

ACTORS' PERCEPTION OF ONE-STOP-SHOP CONCEPT

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AGENDA

- Purpose
- The One-Stop-Shop Concept
- Methodology
- Craftsmen
- Real Estate Agents
- Banks
- Overview
- Takeways

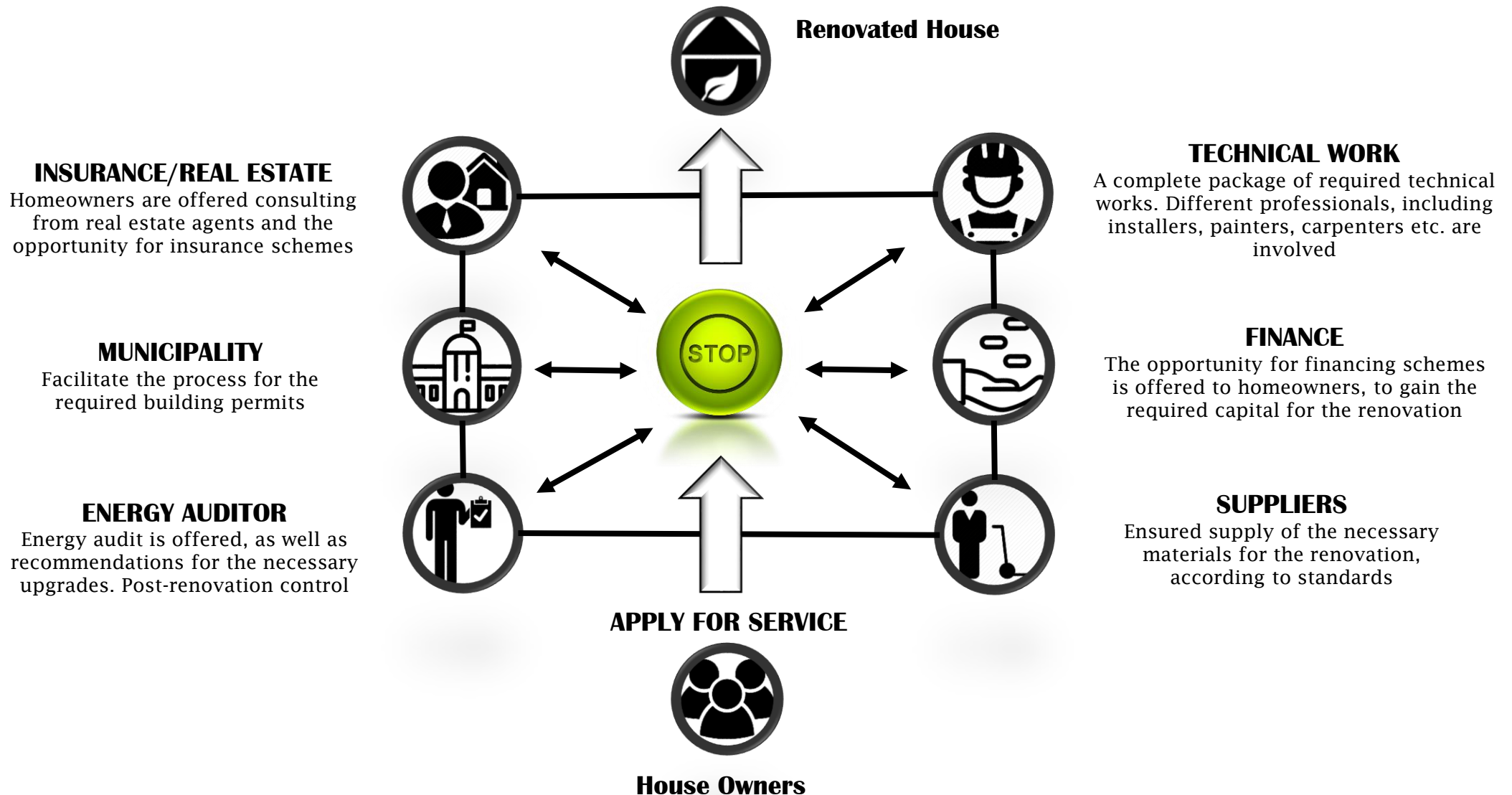


PURPOSE

- Examine what actors potentially involved in the one-stop-shop model think of it
- Which are their main concerns
- Their thoughts on the development of this model
- Their potential involvement in the future



