
Coaching to Graduation: Service Innovation Supporting Master's Degree Completion

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Abstract: Student retention and timely graduation have become growing concerns for higher-education institutions as funding models increasingly emphasise progression outcomes. Existing retention and student-support approaches, however, remain largely oriented towards full-time undergraduate students and offer limited guidance for online master's programmes targeting working professionals with family responsibilities. This qualitative case study examined study-progression challenges among working master's students and explored coaching, framed as a service innovation, as an organisational support practice for progression and degree completion. Drawing on open-ended survey data from 52 master's students with full-time employment and family commitments, inductive thematic analysis identified five interrelated challenge dimensions shaping study capability. A phase-based analysis examined how these challenges varied across study stages. The findings suggest that extended study trajectories result from cumulative strain and sensitivity to changing study structures. The paper conceptualises phase-adaptive coaching as a service innovation supporting sustainable study capability, progression, and student well-being.

Keywords: Service innovation; coaching; higher education institutions; student retention; working adult learners

1 Introduction

Student dropout and extended time-to-degree have been widely examined in higher-education research (Bettinger and Baker, 2024), with prior literature identifying the students' need of belonging (Pedler *et al.* 2012) and academic, social and personal factors influencing student persistence (Tinto, 1993;). However, much of this work is grounded in the experiences of full-time, campus-based undergraduate students (Lundberg, 2003), while considerably less attention has been paid to adult learners enrolled in online master's programmes. Admission to the master's program at a university of applied sciences requires a minimum of two years of relevant work experience. Consequently, master's students are often senior working professionals who combine full-time employment with family and caregiving responsibilities. They therefore operate under conditions that differ fundamentally from those assumed in traditional student support models, which are primarily designed for students without such professional or personal commitments. This gap is becoming increasingly salient as higher-education institutions expand flexible online study formats and promote lifelong learning (e.g. Peters, 2018) for working professionals, while public funding models place growing emphasis on progression and timely degree completion.

The institutional support structures have historically been designed around assumptions of full-time on-campus study. Prior research suggests that work–study–life intersections can complicate study planning, intensify role conflicts and limit opportunities for recovery and sustained engagement (Lundberg, 2003; Peters, 2018). This raises questions about the suitability of these structures for students whose studying is strongly constrained by multiple external roles and responsibilities. From an innovation-management perspective, this represents an important organisational challenge.

Higher education can be understood as a complex service system in which learning progress emerges through ongoing interactions between students, institutional practices and contextual conditions. Service-innovation research highlights the need to redesign organisational practices and service interfaces in response to changing user contexts, particularly where existing arrangements fail to support value creation over time (Ostrom *et al.*, 2010). Within this framing, student support practices represent a strategic domain of service innovation, rather than a distant administrative function.

Within the landscape of support practices, coaching has emerged as a distinct approach that differs from traditional advising, counselling, and mentoring. It is a collaborative, non-directive support practice that facilitates learning and self-regulation. (Hagen 2012) Coaching interventions have been shown to positively influence student persistence and retention by supporting goal clarification, accountability, and self-regulatory skills (Bettinger and Baker, 2014). Despite this evidence, coaching is often conceptualised as an individual support intervention rather than as an organisational practice embedded within the broader service systems of HEIs.

This study addresses progression, retention and degree completion among working master's students and examines coaching as a potential organisational service innovation within higher education. The aim of the study is to develop an empirically grounded understanding of the conditions that hinder study progression and sustained study capability among master's students balancing full-time work and family responsibilities, and to use these insights to inform the role of coaching as an organisational support service. The purpose is to examine how such hindering conditions emerge and relate across the

study trajectory. Adopting a process-oriented service-innovation perspective, the study asks: What conditions hinder sustained study capability among online master's students working full time and managing family responsibilities across the study trajectory?

By framing coaching as a service innovation and focusing on working adult learners in online master's programmes, this study contributes to innovation-management research on service design in complex contexts. It also offers practical insights for higher-education leaders developing student support that better reflects the realities of adult learners' everyday lives.

