 perspective of the service provider, i.e., the firm or organisation. While existing studies
57 examine core resources, especially knowledge and capabilities, that firms need to employ
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3 for a successful NSD (Ndubisia *et al.*, 2020; Kumar *et al.*, 2020) these rarely encompass
4 external, maybe even less conventional stakeholders or the embeddedness in local
5 communities (see also Table V, Figure 3, and Figure 4). Ghauri *et al.* (2014) show how
6 important networking with NGOs is for service firm internationalisation into the BOP
7 segment, while tentative findings among African fintechs suggest the usefulness of
8 community inclusion for localising marketing strategies (Hammerschlag *et al.*, 2020).
9 Similarly, there is a paucity of existing research about measures to help educate
10 inexperienced EM customers, especially those using a new service for the first time. Many
11 new services offered are complex, for example banking, mobile payment, or micro-
12 insurance (Galak *et al.*, 2011; Gaurav *et al.*, 2011; Kumar *et al.*, 2019). Adoption of such
13 services may be sped up by expedient financial or marketplace literacy education (Gaurav
14 *et al.*, 2011; Viswanathan *et al.*, 2021). Similarly, some services, such as treatments
15 offered by modern medicine, may be met with some scepticism. In such cases, education
16 offered on a peer-to-peer basis by the more experienced service users targeted at less
17 experienced service users might be encouraged by the service provider (Johnson *et al.*,
18 2019). Furthermore, financial performance of service providers in EM is rarely studied in
19 extant NSD literature. Most studies focus on non-monetary results of services—often
20 subjective perceptions of customers, for example, customer satisfaction or perceived
21 quality (Barakat *et al.*, 2015; Morgeson *et al.*, 2015). Consequently, these studies also
22 look into drivers of customer satisfaction, experience, or perceived quality. While of
23 utmost importance, they may provide only a partial picture of enablers of commercial
24 success. Thus, the exploration of further new drivers of service performance is
25 encouraged. This is particularly important given that insights from NPD may not be fully
26 transferable to NSD (Evanschitzky *et al.*, 2012; Nijssen *et al.*, 2006; Storey *et al.*, 2016).
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5.3 The NSD Process Perspective

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3 The analyses (see also Table V, Figure 3, and Figure 4) further reveal that existing
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5 research on the processes pertinent to NSD in the EM context is largely limited to a few
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7 industrial settings such as finance and m-commerce (Ashraf *et al.*, 2017; Elliot *et al.*,
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9 2018; Guesalaga *et al.*, 2016), the application of mobile phones in service provision (Dey
10
11 *et al.*, 2013), or general technological progress (Morgeson *et al.*, 2015). Further, most
12
13 studies investigate phenomena in the B2C context. Thus, future studies exploring wider
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15 industrial contexts and especially the B2B sector, which is particularly important for EM
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17 growth, would be welcome (Chu *et al.*, 2019; Dai *et al.*, 2020; Statista, 2019). Similarly,
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19 extant literature focuses mainly on NSD within firm boundaries with limited perspectives
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21 on interactions with firm's external stakeholders. Therefore, more insights into the
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23 provision of peer-to-peer services or customer co-creation (for example, Johnson *et al.*,
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25 2019) would be encouraged. Given that most services examined are either adaptations of
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27 services originating in DM (Barakat *et al.*, 2015; Kumar *et al.*, 2019; Narayan *et al.*, 2015)
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29 or developments within EM (Gupta *et al.*, 2018; van de Boor *et al.*, 2014; Wooder and
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31 Baker, 2012) a further exploration of the "reverse innovation" phenomenon—where new
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33 services gravitate from EM to DM—might prove fruitful (von Zedtwitz *et al.*, 2015).
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35 Govindarajan and Ramamurti (2013), for instance, boldly demonstrate how healthcare
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37 approaches developed in EM can be applied in selected DM. Finally, the examined works
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39 fall short of providing deeper insights into specific NSD process stages, organisational
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41 aspects like team management, and interdepartmental co-operation (Ghauri *et al.*, 2014)
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43 or service branding.
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52 *5.4 The Local Customer Perspective*