OUR ONE-STOP-SHOP



METHODOLOGY

- Personal semi-structured interviews
- Desk research on selected actors
- Respondents were encouraged to answer freely and relevantly
- Respondents allowed to keep notes but not record the interview

- Limitation: Small sample. It portrays the views of respondents



CRAFTSMEN

- 10 companies have been interviewed
- Respondents from Kronoberg (7) and Göteborg (3)
- Small and medium sized companies
- All companies have a long experience on their field of work
- In their majority they showed a keen interest for one-stop-shop



Why this actor?

- Experts in their field of work
- They have the technical capacity to perform renovation works
- They have knowledge of customers' needs
- They have a well-established network with suppliers and other companies
- They are on focus of our research

Reasons for adopting a new business model

- They have an entrepreneurial philosophy and despite their size they want to adopt an innovative approach to their services
- They see an opportunity for their market growth in their geographical area
- It will allow them to make their business more structured and efficient
- The new generation entering the business has a motive to innovate
- They want to expand in a market with long term perspective

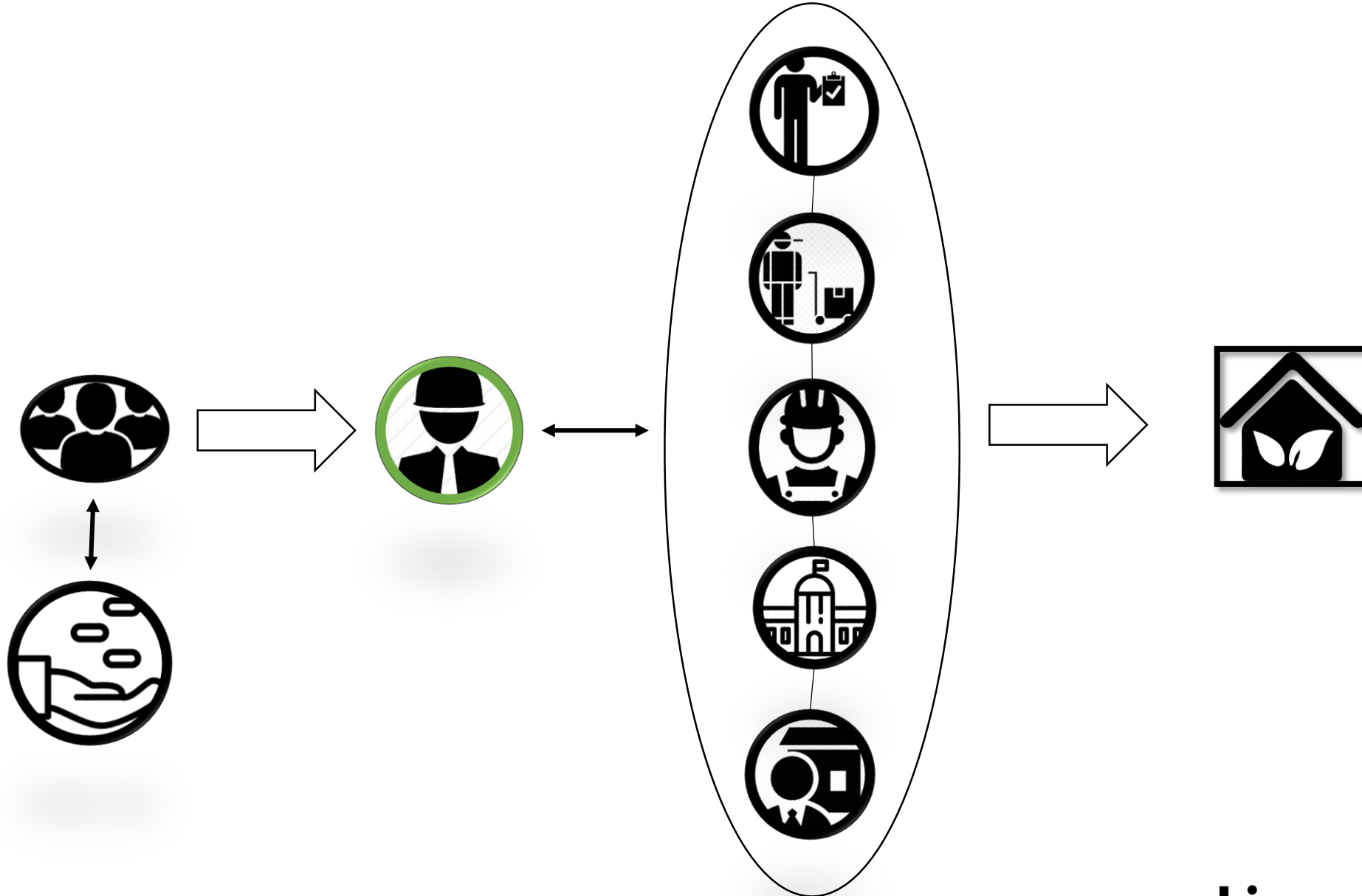