2 Service Innovation in Higher Education

Service-innovation research emphasises that value creation increasingly arises through the design and continual reconfiguration of complex service systems rather than through isolated service offerings (Vargo and Lusch, 2008). From a service-dominant logic perspective, innovation occurs when organisations reorganise processes, roles, and patterns of interaction to better support users' goals under changing conditions (Vargo and Lusch, 2016). Central to this view is the recognition of users as active participants whose capabilities, resources, and constraints shape service outcomes (Ostrom et al., 2010). Recent research further highlights the importance of examining user journeys over time, as value creation and erosion unfold across trajectories rather than at discrete moments (Barrett et al., 2015; Skálén et al., 2015). Applied to higher education, this perspective positions universities as complex service systems in which learning outcomes and study progression are co-created through interactions between students and institutional structures (Vargo and Lusch, 2008). When institutional services do not adapt to students' changing contexts and capacities, value erosion may occur in the form of increased friction, declining study capability, or disengagement (Edvardsson et al., 2011).

Coaching as a Form of Student Support

Within the landscape of student support practices, coaching is commonly defined as a collaborative, goal-oriented process that supports individuals in clarifying objectives, mobilising resources, strengthening self-regulation, and sustaining behavioural change over time. Unlike advisory models that focus primarily on information provision or expert guidance, coaching emphasises reflective dialogue, accountability, and the development of adaptive strategies that enable individuals to act more effectively within their own contexts. (Grant, 2014; Hagen, 2012)

In educational settings, coaching has been associated with improved persistence and completion, particularly through its role in supporting planning, accountability, and adaptive coping under conditions of pressure or uncertainty (Bettinger and Baker, 2014). Existing research has largely examined coaching as a support practice delivered to individual students, with limited attention to how insights from students' study-progression challenges could inform the design of an organisationally embedded coaching service.

Coaching as Service Innovation

From a service-innovation perspective, coaching can be conceptualised not merely as an individual support activity, but as an organisational practice that reconfigures the student–

institution interface. Through the introduction of new roles, routines, and interaction patterns, coaching alters how students and institutions engage in the ongoing process of study progression (Ostrom *et al.*, 2010). In line with service-dominant logic, the value of coaching does not reside in the practice itself, but emerges through interactions between students' capabilities, institutional arrangements, and contextual conditions (Vargo and Lusch, 2016).

Despite these conceptual linkages, coaching has received limited attention as a system-level support practice within HEIs' service systems, particularly in the context of working master's students studying. Figure 1 conceptualises higher education as a service system including institutional support mechanisms.

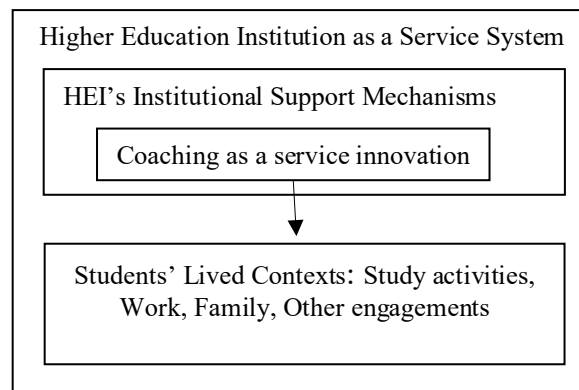


Figure 1 Conceptual architecture of coaching within higher-education service systems

Coaching is positioned within the student–institution interface as a relational support practice that shapes interactions between students and institutional support arrangements, highlighting its role as an embedded organisational practice rather than an isolated service offering.

3 Research design and methodology

This study adopts a qualitative case study design (Yin, 2018) to examine how master's students with children and full-time work experience their online studies and institutional support within higher-education context and use the insights to conceptualize the role of coaching as an organisational support practice.

The empirical setting is a Finnish higher-education institution offering online master's degree programmes in fields including business and management, health and social care, engineering, ICT, tourism, and sports. The programmes are delivered in Finnish and English and are explicitly designed for working professionals, with a normative study duration of two years. If needed, the students can be granted an additional third year, while a fourth year requires discretionary approval from the rector.

Data was collected in 2025 through an online survey comprising open-ended questions. The questions invited students to describe barriers to study progress, sources of strain, challenges related to motivation and self-management, and their expectations regarding institutional support. The survey yielded 89 responses. For the purposes of this study, a

purposive subsample of 52 respondents was selected based on three criteria: full-time employment alongside studies, no study leave, and responsibility for family care. This ensured analytical focus on students most exposed to study–work–family demands.

Data analysis proceeded in two stages. First, the responses were analysed using inductive thematic analysis to identify recurring patterns in students’ experiences without imposing predefined categories. Second, a phase-based temporal perspective was applied to examine how the identified challenges differed across students at different stages of the study trajectory. Importantly, respondents reported their current study phase at the time of data collection, and their accounts reflect experiences in the year of their study. The temporal analysis therefore compares contemporaneous accounts across study phases (e.g. first study year, second study year, and additional study years 3 and 4). This approach enabled a process-oriented interpretation of how challenges vary across the study trajectory.