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55 Our analyses suggest that research exploring culture within EM is sparse (see also
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57 Table V, Figure 3, and Figure 4) and mainly focus on service failure and recovery
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59 (Barakat *et al.*, 2015), employees' cultural intelligence and service provision
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3 (Paparoidamis *et al.*, 2019), or the impact of service quality on customer loyalty (Diallo
4 *et al.*, 2018). This is particularly troubling as studies have evidenced that EM are
5 culturally very diverse, and even nations geographically proximal are varied and rich in
6 local specificities (Sudhir *et al.*, 2015, Diallo *et al.*, 2018; Hammerschlag *et al.*, 2020).
7 Likewise, Steenkamp (2001) suggests that the dimensions of culture in EM may differ
8 from those in DM, and thus require special attention. We, therefore, advocate opening the
9 doors to further research on culture to better understand the effect of cultural variation on
10 provision and experience of services both within and across markets.
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21 Further, although extant literature has explored how certain demographics impact
22 service development, adoption, or evaluation, especially the effects of age, gender, or
23 educational level (Ding and Keh, 2017; Galak *et al.*, 2011; Sun *et al.*, 2012), additional
24 behavioural or lifestyle segments (e.g., technology savvy or health, and environmental
25 consciousness) within EM would be worth scrutinising. Initial studies such as Guesalaga
26 *et al.* (2016) point at interesting differences in patterns of how locals versus foreigners
27 living in EM evaluate services, providing further evidence of the diversity of EM
28 customers.
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40 Given these variations in the set of local customers, we encourage the application of
41 new, cross-disciplinary methods, such as field experiments, allowing a greater focus on
42 actual users to study interventions for more granular findings and practical applications
43 (Chandy *et al.*, 2021; Viswanathan *et al.*, 2021). With the increased use of technology,
44 even at the BOP level, it has become feasible and economically viable to generate large
45 amounts of data, enabling longitudinal analyses and objective measurement of outcomes
46 (Chandy *et al.*, 2017). Particularly promising may be the so-called “digital live data”
47 derived from various digital applications increasingly implemented throughout EM (e.g.,
48 apps, social media, hand-held devices). Moreover, different data sources could be
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3 combined to merge subjective and objective perspectives or primary and secondary
4 sources—for example, World Bank and UN reports, among others. We believe including
5 these new designs will enrich the discipline even further.
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10 11 12 13 **6 Limitations and Conclusions**

14 15 16 *6.1 Limitations*

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18 Any review of extant literature comes with inherent limitations and should be
19 viewed within the context of these. Our focus is to systematically review and synthesize
20 existing empirical literature on the topic of NSD in EM.
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26 The search process used EBSCOhost Business Source Complete and Science
27 Direct as sources and 23 search terms across marketing and innovation management
28 journals. Further, we focused on at least ABS 3 ranked journals only. This combination
29 of search terms and journals, although broad in scope, may have led to the omission of
30 certain relevant studies. In a quest to compensate this, we made diligent efforts to cross-
31 check references and identify some more studies that are relevant.
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40 In the process of distilling the final sample for review, the authors narrowed it
41 down keeping in mind that the focus was NSD and EM. The authors, after careful reading,
42 jointly decided on the scope of the sample. Although doing so may have resulted in
43 unintentional exclusion of some potentially relevant studies, we believe that our rigorous
44 approach to this process ensured that such omissions would not materially alter the
45 findings.
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54 Finally, the research field, though dynamically evolving, is still limited in size.
55 Studies qualifying for this review constitute a reasonable, but not too large, a sample. In
56 addition, the field itself has focused mainly on a few countries/markets and industries.
57 Keeping this in mind, we have attempted to summarise our findings in a variety of
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3 descriptive categories, enhanced by an overview of methodological and theoretical issues,
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5 flanked by a solid thematic analysis, and have suggested numerous avenues for future
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7 research. Our results are nonetheless limited by the range of papers available for review.
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10 6.2 Contributions to Theory

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13 To begin with, we believe this is the first systematic review of empirical literature
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15 on NSD in the context of EM. It not only covers the marketing field, but attempts to go
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17 beyond by incorporating articles from innovation management. Given the growing
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19 number of publications on NSD in EM, we consider this paper a way forward for a
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21 comprehensive and unbiased view of the literature, helping to “create higher standards of
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23 scholarly rigour” (Christofi *et al.*, 2017, p. 646). To enhance the validity of our findings,
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25 we further applied text mining tools such as Leximancer and bibliometric tools such as
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27 VOSviewer. Our analyses suggest that the field of NSD in the context of EM encompasses
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29 unique challenges pertinent to the target market, the organisation developing the service,
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31 the NSD process itself, as well as the final customer. Examples include marketing skills
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33 needed to develop successful new services appreciating the specificities of various EM
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35 customer segments as well as the competence of frontline staff as showcased by high
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37 levels of cultural intelligence or proficiency in launching the new service amidst a
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39 network of unconventional stakeholders. These analyses provide further support for the
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41 initial findings of existing research in the field about the distinctiveness of NSD compared
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43 to NPD (Evanschitzky *et al.*, 2012; Menor *et al.*, 2002; Nijssen *et al.*, 2006; Storey *et al.*,
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45 2016). Similarly, the work examined consistently underscores the particularities of EM,
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47 and, even more so, the various market segments and cultural settings of the same.
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55 NSD in the context of EM is a dynamically evolving field of research. This review
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57 provides a foundation for integrating various strands of the area. We anticipate that
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59 academics will be able to use this review as a scaffolding to further develop the field. In
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3 particular, we hope that the four research gaps we identified in the extant literature and
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5 the suggested matching avenues for future research will prove useful. We sincerely hope
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7 that researchers will benefit from these suggestions to contribute and take this area of
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9 academic research forward to a deeper level of understanding.
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12 13 *6.3 Contributions to Practice*