Thoughts regarding one-stop-shop

- Excellent opportunity for collaboration with professionals from other fields
- Through collaboration they will strengthen their position in the market and expand their networks.
- Improvement of business through collaboration and knowledge sharing
- Opportunity for them to adopt a more extrovert business approach (new customers base)
- A Project Manager could coordinate a renovation project
- Homeowner needs to take care of financing scheme

Concerns regarding one-stop-shop

- Quality cannot be ensured except their field of expertise
- Difficulty in coordination due to varied working philosophies
- Potential conflicts of interests might lead to failure
- Insecurity to act as main actors in the model
- Need for everything to be clearly stated in the contracts to clarify liabilities and risk mitigation
- Uncertainty if, with their current business culture, they can deliver quality service to the customers (management problems)
- Difficulties to reach external source of financing

Their view on the model



REAL ESTATE AGENTS

- 9 real estate agents have been interviewed
- Respondents from Växjö (4), Göteborg (3) and Stockholm (2)
- Their views over OSS concept were positive and rather homogenous



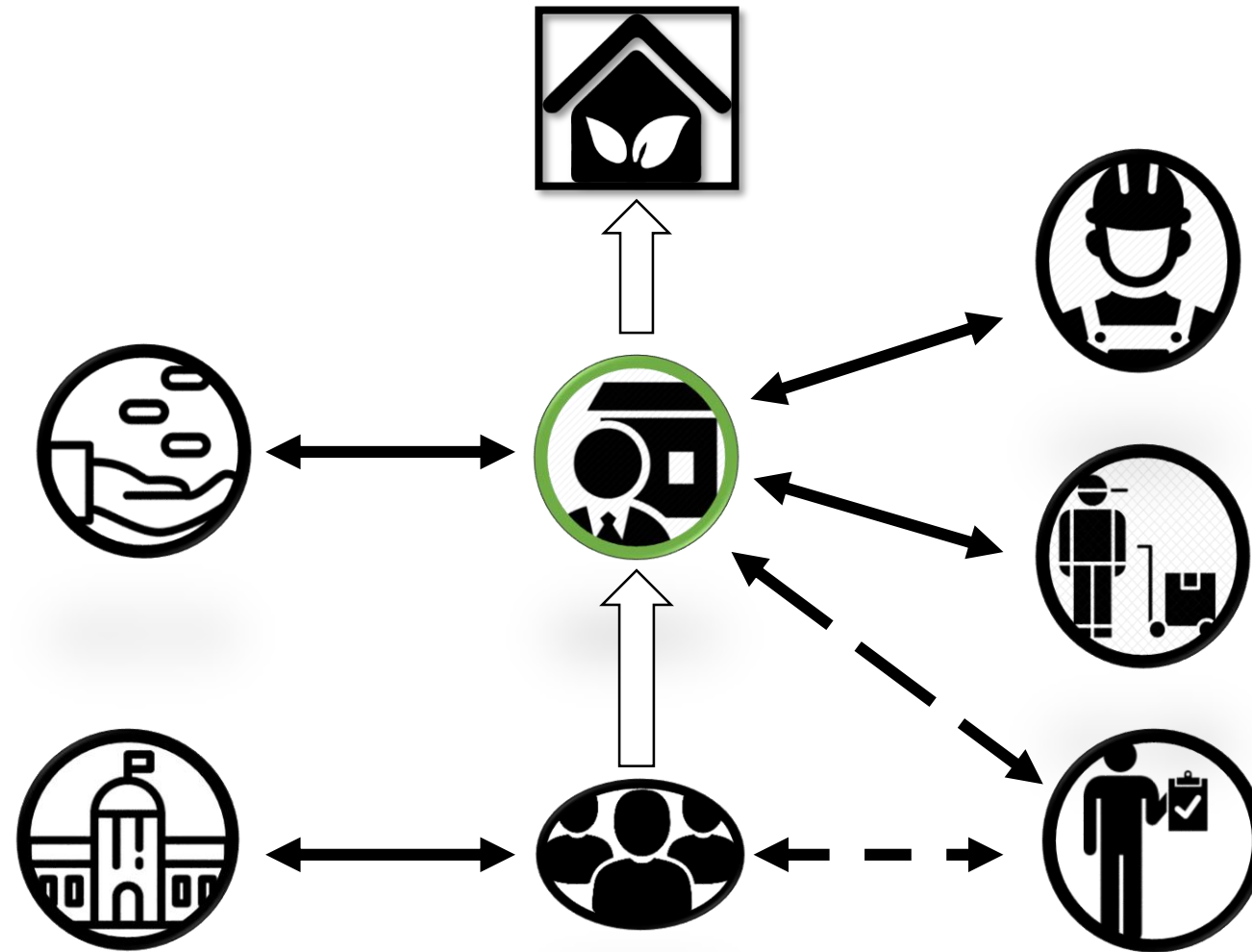
Why this actor?