To support the inductive analysis of a relatively large qualitative dataset, internal AI-assisted analytical tools (MS Copilot within the institution’s secure environment) were used to facilitate initial coding, pattern recognition, and comparison across responses. The use of AI was limited to analytical support functions, and no personally identifiable data was inserted. The interpretive decisions were made by the researchers. The approach aligns with established qualitative methodology (e.g. Braun and Clarke, 2021), which recognises that analytical tools may support sense-making but do not replace reflexive human interpretation (Nelson et al., 2024).

4 Findings and development of HEI’s service innovation

The inductive analysis identified five interrelated themes that illuminate study-related challenges experienced by master’s students studying online, working full-time and having family commitments. Rather than reflecting isolated difficulties, students describe a configuration of constraints embedded in everyday life. The findings show how time limitations, energy demands, self-management challenges, emotional load, and aspects of institutional support intersect in ways that complicate sustained study progress and may contribute to extended completion times.

Across responses, there is little indication of declining motivation or commitment to completing the degree. Instead, students consistently express strong engagement while describing conditions that make steady progress difficult alongside work, family responsibilities, also health considerations. The analysis identifies five interlinked themes—time scarcity, energy depletion, self-regulatory challenges, emotional strain, and institutional friction—which are presented in the following sections.

Theme 1: Chronic Time Scarcity Under Unpredictable Conditions

A pervasive challenge concerns limited uninterrupted time combined with high unpredictability in everyday schedules. Students describe working life and family responsibilities as occupying most available time, leaving studying to adapt flexibly to competing demands. One respondent emphasised that unpredictable work patterns constrain advance planning: “*My work is so dynamic that no planning is possible. I should allocate at least half a day without disturbance, but jumping from task to task ensures that nothing gets done properly.*” (male, 50–59) For students with caregiving responsibilities, scheduling in advance is often unrealistic. As one respondent noted, “*it is impossible to know in advance on which days or during which weeks I will have a moment of my own to*

study. Household responsibilities, cleaning, laundry, shopping, cooking, children's hobbies and transporting them are mainly my responsibility." (female, 30–39). These accounts suggest that study time is frequently managed opportunistically, complicating long-term planning and routine formation for the studies.

Theme 2: Cognitive and Physical Energy Depletion

Closely related to time constraints is the challenge of cognitive and physical energy depletion. Students frequently report that even when time for studying exists, they lack the sufficient mental or physical capacity for demanding academic work. Full-time employment often occupies peak energy periods, leaving only evenings or weekends for study. Responses illustrate how fatigue constrains task initiation later in the day: *"Work drains all my energy so much that I keep missing deadlines and studying when tired feels extremely inefficient. In the evenings it is difficult to start anything related to studies."* (female, 50–59) Similarly, another respondent stated: *"After work, compulsory household tasks and children's hobbies, starting to study after nine in the evening feels impossible."* (female, 30–39). In some cases, insufficient recovery and sleep further compound this challenge, as captured in the observation that *"sleep is fragmented and overall too short"* (male, 50–59). Energy depletion thus emerges as an important factor influencing students' ability to translate available time into effective study effort.

Theme 3: Difficulties with Time-management, Self-Regulation and Task Initiation

A third theme concerns challenges related to time and self-management, particularly task initiation and prioritisation. Students commonly describe difficulty starting assignments, maintaining focus, and structuring work when tasks are extensive, open-ended, or weakly bounded by deadlines. Although such difficulties are sometimes framed as procrastination, students' accounts suggest they are more closely linked to fatigue, cognitive overload, and competing demands than to lack of motivation.

One respondent reflected that *"getting started with tasks is hard."* (female, 50–59), while another noted that *"without clear deadlines it's very difficult to make progress"* (female, 40–49), particularly during later study phases such as thesis work. One respondent observed the competing demands, *"Both school and work involve deadlines that need to be kept in mind and prioritised. [...] it becomes difficult to know in which order it would make most sense to complete them"* (female, 30–39). The narratives indicate that self-regulatory challenges are closely tied to cognitive load and the degree of external structure provided by the study environment.