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16 This study contributes to practice, in addition to its contribution to theory, in two
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18 ways. First, we offer some managerial implications. Specifically, our study aids managers
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20 in service contexts in understanding the similarities and differences between NSD in EM
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22 versus DM, a major roadblock in new service launch, adoption, and success. Further,
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24 while there are commonalities in managing the development of new products and services
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26 overall as mentioned previously, the two remain distinct offerings presupposing some
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28 distinctive managerial approaches. This review will help practitioners to understand the
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30 heterogeneity of EM service customers by region and segment. i.e., a service encounter
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32 that succeeds with the BOP may not be what middle-class consumers want or need. It
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34 further highlights some challenges associated with serving first-time buyers who may
35
36 have limited awareness and/or experience of the service combined with lower levels of
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38 marketplace literacy. Moreover, the study emphasizes the subtleties of NSD in for-profit
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40 versus not-for-profit organisations and NSD approaches for B2C and B2B. We hope that
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42 these will help managers in their respective organisations to fine-tune their service
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44 offerings to be successful in EM.
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51 Second, from a public policy perspective, this study highlights that EM settings
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53 are particularly varied because of their historical legacy (e.g., border changes), political
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55 developments (e.g., changing various colonial legislations), culture, or economic paths.
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57 Policy-makers within an EM would thus find it beneficial to appreciate the variations
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59 between DM and EM regulatory environments, which may help them to design better
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3 service delivery rules and procedures. For example, recently, there has been a focus on
4 how mom-and-pop distributors of a multinational's products in India face stiff
5 competition from a large local retail technology (Reuters, 2021). Unlike in DM, where
6 such transactional service regulations are well articulated, EM governments may have to
7 devise locally sensitive legislation. Public services (e.g., education, healthcare) represent
8 another area for policy interventions. Studies on cross subsidisation of private health care
9 services, customer-led adoption of service, and cause-related marketing in delivery of
10 healthcare (Gupta *et al.*, 2018; Johnson *et al.*, 2019; Kumar *et al.*, 2020) all suggest
11 various possible ways of re-thinking the delivery of such services in EM. Considering the
12 devastating effects of COVID-19, lessons from these become even more applicable and
13 urgent in EM.
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Table I: Results from Journals Search

Journal name	Number of papers at each stage			
	Initial search based on search strings ("raw search results")	Title and abstract screen ("downloaded papers")	Total number of articles included based on full text screen	Weight within final sample
4*-star				
Journal of Consumer Research	7	1	1	2.7%
Journal of Marketing	327	0	0	0.0%
Journal of Marketing Research	15	3	3	8.0%
Journal of the Academy of Marketing Science	28	6	3	8.0%
Marketing Science	24	1	1	2.7%
Research Policy	44	4	2	8.0%
4-star				
International Journal of Research in Marketing	10	1	1	2.7%
Journal of Product Innovation Management	57	9	5	13.5%
3-star				
European Journal of Marketing	34	1	1	2.7%
Industrial Marketing Management	115	4	3	8.0%
International Marketing Review	42	9	8	22.0%
Journal of Advertising	56	2	1	2.7%
Journal of Advertising Research	17	0	0	0.0%
Journal of Interactive Marketing	13	0	0	0.0%
Journal of International Marketing	42	6	6	16.0%
Journal of Public Policy and Marketing	1	0	0	0.0%
Marketing Letters	22	0	0	0.0%
R&D Management	22	0	0	0.0%
Technovation	35	2	1	2.7%
Total	911	49	36	

Note: Ranking by Academic Journal Guide (2018) by Chartered ABS.

Table II: Industrial Analysis of Reviewed Papers

Author	Year	Industry
		Advertising agency
Chu et al.	2019	B2B client-agency relationships in advertising
		Healthcare
Gupta et al.	2018	Healthcare
Johnson et al.	2019	Healthcare
Kumar et al.	2020	Healthcare
		Hospitality
Paparoidamis et al.	2019	Hospitality services
		ICT
Bhatt et al.	2016	Free-open source software, web design, IT services
Dey et al.	2013	Mobile phones
Morgeson III et al.	2015	Wireless service (telephone)
Zhang et al.	2011	Search engine, C2C electronic market
		(Micro)finance, banking, insurance
Berger & Nakata	2013	Microfinance
Elliot et al.	2019	Microfinance
Galak et al.	2011	Microfinance
Gaurav et al.	2011	Rainfall insurance
Guesalaga et al.	2016	Banking services
Hammerschlaget al.	2020	Fintech
Kumar et al.	2019	Banking, financial services, retailing, and Mwallet services.
Roy et al.	2019	Financial consultancy (such as chartered accountants, cost accountants, auditing firms and legal financial consultancy)
van der Boor et al.	2014	Mobile banking
Vassallo et al.	2019	Microfinance
Wooder & Baker	2012	Mobile money transfer and payment service
		Retailing bricks-and-mortar and online
Ashraf et al.	2017	M-commerce
Diallo et al.	2018	Shopping malls
Ding & Keh	2017	Physical retailers: coffee shops, travel agency, chain of hot-pot restaurants, hotels, investment banks
Narayan et al.	2015	Grocery retail
Thongpapanl et al.	2018	M-commerce
		Transportation
Barakat et al.	2015	Airline industry
Dai et al.	2019	Cold chain logistics service providers
Xing and Sharif	2020	E-hailing
		Various
Anning-Dorson	2018	Diverse service firms
Borah et al.	2019	Hospitality, banking and financial services, retailing, and telecommunications
Ghauri et al.	2014	Finance, insurance, telecommunications
Liu et al.	2019	Hairdressing, telecommunications, and computer repair
Ndubisia et al.	2019	Mainly manufacturing, services, and retail
Sun et al.	2012	Restaurants and physicians Hair salons and career development agencies Hotels and dentists
Venugopal & Viswanathan	2019	Information and communication technologies (ICTs), energy appliances, education, and health
Viswanathan & Sridharan	2012	Information and communication technologies (ICTs), education, and health