- Good knowledge of the housing market
- Knowledge of the situation of building stock
- Good network of collaborators (energy auditors, building companies etc.)
- In direct collaboration with financial institutions
- Good management skills

Thoughts regarding one-stop-shop

- Important as it promotes energy renovation concept
- Easily to be addressed to homeowners between 35-50 years old
- A package that offers services stepwise should be proposed
- Homeowners should have part of the coordination
- It has a potential as a business model in the Swedish market
- Rural areas should be the focus for such a service

Their view on the model

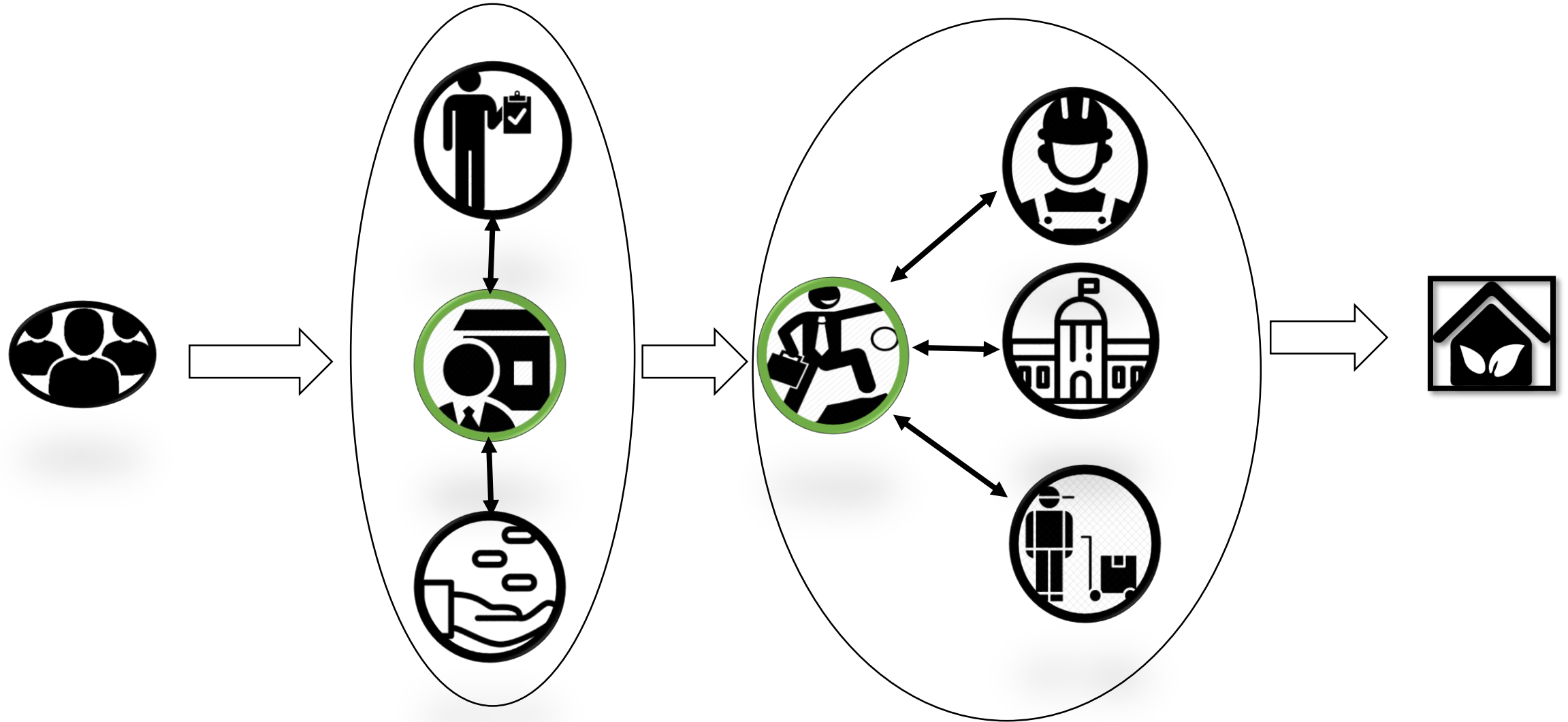


Real estate agents as main actors

All had a negative approach when asked how they see themselves as the person that offers the service. Reasons for that and thoughts:

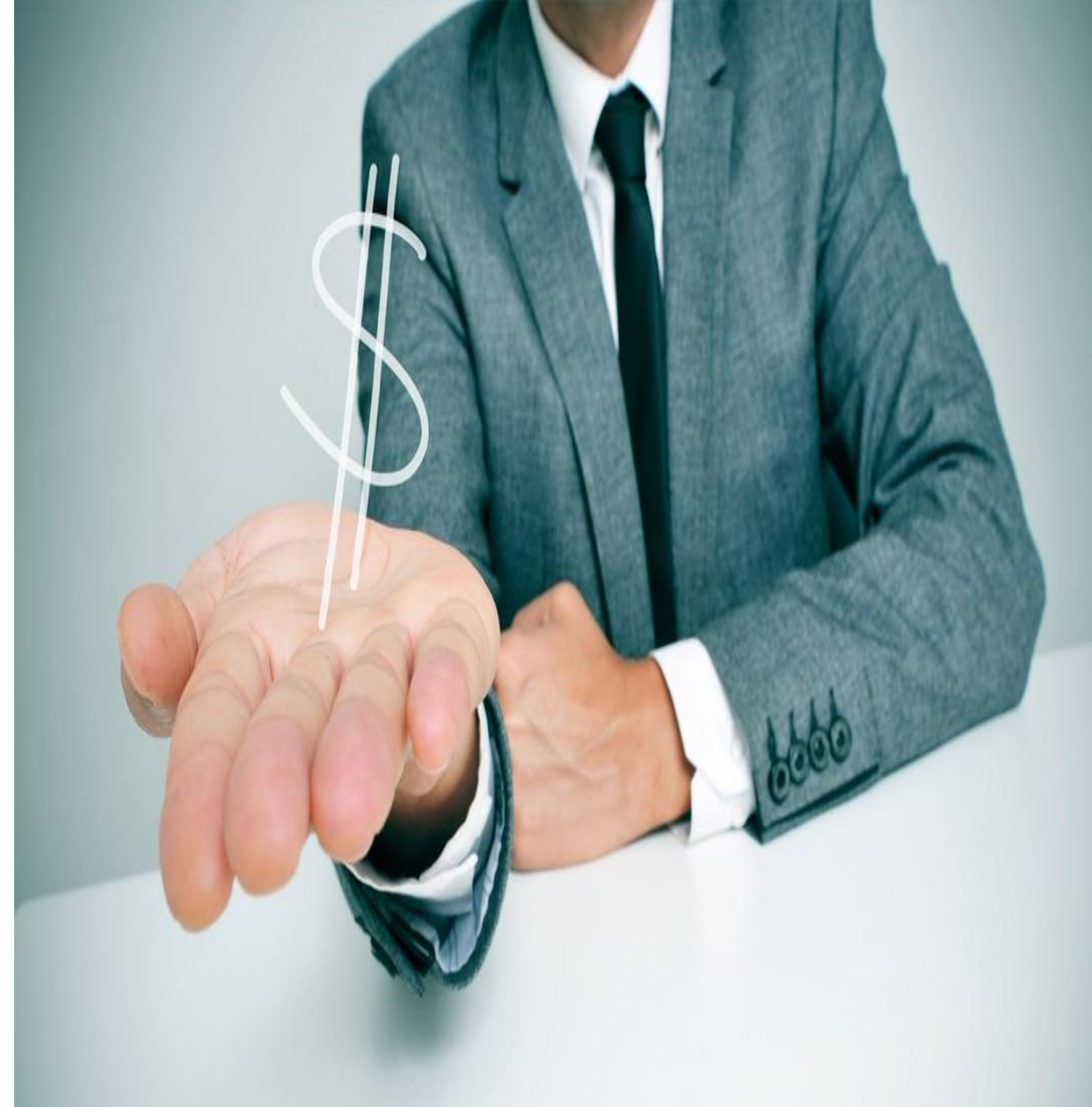
- *Inability to coordinate efficiently the different actors involved*
- *They cannot guarantee quality of service provided*
- *Fully-booked calendar*
- *They have to give a high charge on the service to ensure profit*
- *Potential lack of interest on a corporate level*
- *Potential for cooperation with an entrepreneur*