Theme 4: Emotional Strain, Stress and Guilt

Emotional experiences form a fourth, closely intertwined theme. Students describe stress as persistent, arising from the simultaneous demands of work, family life, and academic expectations. A commonly expressed emotional response is guilt, particularly related to the trade-offs between studying and family time. One participant articulated this tension by stating, *"I feel bad that I don't have enough time to concentrate deeply, and I feel guilty that studies take time away from my family"* (female, 40–49).

Others associate stress with personal standards and expectations, noting that *"stress comes from the feeling that I cannot do things as well as I would want"* (male, 30–39). In some responses, prolonged strain is reflected in expressions of exhaustion, such as *"I know that I should do this and I should do that, but I just can't anymore."* (female, 50–59).

Emotional strain thus appears both as a response to challenging circumstances and as a factor that may further limit available study capacity.

Theme 5: Institutional and Structural Friction in Study Progress

In addition to personal and life-context challenges, students describe difficulties related to how institutional study structures are experienced alongside full-time work. Thesis work is described as a substantial and complex project requiring structure and support: “*The thesis process is a huge entity, and doing it took much more time than I had expected.*” (male, 50–59) At the same time, some students emphasise that work responsibilities rarely accommodate study needs: “*My employer does not support my studies*” (female, 50–59). These experiences highlight that study progress is shaped not only by individual effort but by how institutional structures acknowledge and respond to the constraints of working students’ everyday realities.

The five themes indicate that challenges in completing master’s studies arise from interacting constraints rather than isolated obstacles. These constraints combine in ways that can undermine sustained academic engagement even among highly motivated students. Importantly, students consistently express commitment to completing their degrees; the challenge lies in sustaining study capability under complex and overlapping demands. Study capability is strained by cumulative pressures and structural conditions. Table 1 summarises the experienced study constraints and their corresponding themes.

Table 1 Interacting study constraints shaping study capability in part-time master’s education

<i>Theme</i>	<i>Core description</i>
1. Chronic time scarcity under unpredictable conditions	Students experience a persistent lack of uninterrupted study time. Study time is continuously negotiated rather than planned. Unpredictability undermines routine formation and scheduling in advance. Even when time is available, students often lack the cognitive and physical energy required for academic work.
2. Cognitive and physical energy depletion	Exhaustion, poor recovery, and fragmented sleep limit the ability to transform available time into effective study effort.
3. Difficulties with Time-management, Self-Regulation and Task Initiation	Students struggle to start, prioritise, and sustain assignments, particularly when there are no clear deadlines. These difficulties arise under exhaustion and overload rather than from lack of motivation.
4. Emotional strain, stress and guilt	Emotional strain accumulates through persistent pressure from work, family, and study demands. Guilt related to time allocation, performance expectations, and perceived underachievement undermines confidence and study capability over time.
5. Institutional and Structural Friction in Study Progress	Students describe experiencing gaps in institutional and employer-related support and uncertainty around expectations, especially during demanding phases such as thesis work. As a result, academic progress is experienced as a lonely individual responsibility.

In a second analytical round, a phase-based temporal perspective was adopted to examine how the inductively identified study challenges differ across the study trajectory.

While the first round focused on identifying core challenge dimensions, the second examined how their salience and configuration vary across study phases, based on respondents' current, self-reported study stage.

The analysis suggests that delayed and extended study trajectories do not stem from isolated late-stage obstacles, but from cumulative and transforming strain mechanisms already present during the normative two-year study period, with the second year emerging as a critical turning point. Across phases, the same challenge dimensions persist, but their configuration shifts from adjustment-related tension (year 1) to cumulative strain (year 2) and, ultimately, to stagnation (year 3) and increased risk of disengagement (year 4).

Toward a Phase Adaptive Coaching Model

The findings suggest that students are generally aware of what would support their progress—such as clearer structure, realistic pacing, energy-aware scheduling, and more guidance—but lack mechanisms that translate this awareness into sustained action under cumulative strain. In this sense, coaching emerges as a support practice that complements existing structures in situations where institutional support becomes less structured and demands for self-direction increase, particularly during autonomous study phases such as thesis work. As summarised in Table 2, the analysis further indicates that role of coaching needs to align with phase-specific challenge configurations.