Table III: Theories Used by Reviewed Studies

Study	"Overarching" theories underpinning the study*
Anning-Dorson (2018), Ashraf <i>et al.</i> (2017), Berger and Nakata (2013), Chu <i>et al.</i> (2019), Diallo <i>et al.</i> (2018), Gaurav <i>et al.</i> (2011), Guesalaga <i>et al.</i> (2016), Hammerschlag <i>et al.</i> (2020), Venugopal and Viswanathan (2019)	Theories about international market expansion over time and space like: international expansion, institutional theory, cultural differences between markets, cultural specificities, theories of low demand for financial services in EMs, socio-technical view.
Bhatt <i>et al.</i> (2016), Dey <i>et al.</i> (2013), Johnson <i>et al.</i> (2019), Kumar <i>et al.</i> (2019), Narayan <i>et al.</i> (2015), Viswanathan and Sridharan (2012), Wooder and Baker (2012), Xing and Sharif (2020)	Theories about the evolution of innovation over time and space like: innovation adoption, innovation/technology diffusion, technology acceptance, S-curves, product development, creative destruction, co-creation, financial inclusion, cultural nuances.
Barakat <i>et al.</i> (2015), Borah <i>et al.</i> (2020), Ding and Keh (2017), Galak <i>et al.</i> (2011), Morgeson <i>et al.</i> (2015), Paparoidamis <i>et al.</i> (2019), Sun <i>et al.</i> (2012), Thongpapanl <i>et al.</i> (2018)	Theories about consumer and organisational behaviour : identifiable victim effect, resource exchange theory, exit-voice loyalty theory, cognitive-affective processing system theory, social exchange theory, communication accommodation theory, distributive, interactional, procedural justice, regulatory focus theory, structural alignment theory, construal level theory.
Dai <i>et al.</i> (2019), Elliot <i>et al.</i> (2018), Ghauri <i>et al.</i> (2014), Kumar <i>et al.</i> (2020), Ndubisia <i>et al.</i> (2019), Zhang <i>et al.</i> (2011),	Theories about specific competitive advantages of firms like: RBV, resource advantage, dynamic capabilities, inefficiencies in marketing channels, social entrepreneurship theory and network theory.
Guesalaga <i>et al.</i> (2016), Gupta <i>et al.</i> (2018), Liu <i>et al.</i> (2019), Roy <i>et al.</i> (2019), Vassallo <i>et al.</i> (2019)	Theories about service provision like: service quality, service attentiveness, service experience, service subsidisation, not-for-profit.

* The theories' labellings have been adopted from the respective papers.

Note: Each study is reported only once mirroring their main theoretical focus.

Table IV: Research Focus and Findings of the Reviewed Articles

Citation	Major research focus	Major research findings
Galak <i>et al.</i> (2011)	Investigate the characteristics of borrowers that engender lending through Kiva, a popular organisation connecting individual lenders to borrowers through online microfinance	Lenders favour individual borrowers over groups or consortia of borrowers, they also favour borrowers that are socially proximate to themselves (gender, occupation, and first name initial)
Gaurav <i>et al.</i> (2011)	Evaluate effects of financial literacy training and three marketing treatments on new service adoption	Financial education has a positive and significant effect on rainfall insurance adoption. Only one marketing intervention, the money-back guarantee, has a consistent and large effect on farmers' purchase decisions
Zhang <i>et al.</i> (2011)	Explore the extent to which competitive actions of multinational corporations (MNCs) and local vendors of Internet technology products shape the diffusion of their respective products in emerging markets	Global marketing managers should concentrate on a few key actions and take new actions that differ from those of local vendors in emerging markets
Sun <i>et al.</i> (2012)	How do consumers evaluate services and make brand choice decisions when service options vary in terms of their mix of experience and credence attributes?	Consumers rely more on alignable attributes when evaluating experience services, but shift their focus to nonalignable attributes when evaluating credence services that are associated with greater uncertainty
Viswanathan and Sridharan (2012)	What factors determine effectiveness of market-based concept and prototype development in and for BOP markets? How and why are these factors uniquely important in BOP markets (when compared to non-BOP markets)?	Decisive are the ability to (1) identify product needs that are either critical to survival in the current term or critical to transformational progress in the long term or both; (2) envision unfamiliar usage situations; (3) design products with a high degree of local usability, flexibility, and sustainability; and (4) look beyond infrastructural deficiencies and take advantage of even meagre alternative resources in developing products
Wooder and Baker (2012)	Identify generic elements that can be "codified" into a service innovation process as developed by Sagentia (one of the project partners of M-PESA)	A couple of organisational and processual factors are identified like: learning of the needs of users in new markets, "keeping it simple", ensuring flexibility and agility, and identifying mechanisms to motivate users to take up the service to achieve a "critical mass"
Berger and Nakata (2013)	How ICT can be implemented effectively to provide financial service innovations to the poor who live at the BOP	Implementation is effective when the unique socio-human, governmental-regulatory, and market conditions of the BOP are accounted for, such that fit is achieved between the technologies and environments they are situated in
Dey <i>et al.</i> (2013)	How do BOP consumers apply their skills, experiences, knowledge, and creativity in conjunction with social and macro-environmental factors to make use of mobile telephony and integrate the same into their daily lives	Several macro (e.g., social and power relationships) and micro (e.g., literacy) factors affect tech /service appropriation
Ghauri <i>et al.</i> (2014)	How employing corporate social entrepreneurship and developing a network of relationships with NGOs can support and contribute towards the internationalisation of service firms into the BOP markets	The pursuit of corporate social entrepreneurship has paved the way for the MNCs to establish relationships with NGOs especially allowing to learn about the BOP's specific needs and benefit from the NGOs' knowledge, HR, and good relationships in this market
Van der Boor <i>et al.</i> (2014)	The extent to which users in developing countries innovate, the factors that enable these innovations and whether they are meaningful on a global stage	The majority of investigated mobile financial services originated in EM. At least 50% of all mobile financial services were pioneered by users, approximately 45% by producers, and the remaining were jointly developed by users and producers. The main factors contributing to these innovations to occur in EM are the high levels of need, the existence of flexible platforms, in combination with increased access to ICT. Additionally, services developed by users diffused at more than double the rate of producer-innovations.