Their view on collaboration



BANKS

- 6 bank officials (loan experts) have been interviewed
- Respondents from Växjö (4) and Göteborg (2)
- Their views over OSS concept were generic



Why this actor?

- They are the source of financing
- They have collaboration with real estate and insurance agents
- They can offer financial products that bridge barriers for energy renovations
- They can potentially create new products and financial schemes to attract homeowners

Thoughts regarding one-stop-shop

- An interesting concept towards achieving energy goals
- It can have a positive effect in the industry
- It can potentially lead to a business growth for banks
- No initiative from their side for OSS financing scheme
- Difficulty to have a clear view on the concept

Banks as main actors

All of them stressed out that it would be difficult for banks to act as main actors in the one-stop-shop model. Reasons for that:

- Have almost zero knowledge regarding energy renovations
- Have no knowledge regarding "Green Loans"
- Difficulties in convincing homeowners to undertake an extra loan
- Creating a new financing scheme for energy renovation is a process that requires time and resources that currently they cannot give
- They do not have the network required to deliver the service in a successful way

OVERVIEW

	Craftsmen	Real Estate Agents	Banks
Potential to offer a complete service package	Potential, under circumstances, to provide this service	Good potential to provide this service	No potential
Points of strength	<ul style="list-style-type: none"> - Technical Capacity - Good network with other craftsmen and suppliers - Willingness to expand business - New generation brings innovative thinking 	<ul style="list-style-type: none"> - Access to financial institutions - Well-established network with suppliers and craftsmen - Clear view on the market to be on focus - Management competence 	<ul style="list-style-type: none"> - Ability to provide financing schemes
Barriers	<ul style="list-style-type: none"> - Difficulty to coordinate - Difficulty to ensure quality - Uncertainty due to potential conflict of interest - Inability to provide financing schemes 	<ul style="list-style-type: none"> - Homeowners should have a part in the coordination - Collaboration with an entrepreneur might be needed 	<ul style="list-style-type: none"> -Lack of the required network of experts - Zero knowledge on energy renovations - Creating a special financing scheme is time consuming

OVERVIEW



TAKEAWAYS

- Real estate agents have a good potential to act as main actors in one-stop-shop
- Craftsmen have a good potential as long as certain uncertainties are treated
- Banks can act only as supporting actors in one-stop-shop





THANK YOU!
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