Table 2 Phase-Specific Study Challenges and Corresponding Roles of Coaching

<i>Study phase</i>	<i>Dominant configuration of challenges</i>	<i>Possible risks</i>	<i>Role of Coaching</i>
Year 1 – Adjustment phase	Study time is scarce; fatigue and self-management difficulties begin to appear but are often accepted as normal; emotional strain is occasional; institutional issues are not yet prominent	Risk of adopting unsustainable coping strategies	Preventive stabilisation: pacing, energy protection, expectation setting
Year 2 – Cumulative strain phase	Ongoing lack of time and persistent exhaustion combine with growing self-regulation difficulties, increasing stress and guilt, and more visible institutional challenges	Highest risk of falling off the normative two-year trajectory	Capability preservation: self-regulation scaffolding, indirect thesis process support, overload reduction
Year 3 – Additional study year	Continuing constraints with some remaining motivation; self-regulation is fragile; institutional challenges become more personally significant	Stagnation despite continued effort	Re-anchoring progress: restore structure, build momentum, institutional connection
Year 4 – Discretionary extension	Normalisation of constraints; chronic exhaustion; entrenched self-management difficulties; perceived lack of institutional support	Risk of silent attrition and disengagement	Reconnection: preserve agency, recovery-oriented completion, motivation

The phase-based pattern of challenges points to the need for a coaching service that is both preventive and adaptive. In the early study phases, coaching can focus on realistic pacing, energy protection, and expectation setting (Grant, 2014) to help stabilise students before unsustainable coping strategies take root. During the second study year, coaching may support capability preservation by strengthening self-regulation, addressing emotional barriers (Grant, 2014; Edvardsson et al., 2011) such as guilt or perceived inadequacy, and helping students manage cumulative overload, while also encouraging timely engagement with the thesis process. In later stages (years 3–4), coaching increasingly serves a restorative and re-anchoring function, supporting the recovery of structure, momentum, and institutional connection. For students in discretionary extension phases, coaching could shift toward stabilising engagement and supporting completion in ways that preserve agency and avoid further exhaustion. By aligning coaching functions with phase-specific challenge configurations, coaching can be conceptualised as a phase-adaptive service innovation that complements existing institutional structures and supports sustainable study capability over time.

5 Discussion

In many higher-education systems, institutional funding models are closely linked to student progression and timely degree completion, increasing pressure on universities to support on-time graduation. The findings of this study suggest that delayed completion among full-time working master's students with family engagements is not primarily the result of declining motivation or disengagement. Instead, it reflects tensions between the high level of individual responsibility expected of master's students and the cumulative strain arising from work-, family-, and study-related demands during the regular study period. Delayed completion therefore points to challenges in how study capability is developed and supported within the higher-education service system, rather than to individual failure alone.

Drawing on service-dominant logic (Vargo and Lusch, 2008; Vargo and Lusch, 2016), higher education can be understood as a service system in which value—here, progress toward degree completion—is co-created through interactions between students, institutional processes, and contextual conditions. From this perspective, the findings highlight misalignments between students' lived realities and the level of autonomy expected in master level academic work when studying online. The thesis phase represents a shift toward more independent academic work, and under conditions of cumulative strain this increased autonomy can make study demands significantly more difficult to manage. The thesis—an extensive and largely self-directed assignment intended to foster academic independence—is therefore sometimes experienced by students as being “left alone”. Importantly, the findings do not indicate a lack of capacity or willingness to develop research skills. Rather, they suggest that the transition to greater autonomy becomes increasingly demanding when students' self-regulatory resources are already heavily strained by external commitments, making it difficult to sustain independent academic capability under cumulative pressure.

The findings also draw attention to employer support as a contextual condition shaping study progression. Although online master's degree programmes are designed for working professionals, students' accounts indicate that workplace flexibility, study leave, or active

employer support cannot be assumed, and academic work often takes place outside working hours. The findings show that flexibility in online master programme design does not automatically translate into flexibility in students' lived realities. From a service-system perspective, HEIs have limited control over students' employment contexts, underscoring the need for institutional support practices that sustain study capability—even when workplace flexibility is limited—without lowering academic standards. From a service-innovation viewpoint, this implies that structurally different study phases require different forms of support. In particular, as the thesis phase represents a designed transition from co-regulated to self-regulated academic work, it may benefit from structures that support autonomy such as smaller and clearer process milestones. Students' continued commitment to completing their degrees further suggests that disengagement, where it occurs, is more plausibly an outcome of sustained imbalance between demands than an initial cause of delayed progress.

This study is based on self-reported qualitative data from a single higher-education institution, which may limit the transferability of the findings. While the qualitative design provides rich insight into students' lived experiences, it does not allow for causal evaluation of specific support practices. Future research could build on these findings through intervention studies that examine how phase-adaptive coaching influences study progression, degree completion, and student well-being across different institutional and programme contexts.

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