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Barakat <i>et al.</i> (2015)	Factors driving service failure recovery in severe circumstances in EM	Negative impact of failure severity on customer satisfaction. Procedural justice significantly moderates the relationship between failure severity and customer satisfaction. Customer satisfaction mediates the relationship between failure severity and loyalty, trust, negative WoM, and intent to complain
Morgeson <i>et al.</i> (2015)	How customer perceptions differ across markets concerning an ubiquitous and increasingly commoditised service	Insights into unique differences in customer perceptions, including the greater importance of quality relative to value in influencing satisfaction in DM and the lesser importance of satisfaction in influencing customer loyalty in EM
Narayan <i>et al.</i> (2015)	Insight on which Indian socioeconomic class is more likely to adopt "modern" grocery retail and why	A nonmonotonic (V-shaped) relationship between socioeconomic class and preferences for modern retail. Upper middle-class preference of modern retail is driven by credit card acceptance, shorter store distance, and higher vehicle ownership; whereas lower prices and low travel costs drive the preferences of the lower middle class. Modern retail is preferred more for branded and less for perishable categories
Bhatt <i>et al.</i> (2016)	In what ways is the social enterprise (SE) model and approach uniquely equipped to develop FOSS-based social innovation (SI) that deliver pro-poor change?	Carefully consider levels of literacy and language proficiency when designing solutions. The implementing SE must display sensitive awareness about and forecast likely impact of pre-existing power structures and microinstitutions that govern social status and hierarchy. For internationalising successful FOSS-based SI, the lead SE needs to establish collaborative relationships with likeminded SE partners in other EM
Guesalaga <i>et al.</i> (2016)	Do locals and foreign consumers living in Chile differ in their expectations and evaluations of service quality?	Uncovers intra-cultural variation within EM: Cultural values affect expectations and evaluation of services inside an EM.
Ashraf <i>et al.</i> (2017)	Explore and compare m-commerce usage behaviours of customers across different markets	Reveal that the effect of habit and ubiquity on intention and actual m-commerce usage behaviour may be situation dependent. Individualism can be a significant predictor of intention to use m-commerce
Ding and Keh (2017)	Examine how consumers weigh the relative importance of intangible versus tangible attributes during service evaluation	Under a high construal level, consumers rely more on intangible attributes in their service evaluation and choice formation while under a low construal level, consumers rely more on tangible attributes in their service evaluation and choice
Anning-Dorson (2018)	How innovation can create a competitive advantage through organisational leadership for service firms operating in EM	Innovative leadership creates the needed fit between a firm's strategy and its environment to provide competitive advantage in EM where in the institutional context power distance is high
Diallo <i>et al.</i> (2018)	How cultural context affects the relationships between service quality and customer loyalty	Suggest customers' strong preference for sophisticated malls. Results uncover local specificities through cross-cultural investigation of three African countries. The cultural context is a moderator of the effects of mall service quality, customer satisfaction, and perceived value on customer loyalty.
Gupta <i>et al.</i> (2018)	Whether marketing activities directed to poor patients have a spillover effect on demand from paying patients	"Outreach camps" (= marketing activities) act as advertising motivating paying patients to travel to the Aravind base hospital to seek eye care. There may be substantial synergies for non-profit healthcare organisations between their marketing efforts intended to advance their social mission of serving poor patients and their revenue-generating business of serving paying patients
Thongpapanl <i>et al.</i> (2018)	Customers' motivations for using m-commerce across six countries. Degree of service adaptation to different country settings	Customers have different motivations for using m-commerce across EM and DM. Effects of customers' motivations on the perceived value and trust of m-commerce are moderated by their goal orientations.
Borah <i>et al.</i> (2019)	Investigate how a firm should align its service recovery strategies with different types of service failure to reduce customer churn in an EM	Process failures lead to a higher likelihood of customer churn compared to outcome failures in EM. Compensation and employee behaviour are more effective in recovering from process failures than in recovering from outcome failures in EM.
Chu <i>et al.</i> (2019)	Guanxi effects on advertising agency-client relationships and outcomes	Suggest that high levels of ganqing between advertising agencies and clients lead to increased cooperation in the relationship

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3	Dai <i>et al.</i> (2019)	How cold-chain logistics service providers (LSPs) in EM gain competitive advantage through service innovation, and how state ownership and regulatory pressure influence their innovation practices	Cold chain LSPs in EM tend to innovate in providing new value-added and differential service offerings to specific customers, industries or regions. High state-owned share and regulatory pressure may limit LSPs' capability for investing in service innovation and developing novel business models
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8	Elliot <i>et al.</i> (2019)	How does mobile technology play a role in mitigating microfinance market inefficiencies?	Customerisation of technology is observed to mitigate inefficiencies in mobile marketing channels by facilitating data sharing, reminders, peer referencing and other marketing strategies of awareness, affordability, access and scalability
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12	Johnson <i>et al.</i> (2019)	Examine the effect of customer-to-customer (C2C) interaction while using a service on the willingness of consumers to engage in altruistic customer participation (CP) or co-production efforts aimed at helping other customers	C2C interaction positively affects customer satisfaction and willingness to engage in altruistic CP. Category scepticism does have a moderating effect of significantly reducing the positive effect of C2C interaction on customer satisfaction
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16	Kumar <i>et al.</i> (2019)	Investigate the strategic potential of mwallets for retailers. Can mwallets become a strategic marketing tool for retailers in EM such that it increases the engagement of customers, and hence the economic values?	mwallet integration will have an S-shaped relationship with CE
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21	Liu <i>et al.</i> (2019)	Can service attentiveness increase consumer satisfaction in different markets?	Consumers with an interdependent self-construal (Asian) tend to have greater suspicion of and negative responses toward high service attentiveness
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24	Ndubisia <i>et al.</i> (2019)	Complementarity of knowledge and capabilities as operant resources, joint innovation capabilities, and service innovation	Buyer-supplier complementarity of knowledge positively relates to the joint innovation capabilities of firms. The mediation effect of joint innovation capabilities on the relationship between complementarity of knowledge and service innovation is positive and full
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29	Paparoidamis <i>et al.</i> (2019)	How frontline employees' cultural intelligence influences customer loyalty outcomes of service quality perceptions	Reveals the limits of providing high service attentiveness, which can be attributed to consumers from different cultural backgrounds bringing varied scripts to the service encounter
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32	Roy <i>et al.</i> (2019)	How do the relative effects of service quality versus service experience in a B2B setting influence the immediate (satisfaction and perceived value) and subsequent customer outcomes (loyalty and word of mouth)?	Stronger influence of service experience on satisfaction and perceived value as compared to service quality
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37	Vassallo <i>et al.</i> (2019)	Extent to which, alternative hybrid forms (not-for-profit, quasi-profit, and for-profit hybrids) drive social innovation. Relative propensity of these hybrid forms to drive social innovation under varying BOP market conditions	Quasi-profit hybrids have a propensity to become more prevalent and achieve greater usage in BOP markets overall. Not-for-profit hybrids are more likely to become more prevalent and achieve greater usage in markets with lower development levels, whereas for-profit hybrids are more likely to become more prevalent and achieve greater usage in markets with lower social diversity when compared with other hybrid forms
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44	Venugopal and Viswanathan (2019)	How social enterprises enter and navigate informal institutional environments in subsistence contexts for the implementation of social innovation	Demonstrate that implementing social innovation requires institutional change in addition to strategic actions on the part of social innovators
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47	Hammerschlag <i>et al.</i> (2020)	Explore how African fintech firms adapt their marketing strategies for successful market expansion into new African countries	The marketing strategies that have been most effective involve including the community in the marketing process, prioritizing relationships, segmenting customers geographically, educating customers about products, using local distribution partners and having a flexible approach to strategy adaptation
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53	Kumar <i>et al.</i> (2020)	Identify the constituents of cause-related marketing (CRM) capabilities in the context of an EM healthcare sector and how the latter help to achieve service innovation	There is a mediating mechanism of service flexibility between CRM capabilities and service innovation
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57	Xing and Sharif (2020)	Identifying a Kuhnian anomaly in a case of creative destruction in the 'new economy' by analysing the case of the Chinese e-hailing firm DiDi Chuxing to show that this firm used a strategy termed 'creative appropriation' to disrupt a market	DiDi deployed its e-hailing app to disrupt the taxi market in China as a means of creative destruction, appropriating HR-based complementary assets of local taxi companies, first to dominate e-hailing in the taxi industry and then to destroy that industry by shifting its focus to private cars
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Table V: Research Gaps and Future Research Directions

Research gap	Future research directions
Enhance understanding of the local market perspective!	<ul style="list-style-type: none"> • Go beyond services offered mostly by commercial enterprises or non-profits and explore more public-policy regulated services like education or healthcare • Look beyond the specific context of India and China, delve into the regional level • Develop insights into alternative local market segments beyond the BOP • Consider merging different (novel) data sources, in particular primary and secondary ones
Develop more insights into the firm-centric perspective!	<ul style="list-style-type: none"> • Uncover new drivers of service adoption on individual and group levels, from the perspective of service providers • Explore the embeddedness of firms in local networks, especially local communities and engagement with unconventional stakeholders • Look into customer education and training preceding new service launch, especially for first time buyers • Investigate drivers of commercial success of services as a performance variable going beyond non-monetary outcomes like customer satisfaction or perceived service quality
Direct attention to a better understanding of the NSD process!	<ul style="list-style-type: none"> • Explore a broader set of service industries • Provide deeper insights into B2B service offerings • Examine service development and launch in the P2P setting • Look at services developed in EM and transferred later to DM ("reverse service innovation") • Zoom into activities taking place at different stages of the NSD process • Explore the potential of service co-creation • Look into aspects of NSD team management • Look into branding
Get to know the local customer journey better!	<ul style="list-style-type: none"> • Study less served customers and look into regional/local cultures, gender, customer service experience, service usage frequency • Look into differences between locals and non-locals • Apply new methods like focus groups and field/natural experiments • Use larger samples • Look into experience over time, adopt longitudinal research designs • Focus on actual service users and less so on student samples or lab experiments • Conduct multi-informant studies

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Figure I: Article Frequency Analysis by Year

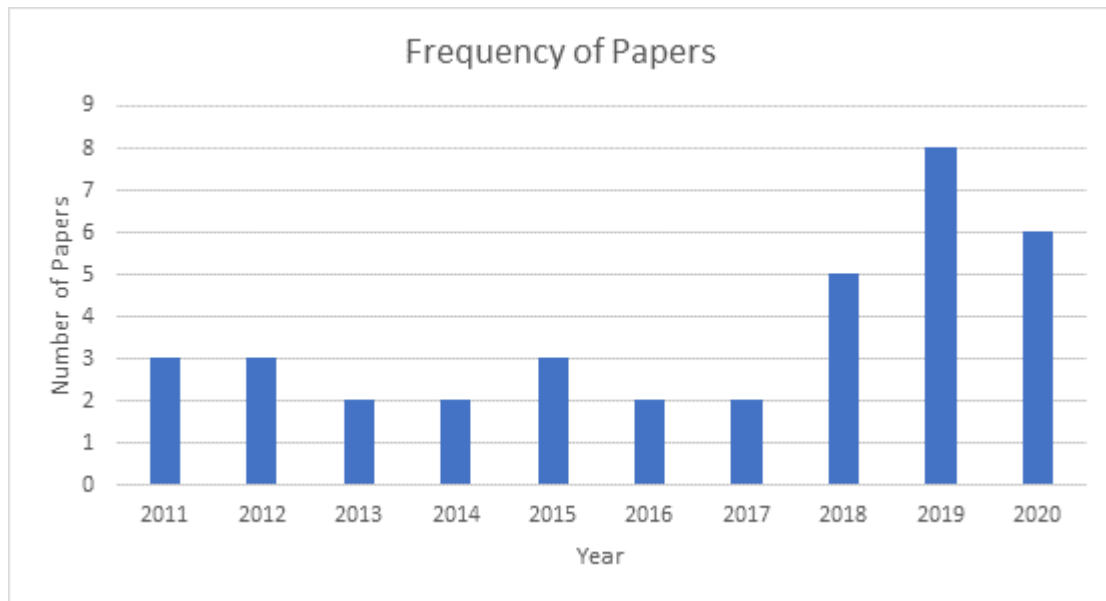
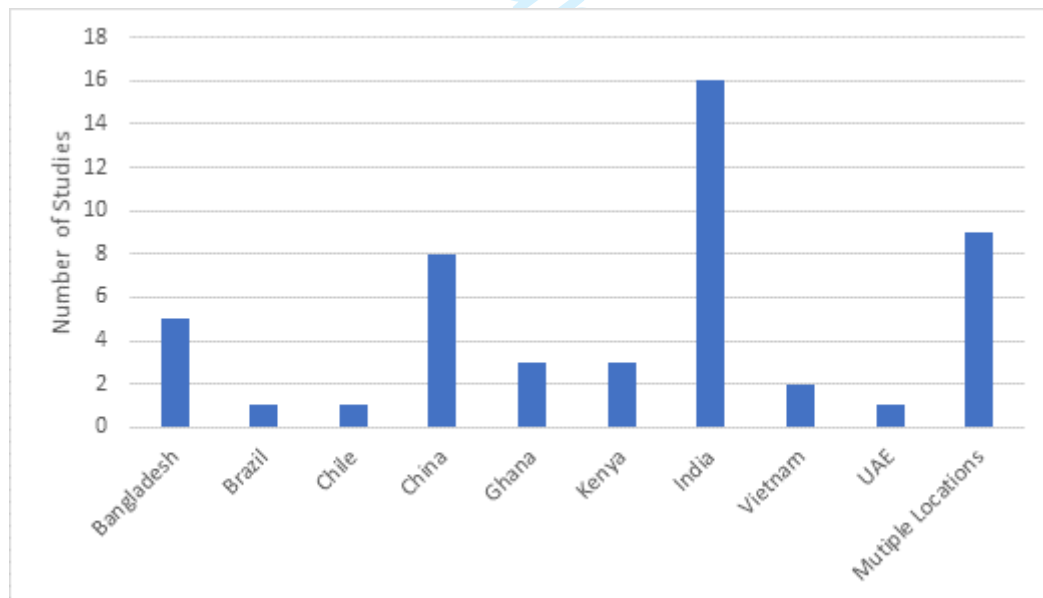


Figure II: Geographical Location by Number of Studies



Note: Sum of locations does not equal sum of papers as some are located in two of the above-mentioned countries.

Figure III: Areas of Research Focus

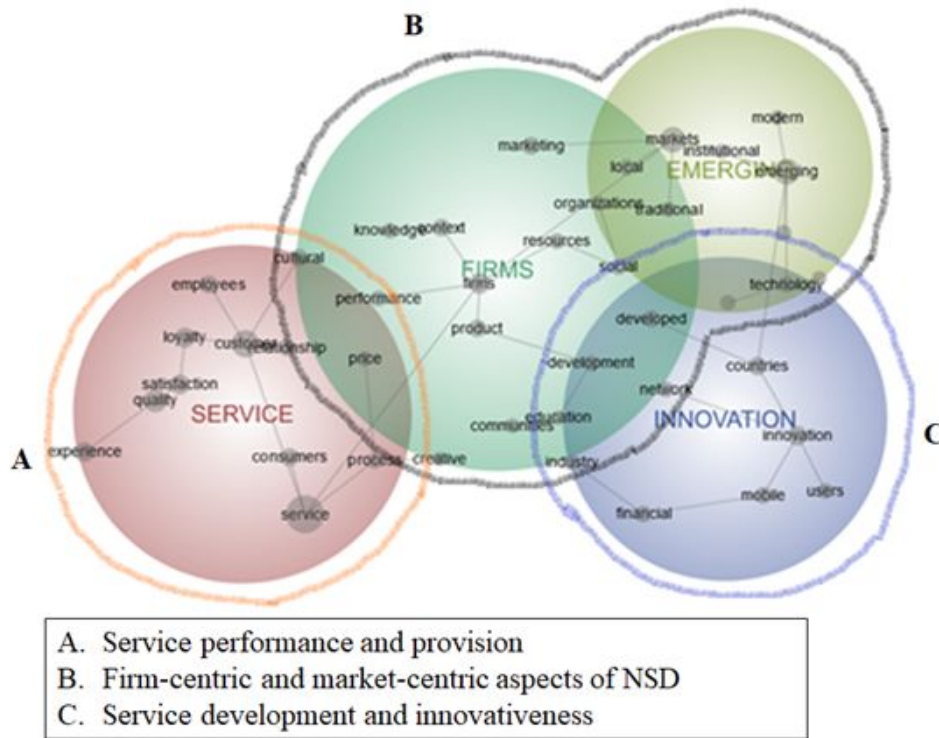
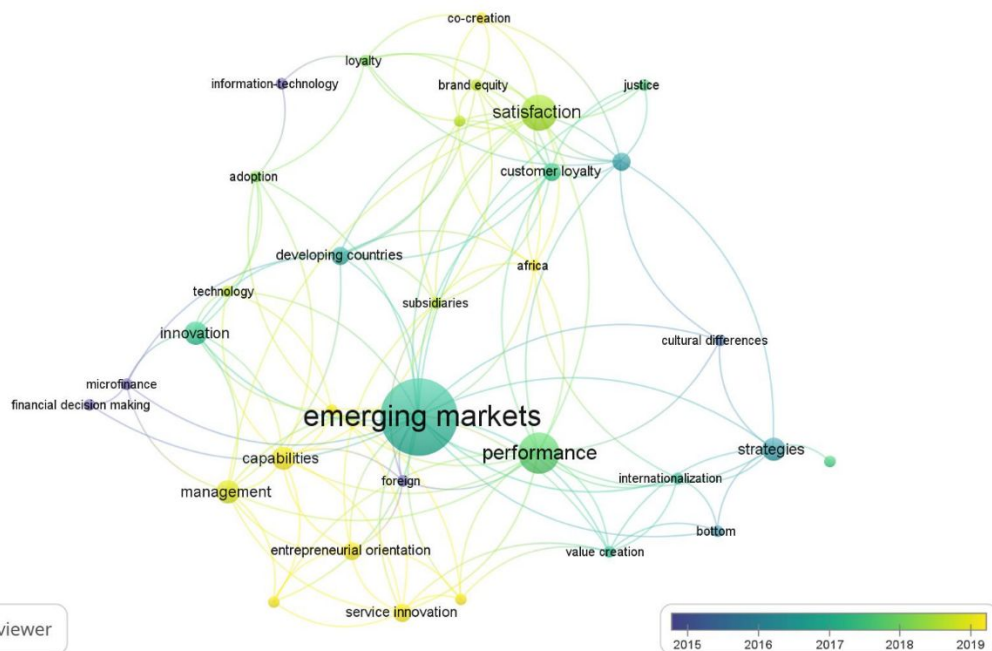


Figure IV: Timewise Co-Occurrence Analysis



Note: Studies spanning 2011 to 2020 have been entered into the analysis but what is presented here are the main clusters from 2015 onwards. We explain why the output is such. To achieve a meaningful illustration of evolution of the topics the software was used to select at least 2 co-occurrences. This allows us to visualise some reasonably dense clusters

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3 and how they changed over time (rather than single worlds dotting the space) i.e., makes for clearer presentation,
4 interpretation, and readability. The map created with 1 occurrence is available from the authors on request.
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